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**GOVAN  
HOUSING  
ASSOCIATION**

*Building the future, preserving the past*

ANNUAL REPORT AND  
LANDLORD REPORT 2020 - 2021

# Contents

## ANNUAL REPORT 2020 2021

- 1 Welcome
- 2 Introduction from the Chief Executive Officer
- 4 Supporting our customers
- 7 Financial Inclusion Service
- 14 Property Services
- 16 Govan HOME Team Performance Update
- 17 Factoring Service
- 20 Govan HOME Team Performance Update
- 18 Complaints Handling
- 19 Equality & Diversity Policy
- 23 Annual Assurance Statement
- 20 Our People
- 21 Financial Performance

## LANDLORD REPORT 2020 2021

- 24 Introduction
- 24 What is the Scottish Social Housing Charter?
- 26 Landlord's Report
- 28 Outcome 1: Equalities
- 29 Outcome 2: Communication
- 30 Outcome 3: Participation
- 31 Outcome 4: Quality of Housing
- 32 Outcome 5: Repairs, Maintenance and Improvements
- 33 Outcome 6: Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes
- 33 Outcome 7, 8 & 9: Housing Options
- 34 Outcome 10: Access to Social Housing
- 35 Outcome 11: Tenancy Sustainment
- 36 Outcome 13, 14 & 15: Value for Money, Rents and Service Charges



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# Welcome



**Hello and welcome to our Annual Report and Landlord's Report for 2020/21.**

**I am Gary Maguire I became the Interim Chairperson of Govan Housing Association on the 29th of April this year. As Chairperson of Govan Housing Association, I would like to take this opportunity to thank everyone involved in delivering our services in the community.**

Once again it has been a year of unknowns in relation to COVID restrictions and I would like to take the opportunity to recognise the dedication of our staff team who have been delivering the services to the best of their ability, within the restrictions.

Over the year we've implemented significant changes to the way we work through a programme of evaluation and review of our core business, a greater focus on front line services to further benefit and support residents, and a determined effort to drive greater value for money and improved efficiencies. These transformations have made us fit for purpose, enhancing our ability to invest in the continued maintenance of existing homes whilst focussing on high quality customer service.

In May, the Management Committee agreed a new business plan and strategy for Govan Housing Association Group for 2021-24, building on our previous strategic direction. The business plan is the primary document for the Association; it provides the strategic and operational direction, provides staff and Committee with a common direction, and helps to ensure that we remain a financially viable, fit for purpose organisation aiming to improve services and provide a high standard of living for our residents. We view this document not only as a working tool for staff and Management Committee but also as a public declaration of our continuing commitment to all those who have a vested interest in our business.

Govan Housing Association possesses a rich history and one of development and innovation. Founded in 1971, Govan Housing Association was the first community based housing provider, leading the way for social housing provision in Scotland. It is this innovation that our new business plan aims to continue and as such the business plan sits within the wider strategic framework of priorities and plans for housing and communities, both locally and nationally working collaboratively with key partners such as Central Govan Action Plan to regenerate and continually develop and improve the lives of our residents and future residents in the Govan area.

We've got ambitious plans for the future and appreciate that the Association's role in the Govan area has never been more important. Providing homes, building sustainable communities and helping people meet and exceed their aspirations continues to be the Association's driving force as we continue towards our mission of 'Moving Govan Forward'.

We also understand that for our tenants the past year has been a frustrating time for those waiting on new windows or a new kitchen and bathroom. Where restrictions have permitted we have continued with the programme and during the year 2020-2021 we have managed to complete 86 kitchens, 83 bathrooms and fitted 687 windows.

We are now back on track with the programme and plan to fit 121 kitchens, 121 bathrooms and 1740 windows this year. The programme for windows is set to be complete by December 2022.

We are preparing a questionnaire for all our service users to complete, to gather information on the preferred method of service delivery from our offices. The survey will also ask about preferred methods of communication.

This year marks the 50th Anniversary of the establishment of Govan Housing Association, and although we couldn't mark the occasion as we would have liked, we do have events happening this year including commissioning a Mural at the Gable end at the Riverside Hall and a community event in the PI in October.

We have many challenges ahead but I strongly believe that if we continue to work together then we can overcome the obstacles that Covid 19 continues to present and we can continue in Moving Govan Forward into the next 50 years.

Finally, we would like to take this opportunity to thank all of our partners, our tenants, our Tenant Improvement Group, local tenants and residents groups, our dedicated and committed staff team and our Management Committee who have worked tirelessly this year to ensure that we continually improve and grow the business and deliver on '**Moving Govan Forward**'.

**Gary Maguire MBE** Chairperson

# Introduction

## from the Chief Executive Officer



**This last year's events of Covid 19 have seen the world change. We have witnessed the global impact of a pandemic no-one foresaw, which has changed lives across the world. Govan Housing Association stood strong and continued to remain the anchor of the community, being there for the most vulnerable members of our community at a time they needed us most.**

As demonstrated throughout this report we put emergency measures in place to try to address the biggest challenges some of our residents faced. No food/No fuel/No prescriptions/No digital access for basic on-line services – we tried our best to address all of this. What is obvious throughout this report are the challenges we faced as your Landlord, as an employer and as human beings trying to figure this all out. We battled and we won and the resilience of our staff team pulled us through, from those staff working on the front line to those working from home, all efforts combined helped us overcome the biggest challenge the Association has faced in its 50 year history.

We know that this coming year will be one of massive transition – there will be more challenges to face as we continue to adapt to the circumstances of COVID-19, however we believe we have laid solid foundations to support us through future challenges.

As this is our 50th year as your Landlord, we want to celebrate our successes and the community spirit of Govan with all of you.

We have arranged for a number of community events to take place that hope you will all join us in celebrating the success of the last 50 years.

The Association is committed to involving tenants in shaping the services we provide. We aim to create a culture that places tenants' views and opinions at the heart of everything we do.

By creating opportunities for tenants to participate, we hope to achieve customer service excellence.

As part of our commitment to involving our residents this year we instructed a new Resident's Satisfaction Survey. The survey was conducted by staff from Knowledge Partnership, an independent research company, who liaised directly with our tenants and residents.

Conducting the survey independently is considered good practice as the results are externally validated to ensure integrity of the data.

The results of this survey allows us to review areas of our performance in line with charter requirement as well as gauging how our customers feel about the services we currently deliver. The results and actions arising from the survey will be uploaded to our website to allow tenants/residents to peruse these at their convenience, after internal discussions and approvals.

Monitoring and reporting on our performance continues to be a key aspect of our work, to ensure we are learning about ways to improve service

delivery as well as continue what we do well. This year's performance results have been impacted due to Covid 19, as a business however we are not accepting of these results and have used the information to undertake a full review all our processes and procedures. We recognise that there is work to be done, and we are fully committed to developing our processes to deliver improved customer services to all our tenants and residents.

We will do this is through the development of our Customer Engagement Strategy, by continuing to promote our Tenant Improvement Group and implementing our Resident Satisfaction Survey Action Plan. We have a comprehensive Performance Management Strategy which ensures we undertake regular self assessments against all regulatory standards as well as a full internal audit programme, the purpose of which is to scrutinise our operational procedures. All actions resulting from these internal controls are included in our overall Assurance Action Plan and this document is the tool we use to monitor and manage improvements required, to not only meet regulatory standards but to enhance the customer journey that our customers experience.



The Govan Hometeam continues to deliver improved and enhanced repairs, maintenance and environmental services that make a positive impact on people and communities. This focus really signals the future direction of the Govan Housing Association Group, one that is genuine about customer service, which is committed to ensuring that residents get the best possible deal and the highest quality products and services and importantly, puts our residents and the wider community central to everything

that we do. Underpinning all of this is ensuring that our Group structure is strong, robust and viable and able to deliver the innovative and ambitious plans we have.

The Association has developed an ambitious business plan and investment plan and our customers will continue to be at the forefront of service delivery and improvement.

We are determined that Govan Housing Association will continue to impact the lives of our tenants and service users.

We will continue to invest in community projects to ensure that residents thrive and develop in an environment where their aspirations are nurtured and where they are encouraged to achieve the unexpected.

We hope that you find this report informative, but please tell us what you think, we're always keen to hear your views.

**Fiona McTaggart**  
 Chief Executive Officer

# Supporting our customers



**This has been a year of change for us, this year has been challenging and we want to improve and direct our services to be more customer focused. Supporting our customers through the challenges they face is important to us and that is why we are changing the ways we work in order to meet the needs of our residents. We continue to invest significantly in our services to help our customers in need and in new ways of working to enable our staff to be there to support our customers and their families.**

## Engaging with our customers

During the pandemic our staff had contacted over 1600 residents by telephone and visits offering help and support and we continue to engage with our customers in a range of ways. It is important that our services meet the needs of our customers and that is why we are taking the time to consider the best way to deliver our services going forward.

We aim to prevent tenancies from coming to a premature end by providing the necessary support; sign posting to partner agencies and local advice and support when needed.

We are making application appointments available for everyone to ensure that we give as much relevant information as possible on your circumstances and what your housing aspirations are.

We will draft an Engagement Plan; with input from customers, community and stakeholders input to agree an effective, responsive and positive approach to our interactions with each other.

Customers who have identified as being potentially vulnerable may receive further follow up visits and a level of tailored support from our Customer Service Team. We can also assist by making referrals to other partner agencies where necessary as we know this is a vital part of our tenancy sustainment process. In addition we are able to offer a number of services through our Money Advice Services that provides Welfare Rights, Money and Energy Debt Advice and our Community Engagement and Volunteering & Training Opportunities.

Our overall tenancy sustainment rate was 84%, we will strive to improve this figure over the forthcoming year. We have completed a service review of our housing services and implemented a staff structure that we are confident will achieve the best for our customers, community and Govan Housing Association.

The Customer Service Team has a number of projects with whom they work in partnership, in order to support tenants and which includes the following:

- Starter Packs
- Reuse Project
- New Furniture Project
- Energy Advice & Emergency Energy Fund
- Emergency Food Provision
- Financial Inclusion Service
- Digital Lending Library
- Volunteering & Training Opportunities
- Employability Support
- Community Projects
- Cycling Hub
- Family Addictions Support Services
- Glasgow Life
- NHS Health & Improvement



## Sustainability

Empty properties can be problematic and we are analysing indicators on turnover especially on reasons where the property has been abandoned. We aim to work closely with tenants to ensure that tenancies are ended in line with the Scottish Secure Tenancy Agreement and that we can put mitigating actions in to support customers to remain within the community but also that we will actively pursue former tenant debts. In the last year we have seen a number of properties being abandoned, this is reflective across the sector in terms of post COVID activity but this was also further reasons for our changes to service delivery.

Tenancy Sustainment				
	2019	2020	2021	Movement
Existing Tenants	93.18%	76.19%	97.37%	21.18% ↑
Statutory Homeless	78.85%	91.80%	81.25%	10.55% ↓
Housing List	86.49%	93.22%	81.63%	11.59% ↓
Other	57.14%	100%	75.00%	25.00% ↓
Overall	78.91%	91.09%	83.63%	7.61% ↓

## Rent and value for money

We understand that for many people will be facing challenges as we live with the impact of the coronavirus. That is why it is more important than ever that our customers feel their homes and services are good value for money.

Moving onto Universal Credit has caused unprecedented challenges for many of our customers especially last year when for the first time some of our customers would have claimed this benefit for the first time. Last year our Financial Inclusion Service was working hard to help many of our customers to access support available and to pay their rent and other household bills.

Govan Housing Association is committed to providing high quality services to meet the needs and aspirations of our customers. Our Management Committee board will review our rents every year to ensure both affordability and viability to our customers of the Association. Our rents continue to be amongst the lowest in the sector and the rent consultation commenced this year and was concluded in January 2021.

In reviewing the rents we have considered what key aspects of a property should be taken into account when agreeing rent levels and that rents are fair, open and transparent.

The proposals on our rent review will still see Govan Housing Association rents compare favourably to other landlords, be affordable to the majority of tenants and will improve longer term financial planning to support the continuing investment in housing which we believe is very important to our tenants.

We are committed to consulting with our customers, tenant scrutiny and information panel and wider stakeholder every year in the formulation of all of its policies. We are therefore consulting widely on the principles of the rent increase and we wanted to engage with our residents and listen to their views on what a fair and consistent rent increase would look like.

We know that 2021-22 will be a challenging year ahead for our Customer Service Team.

The support in terms of money advice services and ensuring our income remains consistent; has never been more important to both the business and our residents and local community. The volatility that has shaken the global financial markets and the ever-changing welfare reforms including Universal Credit it has inevitably had a detrimental effect financially to a lot of our customer's households; with the impact of the Furlough Scheme ending and the Top Up payment of Universal Credits will hit some of our community hard.

In an environment where more and more of our customers are experiencing money and debt problems. our Money Advice Service is playing a number of critical roles, not just by delivering a range of quality advice directly, but by increasing the amount of holistic partnerships working locally to help people improve their lives and money skills.

The Association's main source of income is rent and tenants in rent arrears can compromise our ability to fund our services and have a knock on affect to effective Business Planning.

Our performance in 2020/21 saw a gross rent arrear total figure of 6.33%. This figure is something we will strive to keep improving over the forthcoming year. We are reviewing our processes in this area to ensure that we are making contact with customers earlier in the arrears process; to support and work with them individually to get the right payment plan in place.

## Community Engagement

We have used the feedback from the Tenants Satisfaction Surveys and other data collected in 2020/21 to change the priorities for what was previously the Community Inclusion Team.

This will now be a team that are dedicated to work with the community, focus groups and residents panels to ensure that their feedback and insight is taken into account in all areas of the Housing Association either through the Refurbishment plans, back court improvements and service delivery.



# Financial Inclusion Service Overview

**Govan Housing Association's Financial Inclusion Service launched in 2018 and has since developed considerably to provide Welfare Benefits, Money and Debt and more recently, Energy Advice to our customers.**

The service is paramount in helping to assist and support a wide range of residents within our local community and continues to work holistically with other local organisations in order to support the people of Govan's wider financial inequality and aspirations.

People face hard choices with money throughout their lives, at moments of crisis such as the breakdown of relationships, loss of family members or through illness. More recently, as a result of the Covid-19 pandemic, people have experienced an increase in unemployment and job insecurity. Some residents choose high interest finance products they cannot afford or resort to doorstep lenders. Confronted with such events, most of us could make smarter decisions, given the right support.

Throughout the pandemic, our Financial Inclusion Service has continued to support our customers through challenging periods within their lives and the lives of their families.

Govan Housing Association has established specialised staff to offer unique and essential help and support with Income Maximisation, Welfare Rights, Energy, Money and Debt Advice – whether that's best delivered directly by us, or through other partnering or specialist agencies.

In order for our customers to be supported to overcome the challenges presented to them within the current financial climate, it is vital that they have appropriate accessibility to advice, information and support. With this year marking the Association's 50th anniversary, we remain committed to supporting our customers with tenancy sustainment and improving their overall quality of life and wellbeing. The Financial Inclusion Service will continue to provide a holistic advice service and continue to link our customers to the right help when and where they need it.

## Our Staff Team



Marina McCall  
Customer Service Manager



Pamela McLevy  
Customer Service  
Team Leader



Michael Fraser  
Senior Money Adviser



Kevin Gillespie  
Money Adviser



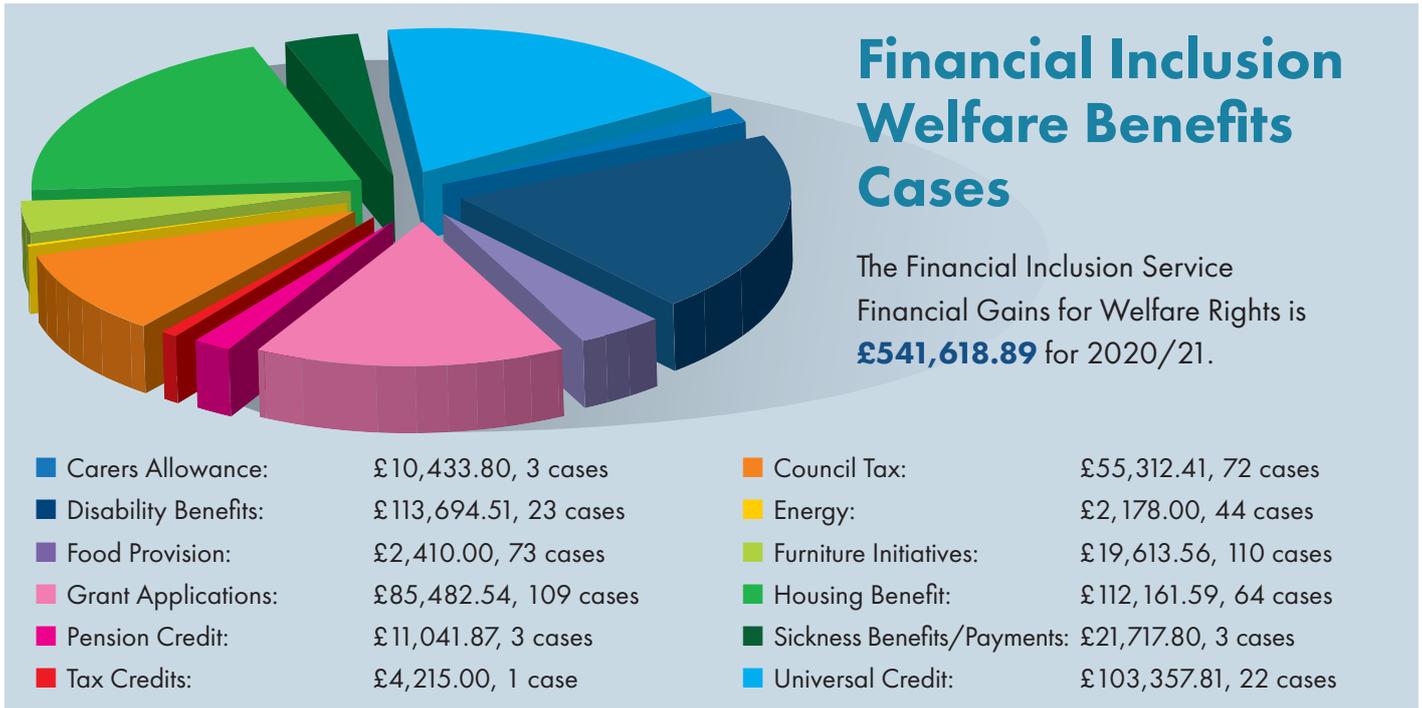
Diane Miles  
Energy Adviser



## 2020/21 Service Performance

Undoubtedly, this past year has been one like no other. The Covid-19 pandemic has brought unprecedented challenges for everyone including individuals, families, children and businesses. In true spirit of the Govan community, the Association staff has remained on hand throughout these uncertain times to ensure that residents received the help and support they needed to keep homes safe and warm with food on the table.

The Financial Inclusion Service has continued to assist in emergency situations where tenants have found themselves with no money due to delays with benefit payments or crisis situations outwith their control. We are pleased to announce that although this year has been extremely challenging and one which will not be forgotten, our service has been successful in achieving yet another year of fantastic results in terms of income maximisation and financial gains for our valued tenants. The financial gains achieved by the service for **2020/21 was £1,152,208.59**.

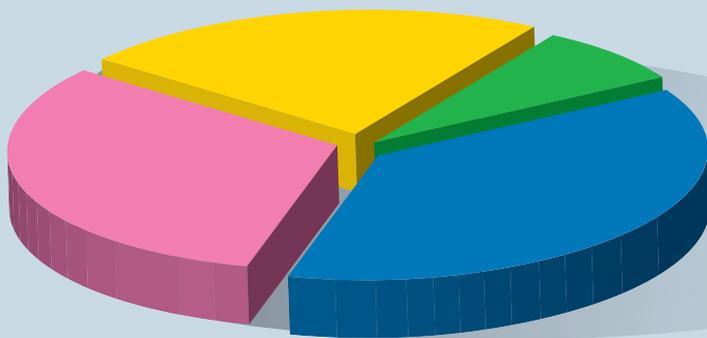
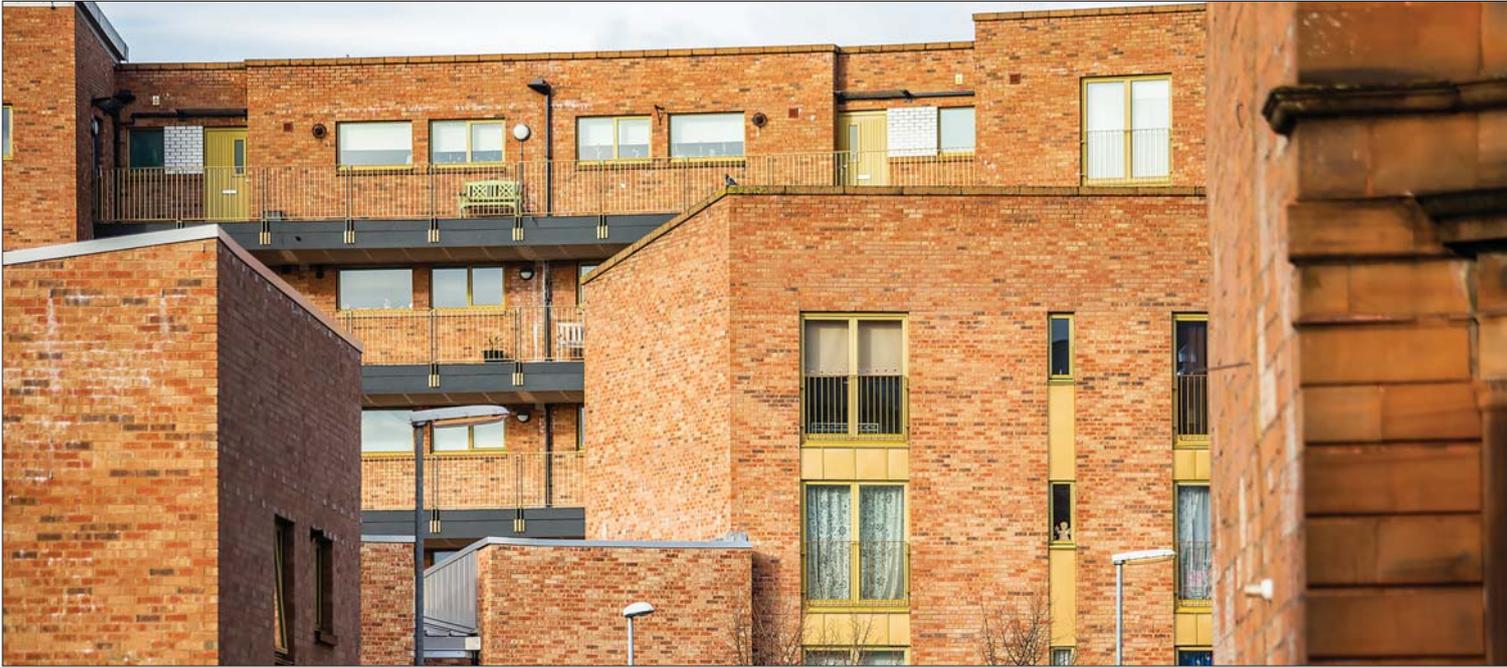


In 2020/21, as part of Welfare Benefits advice, the service assisted customers to apply for Disability Benefits such as Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA) totalling over **£100,000**.

We have also assisted with furniture grants for our customer's homes to the total value of over **£19,500** and over **£2400** worth of food vouchers have been provided to our tenants.

Finally, we also assisted our customers to apply for various grants including applications to the Scottish Welfare Fund for Crisis and/or Community Care Grants totalling over **£85,000**.

## The Scottish WELFARE FUND

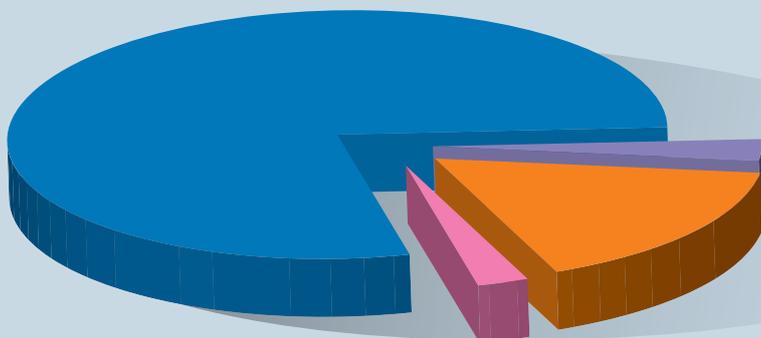


■ Council Tax Debt:	£20,668.37, 4 cases
■ Rent Arrears:	£17,350.05, 4 cases
■ Consumer Credit:	£12,693.00, 3 cases
■ Loans:	£4,200.00, 2 cases

## Financial Inclusion Debt Cases

The Financial Inclusion Service Financial Gains for Debt is **£54,911.42** for 2020/21.

The Financial Inclusion Service has been successful in having over **£54,000** worth of debts written off for our customers in 2020/21. This is often achieved through formal debt relief options such as bankruptcy.



■ Housing:	£436,229.64, 120 cases	■ Standard Allowance:	£91,061.22, 18 cases
■ LC for Work Related Activity:	£15,977.38, 73 cases	■ Carer:	£0.00, 1 case
■ Disabled Child:	£0.00, 1 case	■ Child:	£12,410.04, 1 case

## Universal Credit Cases

The Financial Inclusion Service Gains for Universal Credit is **£555,678.28** for 2020/21.

As a result of the Covid-19 pandemic, claims to Universal Credit increased dramatically as a result of our tenant's loss of income. This year we have assisted our customers in making claims for Universal Credit which resulted in over **£400,000** worth of rent payments being secured.

## New Tenant Financial Health Checks

The Association is committed to ensuring that our tenants and prospective tenants are supported both before and during their tenancy. The Financial Inclusion Service is committed to providing a 'New Tenant Financial Health Check' on request for all new tenants. The Service has completed a total of 105 Financial Health Checks in 2020/21 for our new tenants.

The Financial Health Check includes the following support:

### 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.

## Financial Inclusion Team Initiatives

In order to support our new and existing tenants during a time of vulnerability, hardship or crisis, the service can offer the following:

- Emergency Food Packs / Referral to Govan Pantry
- Food Bank Vouchers
- Emergency Energy Fund
- Furniture / Re-Use Initiative

In 2020/21, the service provided fuel top up grants for tenant's in financial hardship to the value of **£2,845**. This coming year, we have been fortunate enough to secure funding from Advice UK which has enabled the service to increase our Emergency Energy Fund budget to **£5,200 for 2021 / 22**.

Through the same funding secured from Advice UK, we have also been able to work in partnership with a local enterprise, Govan HELP, which is a local family support and education charity providing a range of services in Govan and the surrounding communities. Their services include Family Support, Play Therapy, Children's Befriending, Training and Volunteering, Adult Counselling and the latest project, The Govan Pantry. Govan Housing Association have donated over **£2000** to the food pantry which allows our customers to access free food when they need it most, based on a referral process.

In 2020/21, the service assisted 106 customers with food vouchers. Through successful funding, we have been able to purchase **£3,400** worth of Farmfoods vouchers which can be provided to our customers in food poverty when they need it most.

## Internal & External Relationships

The Service is delivered in conjunction with other areas of the organisation. This provides wider organisational benefits across the Govan Housing Association Group. This includes:

- Close working relationships with the operational teams; Customer Service Team, Property and Factoring Services.
- Delivering projects in conjunction with the other members of the Community Engagement Team to promote social inclusion, employability, digital inclusion, health and wellbeing, Further Education and general income maximisation outcomes.
- Taking the lead role in cross-functional working groups on Welfare Reform.
- Providing support to other subsidiaries and partner agencies.

The Financial Inclusion Team recognises that it cannot deliver effectively without the contribution of other partners. These include the following (and these will change as new opportunities present themselves):



## Service Priorities and Key Objectives

The Financial Inclusion Service works holistically in partnership both externally and with all internal departments in supporting our customers in order to meet the strategic and operational objectives of Govan Housing Association.

The below table sets out the service objectives for 2021/22 as included this year's annual Advice Service Delivery Plan, published on the Association's website.

### FINANCIAL INCLUSION SERVICE OPERATIONAL OBJECTIVES FOR 2021-2022

<b>1</b>	The Financial Inclusion Service will continue the process of the service audit in order to achieve the accreditation of the Scottish National Standards for Information and Advice Providers (SNSIAP).
<b>2</b>	We will continue to oversee the prompt reporting on key financial, regulatory and legislative returns.
<b>3</b>	We will contribute to adhering to GDPR across the group.
<b>4</b>	We will continue to support and assist our tenants with applying for relevant grants.
<b>5</b>	We will continue to develop the Association's Furniture and Re-Use Initiative.
<b>6</b>	We will continue to meet with every new tenant to ensure that we carry out a Financial Health Check and provide Energy Advice.
<b>7</b>	We strive to empower and educate our tenants in regards to money management.
<b>8</b>	We will deliver a high quality holistic, informative and proactive Money and Energy Debt Advice Service to our customers and the wider community.
<b>9</b>	We will continue to promote the growth and success of the service within our quarterly community newsletter and through our digital and social media platforms.
<b>10</b>	We will continue to obtain feedback via our Association wide customer surveys and our Money and Energy Advice Service customer satisfaction surveys. We will take on board the comments and suggestions of our customers.
<b>11</b>	The Money and Energy Advice Service will continue to develop ongoing initiatives such as emergency fuel and food provisions currently in place.
<b>12</b>	We will support our local community partner organisations in delivering these services by sharing funding opportunities and helping to promote local businesses and enterprises.
<b>13</b>	In line with Govan Housing Association's strategic and operational objectives, we will continue to report to our Operations Sub-Committee quarterly and our Management Committee annually.
<b>14</b>	We will strive for continuous improvement of tenancy sustainment levels in line with the business and operational targets.
<b>15</b>	To continue to deliver a robust and comprehensive Money and Energy Advice Service strategy, collaboratively with the Customer Services department.
<b>16</b>	To promote and raise awareness of the Money and Energy Advice Service.
<b>17</b>	To continuously seek funding and work closely with various partner including GEL organisations and stakeholders within the community in order to develop and improve the services.

## Govan Energy Service

**The impact of fuel poverty within the Govan area is significant and affects vulnerable residents on low incomes. In order to support these residents and to compliment our Financial Inclusion Service, we were successful in funding opportunities to support the service to include Energy Advice.**

Our organisation had been successful in a funding bid with the Scottish Government Debt Levy Fund in October 2020 which ended in March 2021. The funds were used to enhance our current Financial Inclusion Service by offering an increased level of Money Advice through the community-based advisor. The role initially focused on Energy Debt by engaging with tenants targeted through our tenant profiling tool and identified as being in one of the Scottish Government's six 'priority families' who are living in fuel poverty, to provide support and advice. This then increased outcomes for the service by building trust and rapport and using this approach to identify additional financial debts and tailor further support. The fund covered costs for equipment to provide digital support for tenants who are unable to attend one-to-one appointments and increase the capacity of the service by offering digital platforms for engagement. The funds also covered training costs for the staff to support continuous improvement of the service and assist in obtaining Scottish National Standards for Information & Advice Providers accreditation (SNSIAP).

The project was successful in tackling fuel poverty and during the period from November to December 2020, the Energy Service had dealt with 75 cases involving assisting clients with fuel debt and emergencies as well as a number of other financial/debt issues. During the period of January to the end of March 2021 appropriate referrals had been made from various other departments within the Association, whether it was for assistance with benefits or the condition of their home









# Govan Energy Advice Service

Govan, Elderpark & Linthouse Housing Associations have been successful in securing funding for the new energy saving project for our local community. The aim of this project is to help and support our tenants to live in a warm home at the lowest possible cost.

We will have dedicated Fuel Advisers located in each Housing Association with the following aims:

- Help to understand your heating system, meters and billing
- Access best value tariffs
- Liaise with energy providers on your behalf
- Providing energy saving tips and supply low budget measures to help reduce bills
- Access available grants and tackle fuel debts
- Assist in switching utility suppliers
- Help plan household budgets and prevent fuel poverty
- Benefit Checks

If any residents wish to be referred to the new Govan Energy Service please contact Diane Miles on

 Phone: 0141 440 0308  
 Mobile: 07547416379  
 Email: [energy@govanha.org.uk](mailto:energy@govanha.org.uk)



*"Govan, Elderpark and Linthouse in Partnership"*



and therefore overall contributing to Govan Housing Association's mission of improving the quality of lives of our tenants and their families.

During the pandemic in 2020 Govan Housing Association worked jointly as part of GEL group which is made up of the three Housing Associations in Govan, Govan HA, Elderpark and Linthouse Housing Associations. We worked together to apply for funding for a Govan Energy Service which was a continuation of the great work we had already achieved in setting up an Energy Service by all three organisations to tackle fuel poverty within our local community. We were delighted to

announce that in March 2020 all three organisations secured funding of £200,000 from OFGEM’s ‘Energy Redress Scheme’ that is administered from the Energy Saving Trust. The project lead is Elderpark Housing Association who will work in partnership with all three Associations.

The aim of the new **“Govan Energy Advice Project”** will be to offer support to prevent fuel poverty, tackle fuel debt, access best value tariffs and reduce household energy consumption through better energy usage. Tenants from all three housing associations and new applicants identified as being “fuel poor” or “at risk of being in fuel poverty” will receive help with referrals coming from each organisation’s financial inclusion staff and housing officers. The ambitious project has set a goal of making 750 home energy advice visits which initially will be delivered digitally due to restrictions imposed by the covid pandemic. Energy advice workshops will eventually be held as will drop-in community events. Between them the three housing associations own and manage over 4000 homes and a high proportion of local residents are considered to be in fuel poverty.

Govan Housing Association was delighted that our existing Senior Energy Adviser was successful in gaining the same position along with two other Energy Advisers to run the project by the main Lead Elderpark Housing Association. This is just the beginning of this project and over the next 12 months we will continue to be proactive in providing fuel advice and working jointly with our partnering agencies to tackle fuel poverty for our residents. We will continue to promote this as a major issue in Scotland and also welfare reforms and benefit freeze is a contributing reason for fuel poverty and puts an increasing pressure on many households’ incomes across Scotland. Govan Housing Association realise we can not tackle fuel poverty within the Govan Area independently and will continue to work with key partnering agencies like Home Energy Scotland and other local Housing Associations to ensure that we continue to tackle fuel poverty that we know is affecting vulnerable residents.

The Govan Energy Advice Project was successful in providing **£13,372** worth of fuel top up vouchers via the Energy Redress scheme to those in need.

## Scottish National Standards for Information & Advice Providers (SNSIAP)

**The SNSIAP is a quality assurance framework for agencies providing advice on money, debt and benefits issues, which is owned and developed by the Scottish Government. The Financial Inclusion Service has now successfully passed both peer reviews for Welfare Benefits and Money & Debt in order to proceed to the audit stage of the SNSIAP accreditation process.**

Whilst the service was found to be compliant in Money & Debt following a successful peer review in 2019, we have now been confirmed as being fully compliant within Welfare Benefits this year with a pass mark of 92%. The peer reviewer provided outstanding feedback on the management of cases reviewed and it was noted that there was very little room for improvement.

The service is now currently being audited by the Performance Auditor from the Scottish Legal Aid Board (SLAB). We are currently working on an action plan which is due for completion by the end of October 2021. Following a successful audit, we hope to receive accreditation by the end of the year.

The peer review and audit process has been an extremely worthwhile challenge for the service and has provided us with an excellent opportunity and framework allowing us to assess and improve in the quality of our advice service. Successful accreditation will be a huge boost for the Association in terms of demonstrating to the public and funders that the advice service is well managed and provides good quality advice for our customers.



# Property Services

**The Property Services Team is responsible for managing the repairs, planned works and cyclical maintenance undertaken by the Association. We aim to provide our customers with a home that is well maintained, safe and secure and that meets their current and future needs.**

This has been a challenging year for the Property Services Team as it's not always been easy to provide a consistent service during the Covid 19 Pandemic. During the lock down periods, by law we could only undertake emergency works, which meant our reactive service and planned programme had to be put on hold. We thank our customers for their understanding and cooperation during this difficult period.

## Planned Programmes

Although the progress of our planned works was impacted by the Covid 19 pandemic, we still managed to undertake works in a number of homes replacing the following number of units.

Planned Programme	Fitted in 2020/21
Kitchens	86
Bathrooms	83
Windows	687

Planned works have recommenced now that Covid restrictions have been relaxed. We are delighted to be able to progress again with these programmes and thank our customers for their continued cooperation by providing us with access for these important works.

## EESSH

The organisation undertook a review of all EPC's and carried out a number of new EPCs in 2020/21 ahead of the December 2020 deadline for the Energy

Efficiency Standards for Social Housing. The Association managed to achieve compliance rate of 82% we also invested £15,455 to bring some of our failing homes up to the standard.

The next milestone for the Association is December 2025, where no property should be re-let with an EPC below a Band D. The Association intends to carryout a modelling exercise in the coming financial year to agree how we target these failing homes.

## Adaptations

The Covid 19 pandemic sadly impacted on our Aids and Adaptations programme. We recognise the importance of this programme of works as it allows many of our customers to remain living in their own homes and communities should their medical needs change. During 2020/21 we were able to undertake 7 medical adaptations in customer's homes which totalled some £20,866 of investment. We are now playing catch up and actioning all works delayed by the lockdowns.



Windows before



Windows in progress



## Smoke and Heat Upgrades to February 2022

Following a consultation at the end of 2017, the Scottish Government set out a new standard for fire safety. All existing homes must meet this standard by February 2022.

The new standard requires:

- one smoke alarm installed in the room most frequently used for general daytime living purposes
- one smoke alarm in every circulation space on each storey, such as hallways and landings
- one heat alarm installed in every kitchen

All alarms should be ceiling mounted and interlinked.

Where there is a carbon-fuelled appliance (such as boilers, fires (including open fires) and heaters) or a flue, a carbon monoxide detector is also required which does not need to be linked to the fire alarms.

To date we have managed to install these upgraded smoke alarms to almost 1000 homes within our stock already.

**If you have not yet had your smoke and heat detectors upgrades please contact the Association to book this work in.**

## Close Painting

The Close Painting programme commenced in 2020/21 in our "Govan C" and Central Govan areas. A total of 17 closes have been painted so far. Some of the Central Govan closes also received new close windows and plaster repairs prior to painting commencing. The Close Painting programme will continue in 2021/22.

## Gas Servicing

Our usual 100% gas safety compliance was impacted in 2020/21 by the Covid 19 Pandemic. We were unable to complete 15 services by their expiry date. All 15 missed services were as a direct result of the pandemic where access could not be gained due to self isolation.

## 5 & 7 Ibrox Refurbishment Works

Working in partnership with Glasgow City Council works continue to save the two buildings in Ibrox Street where their condition was in serious disrepair. Major refurbishment is now 80% complete which will add nine fully modernised flats to the Association's stock. These will be made available to the Association for rental early Autumn 2021.

## New Acquisitions

As part of our commitment to Glasgow City Council's Ibrox Strategy and the greater regeneration of the wider Govan Community we purchased 12 new properties in the Ibrox area in 2020/21 through our Acquisitions project. We were able to carry out refurbishment works in 6 of these properties as they were vacant when the Association took them on. These have now been re-let. Refurbishment works included a full rewire or board change, replacement kitchen and bathroom and other works such as upgrades to the heat and smoke detection.

Covid 19 restrictions meant that we were unable to undertake any works in the properties we acquired with a sitting tenant. However, since restrictions eased, we have now carried out inspections to determine the scope of works for these properties.



# Govan HOME Team

**Govan Home Team are now delivering 90% of the Association's contracts with the remaining contracts, close cleaning and gas servicing coming to the Home Team for delivery in the next financial year(2022/23). The table below shows the contracts that the Home Team are currently delivering for the Association in this financial year (2021 /22). Contracts such as the window and Kitchen & Bathroom renewals have restarted since the easing of restrictions in April 2021.**

Landscaping Contract	Roofing & Guttering
Estate Management Contract	Close Painting Contract
Kitchen Replacement	Smoke Detectors
Bathroom Replacement	Timber Fencing
Window Replacement Contract	Reactive Maintenance Contract
Void Repairs Contract	Front Door Replacements
EICR Contract	Re-wires
Consumer Units	Bulk uplift
Facilities Management	Stage 3 Adaptations



The Home Team continued to deliver services throughout the pandemic, working on contracts that were permitted under the various levels of restrictions imposed. Even at level 4 restrictions the Home Team continued to work on delivering emergencies and void repairs. Since the end of April 2021 the Home Team have been fully operational delivering all contracts and services for the Association. This included some 400 routine repairs that were on hold due to the COVID restrictions that were in place from the end of December 2020 through to the end of April 2021.

The Home Team has continued to work closely with the Association in respect to community benefits. The Home team continues to provide training opportunities through Glasgow City Councils initiative **Glasgow Guarantee**, which sees three trainees' employed by the Home Team in manual and administrative roles.

To assist the bulk waste and Landscape contracts, the Home Team in conjunction with the Association is recruiting a further six trainees under the governments "Kickstarter" project. This will allow the individuals to gain experience in the construction sector with a training plan supporting them which will provide the trainee's with a construction skills certification qualification.

With the Home Team taking on further contracts for the Association, the business is currently undertaking a review of the Home Team trades groups and looking at opportunities to take on apprentices in conjunction with the Construction Industry Training Board and Glasgow City Councils **Glasgow Guarantee** programme. If this is financially viable the Home Team will look for approval for this initiative.

The appointment system, "Big Change" which was mentioned in last years report is now up and running with all contracts now being delivered using the handheld technology. This has given the Association's Property Maintenance section real time access to the progress of jobs and also allows the Home Team to deliver Services through an appointment based system which in turn allows tenants and customers to pick appointment dates and times that are more suitable to them.

The Home Team has secured funding through Cardonald College that will allow a number of the Home Team's Labouring team to be given handy-man training in basic Plumbing, Joinery and Plastering skills. This will allow the Home Team to be able to carry out basic reactive repairs using the labouring team and will contribute to improving the overall service delivery. The Labourers are attending night school to achieve the training.

# Factoring Service

The Association's property factoring department manage a large number of properties in the Govan, Ibrox and now Cessnock areas on behalf of homeowners and commercial property owners.

The factoring department carry out a number of tasks on behalf of property owners including:

- arranging services and maintenance e.g. close cleaning, property inspections, etc.
- organising owners' meetings so you can make decisions about the running of the building
- arranging for repairs to be carried out, including getting quotes and consulting with owners
- dealing with any complaints owners have about the maintenance or repair work
- managing cyclical maintenance funds, invoicing, collecting payments and chasing up anyone who doesn't pay
- organising common insurance for the building.

The Association currently offers factoring and property management services to over 750 residential and commercial properties and has its own dedicated website.

The last year has been a challenging year for everyone, battling the pandemic, Government restrictions and trying to find the new normal. With both the office being closed to the public since lockdown in 2020 and the work from home mantra, we have seen a reduction in face to face services that we once took for granted, when delivering our services. The factoring team had to work on implementing new innovative ways of engaging with customers whilst still ensuring compliance with legislation, including hold owners meeting via Zoom and Teams.

## Ibrox Strategy

The Association have continued working with Glasgow City Council on our Ibrox strategy. The purpose of the Strategy is to overcome the challenges of not just the physical regeneration of the Ibrox and Cessnock area but also the social and economic issues that are needed to revitalise the area and ensure it's sustainability in the future.

As part of the strategy and with the looming restrictions of the pandemic the Association still managed to arrange virtual owners meetings and commenced factoring services to 61 property owners during the last year. In addition to acquiring factoring services the Association has also acquired 13 properties for social rent in the Ibrox/Cessnock area.

Work began and progressed well throughout the year on 4 tenements in the area in conjunction with the Local Authority to address structural and major repairs issues ensuring the safety of the buildings and preserving their life span. The Association is also working alongside owners of four additional tenements to progress a voluntary repairs scheme to address major works required in the tenements.

## Rathlin Street

The Factoring team have been working alongside the owners of a property in Rathlin Street following reports of water ingress into the new build property via the roof. As the roof forms part of the structure of the building and the builder provided the owners with a 10 year guarantee, the Association assisted the owners in making a claim via the building guarantee. The claim was accepted and works began on the property early this year and it is anticipated the new roof will be completed before the end of the year.



# Equality & Diversity

**We are committed to ensuring that staffs, tenants, residents, Management Committee members and Board of our Subsidiary Govan Home Team, have the same opportunities regardless of their background.**

We are committed to equality and diversity; this is underpinned by our vision, values and strategic direction which recognise the importance of incorporating a culture of equality and diversity.

We have recently developed a new Equality and Diversity Strategy that represents our commitment to promote equality in terms of the services we provide as a Registered Social Landlord but also as an employer.

We aim to embed equality and diversity in to everything we do, to ensure the delivery of excellent services to our customers and to promote Govan Housing Association and the Govan HOME Team as an employer of choice.

The Strategy will enable us as an employer, housing and service provider to:

- Treat all customers and colleagues fairly and with respect.
- Value, understand and respond to the diverse needs of individuals and communities.
- Foster effective community relations.
- Take proactive and reasonable steps to eliminate all forms of harassment, hate crime and discrimination.
- Ensure compliance with the relevant legislation as an employer, best practice standards as a landlord and also in the procurement of goods, facilities and services.

## What is Equality and Diversity?

Diversity is defined as 'difference' - taking a representative sample of one hundred adults from the population it is likely we will find a wide range of individuals with different and diverse characteristics.

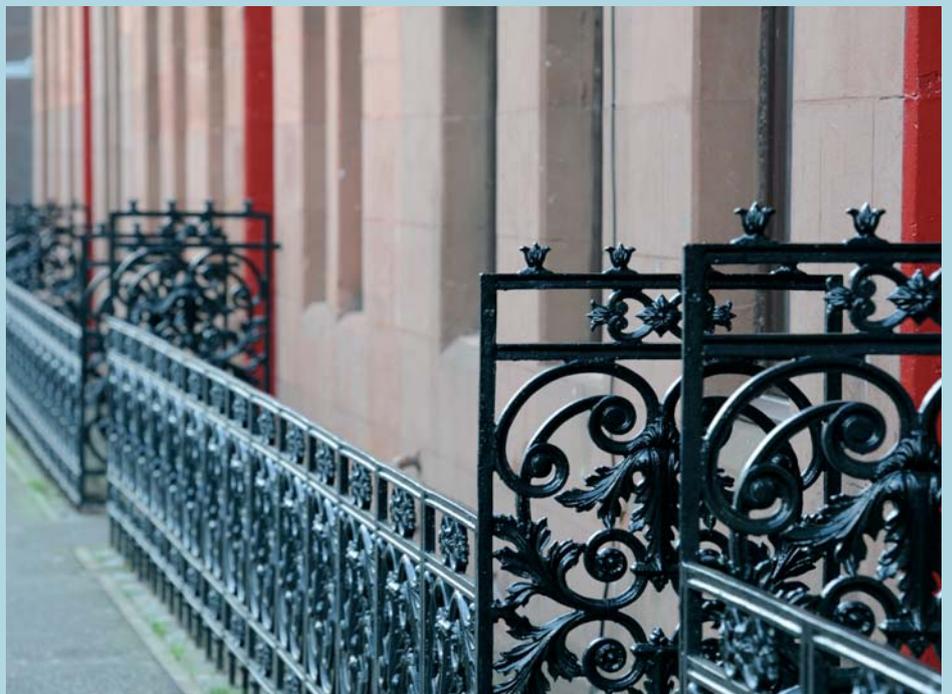
Diverse organisations recognise and embrace different groups and cultures of people within their communities, ensuring people are valued for their differences and by providing everyone with the opportunity to participate.

Equalities can be described as all the work individuals and organisations carry out to promote equal opportunities and tackle discrimination. Equality is about recognising that inequalities exist and making sure that everyone is treated fairly.

Equalities work is wider than equal opportunities work; at GHA we believe the aims of equalities work are to make sure that:

- Equality is central to all policy development and practice.
- Employment and other services are genuinely accessible to everyone.
- Everyone has individual needs and the right to have these needs respected without discrimination.
- Discrimination is identified, challenged and stopped.

Overall, equalities are about developing a framework within which people are treated differently according to their needs but with equal respect and fairness.



# Complaints Handling

A review of the complaints data has highlighted a substantial increase in the number of complaints being logged. Rather than this being a reflection of poor service delivery, this is indicative that staff are becoming more aware of the definition of a complaint and recording the same. However, the number of complaints being logged still remains an area for improvement.

The following statistics cover the period: 1/4/2020 – 31/3/2021

	Stage 1	Stage 2
Carried Forward	1	3
Total	116	40
Overall Total	117	43
Time taken in working days to respond	807	751
Average days taken	<b>7.34</b>	<b>17.47</b>
Upheld	71	18
Responded to in full	110	43
% Responded to in full	<b>94%</b>	<b>100%</b>
No. of complaints responded to in full within target	82	31
% Upheld	60.68%	41.86%
% Responded to in full within timescale	74.55%	72.09%

The way in which we record complaints allows us to determine which individual staff members require more intense training than others with regards to undertaking investigations and we have engaged the services of the SPSO to complete this training.

The Executive Management Team reviews the outcomes from the complaints handling process on a regular basis. Quarterly reports allow each section Manager to review complaints registered to their area of service delivery and use the information contained within the learning outcome section to improve departmental efficiencies.

Regular management of the complaints process by the Executive Management Team creates a culture where complaints are seen as a positive learning tool.

## Learning Outcomes and Areas for Improvement

### Communication

A familiar theme throughout the monitoring of complaints is communication with customers. We need to ensure that staff take ownership of enquiries and keep in regular contact with the tenant in order to finalise the outcome of their enquiry to the tenant's satisfaction.

### Home Team/Sub Contractors

All operatives clear up properly in all common areas after undertaking repairs.

### Post Inspections

All qualifying repairs under Right First Time are included in the post inspection process to reduce the number of fails.

Ensure that as part of the void process, post inspections are undertaken to ensure quality assurance.

### Customer Service

We ensure that regular customer service training is implemented to allow staff to improve their skills and/or acquire new ones. Specific customer service training programmes focus on improving communication, listening, problem-solving and organisational skills. Training employees on the same set of competencies creates continuity within the organisation, ensuring the customer journey will be of the same high standards regardless of the area of business they are engaged with.

Internally this ensures increased motivation and engagement of staff, coupled with new skills which will influence enhanced customer service throughout the Association.

# Our People

**Year on year we invest in our staff by supporting them to develop their skills, thus ensuring we have the right people in place to deliver excellent services and to continue achieving our vision of Moving Govan Forward.**

2020/21 presented exceptional circumstances due to the global pandemic. We quickly adapted our work practices and processes to make them fit for working remotely, whilst ensuring on-going compliance with our regulatory and legislative requirements. Our approach was underpinned by our drive to delivery the excellent service our customers expect.

We are proud of our achievements over the last year and the commitment of our staff and governing body has been second to none. We have proven our strength in the face of adversity and will continue to grow from lessons learnt during this challenging time.



## Govan Housing Association Board Members

(as at 31 March 2021)

Mr Thomas McArthur	Chairperson
Mr Gary Maguire MBE	Vice-Chairperson
Mr Colin Quigley	
Miss Georgina Hay	
Mrs Alice Connelly	
Ms Donna McKenzie	
Mr Stephano Kalonji	
Mr Zulfqar Khan	
Ms Karen Russell	
Mr Stephen McLachlan	Co-opted

## Govan HOME Team Board Members

(as at 31 March 2021)

Baillie John Kane
Mr Colin Quigley
Mr Andrew Masterson
Mr John Williams
Ms Fiona McTaggart

## Executive Management Team

(as at 31 March 2021)

Fiona McTaggart	Chief Executive
Caron Quinn	Director of Corporate Services
Fiona McLauchlan	Head of Housing & Community Engagement
Tom McLeod	Head of Property Services

## Senior Management Team

(as at 31 March 2021)

Roger Dulin	Head of Finance & IT
Katie Russell	Property Services Manager
Emma Shields	Finance & Corporate Services Manager
Michelle McColl	Assurance and Compliance Manager
Marina McCall	Housing Manager Income
Kerry-Ann Wallace	Housing Manager Community Engagement
Kenny McGinty	Home Team - Head of Planned & Repair Contracts

## Auditors

Alexander Sloan - External  
BDO - Internal

## Bankers

Royal Bank of Scotland

## Solicitors

Harper Macleod  
Brechin Tindal Oatts Solicitors

# Financial Performance

**In this challenging climate we recognise the vital importance of supporting our residents and remain committed to investing in Govan and Ibrox.**

## An Unprecedented Year

The last 18 months have been a challenging time for the sector with ever changing lockdown requirements and constant unknowns. The effects the restrictions have had for our tenants, staff, Committee and other stakeholders have been considerable and have had a significant impact on how we provided our services; everything from repairs and gas maintenance to our planned works around kitchen, bathroom and window replacement programmes were affected, with a consequent impact on how staff deliver those services. Our staff team have been regularly working from home for almost 18 months with only a reduced contingent in the office at any given time due to social distancing requirements, but they have learned to adapt to the ever changing restrictions and have altered working practices to provide the best service to our stakeholders that we can given the special circumstances.

In this challenging climate we recognise the vital importance of supporting our residents and remain committed to investing in Govan and Ibrox. We will continue to work closely with local partners to provide employment opportunities, training, advice, and guidance to those most in need.

Through our financial planning and management activities we will also actively support the work being carried out to transform the way we provide

**£994k**  
 Surplus

**£8.8m**  
 Turnover

**100%**  
 Covenant Compliance

customer services. We are confident that we have the financial strength, capacity and flexibility to successfully achieve our Strategic Objectives and this is reflected in our comprehensive five year budget and detailed 30 year projections.

## Statement of Comprehensive Income

The turnover of £8.8m relates mainly to the income from the letting of properties which accounts for £8.3m of this total. The balance of income of £0.5m 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 £7.58m, consisting of:

Service Costs	£0.29m
Management and maintenance administration costs	£2.15m
Reactive Maintenance	£0.65m
Planned and Cyclical Maintenance, including Major Repairs	£1.59m
Bad Debts – rents and service charges	£0.06m
Depreciation of affordable let properties	£2.09m

In addition to our normal operating expenditure, we had Other Operating Costs which equated to £0.87m. 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 £2.9m in the year, £1.25m 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. £1.35m went towards 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 Water Row development also incurred costs of £0.3m which is due on site during 2021/22.

The cash in hand at the year-end is £2.9m, which demonstrates our strong cash position as of March 2021.

## 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 £994,259 has been transferred to the Association's revenue reserve in full.

## 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 2020/21 cash flow was managed so that the Association would fund the current year's activities with no borrowing required. Going forward into 2021/22, as the investment programme restarts due to Covid, the Association will explore the use of additional loan finance to support large scale investment strategies such as the window replacement programme which began in February 2020 but has significantly delayed due to the lockdowns during 2020/21. In addition to this, the Association are currently planning a new development scheme at Water Row which would require the need to obtain additional loan finance.

### Roger Dulin, Head of Finance:

*"Through strong financial planning we continue to provide support to take a local approach, working with people and communities to produce solutions that meet local needs."*

## Expenses Paid to Management Committee Members and Staff

Our governing body is open and transparent about what it does and how it publishes information about its activities and expenses paid to members. Below are details of the costs of expenses divided between expenses paid to Management Committee members and the costs of staff expenses out-with normal salary costs.

Total amount of expenses paid to Management Committee members during the course of the year was **£2,749.78**, which were primarily for broadband costs to allow members to participate in on-line meetings etc.

Total amount of expenses paid to staff members out with normal salary costs was **£556.41** – these costs were mainly for travel and were reduced from previous years due to Covid restrictions.



## Govan Housing Association Limited

Statement of Comprehensive Income for the year ended 31st March 2021	2021	2020
	£	£
<b>Revenue</b>	8,816,173	8,541,166
Operating Costs	(7,576,974)	(7,670,333)
<b>Operating Surplus</b>	1,239,199	870,833
Gain on Sale of Housing Stock	63,346	47,342
Interest Receivable and Other Income	14,322	22,964
Interest Payable and Similar Charges	(322,608)	(365,637)
Other Finance Income/(Charges)	-	(26,000)
	(244,940)	(321,331)
<b>Surplus for the year</b>	<b>994,259</b>	<b>549,502</b>

## Govan Housing Association Limited

Statement of Financial Position as at 31st March 2021	2021	2020
	£	£
<b>Non-current Assets</b>		
Housing Properties – Depreciated Costs	64,802,718	63,982,963
Other Non-current Assets	1,248,249	1,346,149
Investments	1	1
	66,050,968	65,329,113
<b>Receivables</b>		
Amounts falling due after more than one year	-	275,000
<b>Current Assets</b>		
Receivables	1,936,958	1,088,602
Stock and work in progress	209,014	94,889
Cash and cash equivalents	2,918,344	4,152,615
	5,064,316	5,336,106
<b>Creditors:</b>		
Amounts falling due within one year	(2,090,507)	(2,131,771)
<b>Net Current Assets</b>	2,973,809	3,204,335
<b>Total Assets less Current Liabilities</b>	69,024,777	68,808,448
<b>Creditors:</b>		
Amounts falling due after more than one year	(8,918,263)	(9,425,376)
<b>Pensions and other Provisions for Liabilities and Charges</b>		
Scottish Housing Association Pension Scheme	(833,000)	(133,000)
<b>Deferred Income</b>		
Social Housing Grants	(47,132,013)	(47,141,095)
Other Grants	(620,400)	(637,128)
	(47,752,413)	(47,778,223)
<b>Net Assets</b>	<b>11,521,101</b>	<b>11,471,849</b>
<b>Equity</b>		
Share Capital	83	90
Revenue Reserves	12,354,018	11,604,759
Pension Reserves	(833,000)	(133,000)
	11,521,101	11,471,849

# Performance Report

**The purpose of this section of the report is to inform you about how Govan Housing Association has performed during 2020-21 and explain how we are progressing in achieving the different outcomes and standards which make up the Scottish Social Housing Charter.**

**For further information and to compare our performance against that of other Registered Social Landlord's in Scotland, please visit the Scottish Housing Regulator's website at: [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk).**

**Here you will see a user-friendly comparison tool that allows you to compare our performance with up to four other selected landlords.**

## What is The Scottish Social Housing Charter and what does it mean for our Tenants?

The Charter is a document which sets the standards and outcomes that all social landlords should be achieving for tenants and other customers through their housing activities.

The Charter aims to help improve the quality and value of the services that social landlords provide and supports the Scottish Government's long term aim of creating a safer and stronger Scotland.

The Charter took effect from 1 April 2012, in accordance with the Housing (Scotland) Act 2010. It was developed in consultation with the Scottish Housing Regulator, tenants, representative bodies, homeless people, other stakeholders and social landlords.

The Charter was then reviewed in 2016 and the outcomes of this review process was incorporated and approved by the Scottish Parliament on 8 February 2017, with the new Charter taking effect from 1 April 2017. The review process was undertaken by the Scottish Government in consultation with tenants and stakeholders.

The Charter clearly states what tenants and other customers can expect from social landlords, such as Govan Housing Association, and helping tenants to hold landlords to account;

This report has been designed to show the progress of Govan Housing Association in achieving the standards and outcomes included within the Scottish Social Housing Charter.



## Why is the Charter important?

- Puts a focus on quality of service and tenants experiences.
- Defines what's important to tenants.
- States in clear and plain language what landlords should be delivering for their tenants and customers.
- Gives a renewed focus on tenant participation.

## How will the Charter do this?

- The Charter tells you what you can expect from Govan Housing Association.
- The Charter tells Govan Housing Association to ask YOU what is important for you.
- The Charter helps the Scottish Housing Regulator to measure the standard of services provided by Govan Housing Association.

## How will we manage/assess the outcomes of the Charter in our day to day business?

- We will ensure that the outcomes of the charter are incorporated into all areas of service delivery.
- Self Assessment of the charter outcomes will be undertaken through the development of our Performance Management Strategy. This strategy will be a tool utilised by the Management Team to ensure that all compliance issues are being achieved in relation to the charter and the associated indicators.
- Benchmarking against other similar organisations, our previous year's performance and also Scottish average figures allows us to compare performance.

## Consultation Register

At the heart of the Charter is the need for social landlords to proactively encourage people to get involved or have their say and to make this participation as accessible as possible. We do this in various ways, the key ones being via our Hub in Govan Road, our consultation days on important policy reviews and our Tenant Improvement Group and Tenant and Resident Association groups. We appreciate that people like to get involved or be consulted in different ways. We want to

make sure we tailor our consultation to suit. To help with this, we have established a consultation register to note people's preferences. We will remind folk via our website and newsletters that we have the consultation register and they can add their information or change their details whenever they want.

Our Consultation Register also allows tenants to be consulted on areas of Association business that they express a particular interest in. This may be as basic as receiving information to read over at their leisure, or may involve becoming part of a focus group to discuss certain aspects of our service provision.

If you would like to be included in the register then please contact our Customer Services Team at our office on 0141 440 0308.

## Requirements of the Charter

One of the requirements of the Charter is that social landlords publish our compliance with the standards and outcomes within the Charter, on an annual basis. You will receive this report each year around October, following the publication of the Annual Report on the Charter information by the Scottish Housing Regulator in August each year. Also, regular updates will be provided via our newsletters and website.

The Charter contains a total of 16 outcomes and standards against which the Scottish Housing Regulator will assess all social landlords annually. Govan is measured against 14 of the 16 outcomes as outcome 12 and 16, which relate to homelessness and the management of sites for gypsies/travellers respectively, only apply to local authorities.

These outcomes are as follows:

### 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

Each year the Scottish Housing Regulator publishes a Landlord's Report for each social landlord which is based on key areas that tenants' said 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 2021 we owned **1619** homes. The total rent due from all tenants for the year was **£5,906,734**.

## Average weekly rent

House Size	Number Owned	Govan HA	Scottish Average 2021	Difference	
1 apt	3	£74.68	£73.61	+1.5%	
2 apt	791	£74.96	£79.48	-5.7%	
3 apt	606	£82.65	£82.60	+0.1%	
4 apt	139	£93.24	£89.81	+3.8%	
5 apt +	80	£111.51	£99.97	+11.5%	

## Rent Restructure

In order to continue with our investment programmes and implement the requirements of our Business Plan we increased our rents by an average of 2% across all stock this year.

Going forward, we will ensure that we continue to regularly monitor and evaluate our rent levels in consultation with our tenants to ensure the rent levels remain fair and consistent throughout our stock and continue to offer value for money.



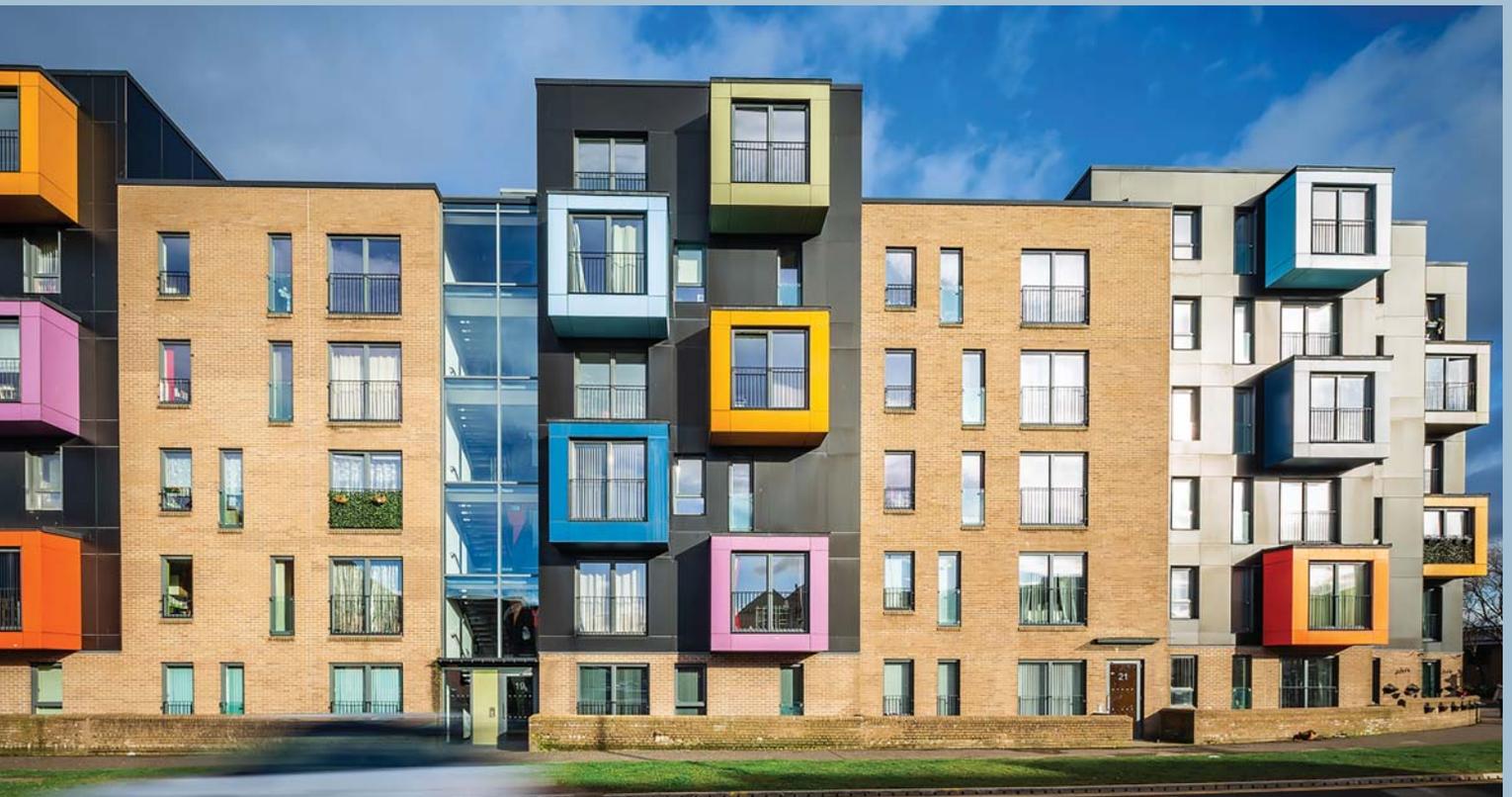
Worse than the Scottish Average



Similar to the Scottish Average



Better than the Scottish Average



## Tenant satisfaction

We recently carried a comprehensive Residents' Satisfaction Survey and as mentioned earlier in the report this was undertaken by Knowledge Partnership. Knowledge Partnership advised that all surveys they had carried out during the pandemic had resulted in less favourable results. You can see from the results shown below this is similar across the sector as demonstrated in the decrease in satisfaction levels for the Scottish average figures comparing last year's with this year's averages.

Of the tenants who responded to the tenant satisfaction survey in 2021:

**80.1%** said they were satisfied with the **overall service** it provided, compared to the Scottish average of 89%. 

**89.9%** felt that your landlord was good at **keeping them informed** about its services and outcomes, compared to the Scottish average of 91.7%. 

**70.2%** of tenants were satisfied with the **opportunities to participate** in your Landlord's decision making, compared to the Scottish average of 86.6%. 

## Quality and maintenance of homes

We must ensure your home is well maintained and repairs and improvements are carried out when they are required and that, wherever possible, you will be given the choice about when the work is carried out. 

**58.9%** of our homes met the **Scottish Housing Quality Standard** compared to the Scottish average of 91%.

This may seem low, however, **38%** properties are exempt because of the layout, size or design of the property, predominantly kitchen areas which are mainly pre 1919 tenements. The remainder are tenants choosing not to have improvements made. This can be because of the potential upheaval, that they are 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.

The average time we took to complete **emergency repairs** was **2.25 hours** compared to the Scottish average of 4.2 hours. 

The average time your landlord took to complete **non-emergency repairs** was **5.2 days**, compared to the Scottish average of 6.7 days. 

We completed **88%** of **reactive repairs right first time** compared to the Scottish average of 91.5%. 

**78.7%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received, compared to the Scottish average of 90.1%. 

## Neighbourhoods

**95%** of **anti-social behaviour cases** were resolved within targets agreed locally, compared to the Scottish figure of 94.4%. 

## Value for money

The amount of money we collected for current and past rent was equal to **104.5%** of the **total rent** it was due in the year, compared to the Scottish average of 99.1%. 

It took an average of **69.1 days** to **re-let homes**, compared to the Scottish average of 56.3 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)



# Outcome 1: Equalities

**Social landlords perform all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives access to housing and housing services.**

We have a very focussed approach to diversity as evidenced throughout our recently approved Equality and Diversity Strategy. Recognising the diversity of our community in Govan, we identified the need for specific resources to ensure that all tenants and residents regardless of their circumstances or background are treated in the same way, whilst recognising that individual needs may require to be met in different ways.

Our offices are wheelchair accessible and have induction or 'hearing loops' to assist sensory impaired customers.

We work in partnership with external agencies to provide support to tenants with specific needs both through our Community HUB project and by providing properties by lease to support various organisations offering specialist services.

For customers where English is not their first language – we work with translation services and affiliate to 'Happy to Translate' in order to meet tenant needs where required.

Within our Community Hub, we have introduced English classes for those whose first language is not English.

In the year we obtained £22,572 in grants from the Scottish Government. £20,867 was spent across 7 households to improve the quality of life for our tenants by carrying out medical adaptations to their homes to better meet their particular medical needs.



# Outcome 2: Communication

**Social landlords manage their business so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.**

Good communication is the platform to build effective involvement of tenants and residents. We commit to provide timely, clear and concise information so tenants are kept well informed.

	2020 -21	Scottish Average 2021
<b>% of customers who feel that we are good at keeping them informed about our services and decisions.</b>	89.9%	91.7%
<b>% of customers satisfied with the overall services provided by Govan Housing Association.</b>	80.1%	89.0%

We provide a number of ways to inform our tenants and residents and to allow them to get in touch with us:

- Website
- Newsletter (quarterly)
- Reception area TVs
- Telephone
- Calling in at our offices
- Home visits
- Email
- Social/Media through Facebook and Twitter
- Community Hub
- Digital Hub

## Do you know?

You can follow us on Facebook and Twitter at the following addresses:

 [facebook.com/govanhousingassociation](https://www.facebook.com/govanhousingassociation)

 [@MovingGovanFwd](https://twitter.com/MovingGovanFwd)

## Moving Forward

Our full staff team will continue to deliver services that will ensure that communication with the Association is open to all residents regardless of potential barriers they may face. Involvement of our residents is paramount to our ethos, we strive to meet the needs of a diverse range of individuals, we therefore need to have a strong understanding of their current needs and ensure that we are sufficiently flexible to respond to changing circumstances. We are reviewing in line with recent recommendations how and what equality information we gather and we will update residents on this in our next newsletter.

## Website

We regularly update our website to ensure that the most current information is available for all residents. Our site allows customers to access facilities where they can pay their rent/factoring charges on-line, order repairs, communicate direct with members of staff and many more tools to enhance our relation with our customers.

## Tenant Profiling

The more comprehensive and up-to-date information we have about the characteristics of our residents, will ensure that our services are developed to obtain the best outcomes for all. To this end we will continue gathering information through our tenant profiling programme, please work with us to ensure that we have the most up to date information about you and your family composition.

## Consultation Register

We continue to encourage people to join our Consultation Register. This means tenants are taking control of how often they get involved, on what subject and how often - to help us with key decision making areas of the business.

## Tenant Improvement Group

We will continue to develop this group to ensure that tenants and residents can act as a 'critical friend' to the Association and ensure that they help shape our future service delivery.

## Complaints

We will continually monitor and review our complaints to ensure that we are being responsive to change and that we are meeting the needs of our tenants and the wider community.

# Outcome 3: Participation

**Social landlords manage their business so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.**

Engagement is crucial within a community especially where people often lack confidence to come forward and join in. Using our staff teams, who build up relations with tenants in various different ways, we hope to access and engage with even more tenants and encourage them to get involved over the coming year. It is important that residents understand and are able to be part of the processes involved in delivering Govan's housing and associated services.

- 70.2% of our tenants were satisfied with the opportunities given to them to participate in our decision making processes (Scottish average – 86.6%).
- This year has had a massive impact on how we managed our Community Inclusion work with the focus moving from face to face work to digital as dictated by the pandemic.
- We tried to identify those most in need of digital assistance to manage everyday life situations that arose as a result of Covid 19 restrictions. We issued ipads and provided internet access to a variety of those residents most in need.
- We have continued to develop our Tenant Improvement Group who are currently undertaking an exercise to review how we manage Anti Social Behaviour (ASB) within the community. Many members of this group have been subjected to ASB and their input has been invaluable to how we will review this process.
- Our work with the two Tenants Groups who represent local communities has been affected by the restriction on group gatherings and we hope to resurrect these meetings in the near future.
- We continue to promote our Consultation Register, the purpose of which is to allow tenants and residents to become involved in specific areas of Association activity. This may be as basic as receiving information to read over at their leisure, or may involve a little more involvement, such as informing the Association about a particular subject or becoming involved in a focus group or working party. If you are interested in joining the register please complete the tear of slip provided at the bottom of the page and return it to our offices.

## Moving Forward

- We engaged Knowledge Partnership to carry out an independent and comprehensive review of resident satisfaction levels in 2021. This allows tenants to speak with someone who is neutral (and not an employee) about the Association's services. This survey has provided us with valuable information on what people really think so we can improve our service delivery in the way that matters to tenants and owners and continue with the things we do well.
- We have invested ( through grant funding) in a new on-line tool that allows us to interact and issue digital surveys with our tenants and residents called the CX Tool. This will mean we can issue surveys and receive 'real time' information which we will gather and use to improve service delivery. This gives us 'live' up to date information on levels of customer satisfaction with our services. This combination of efforts allows us to have good understanding of what matters to tenants.
- We will promote our Management Committee membership through our regular newsletters, website and general face-to-face meetings with tenants and partner agencies.
- We will actively promote our activities and local events through social media e.g. Facebook and Twitter.

If you would like to be included in any of the above, then please contact a member of our Customer Services Team on **0141 440 0308**.



# Outcome 4: Quality of Housing

Social landlords manage their business so that tenant’s homes, as a minimum meet the Scottish Housing Quality Standard (SHQS) by April 2015 and continue to meet it thereafter, and when they are allocated are always clean, tidy and in a good state of repair.

	2020	2021	Scottish Average 2021
% of our properties meeting the Scottish Housing Quality Standard*	59.44%	58.93%	90.96%
% of Properties currently meeting Energy Efficiency Standard in Social Housing (EESH)	80%	82%	n/a
% tenants satisfied with the standard of their home when moving in	77.5%	88.54%	87.14%

**\*There are a number of our properties which have exemptions because of layout, size or design primarily in relation to our pre-1919 tenemental stock.** Whilst we are reporting that only 58.93% of our properties meet the SHQS standard, this standard has been revised since we undertook our assessment and the restrictions on the space required in kitchens has been removed, therefore we are reviewing our data and we hope that we will see an improvement on our statistics.

As part of the review of the Scottish Social Housing Charter, Landlords must now ensure that all homes adhere to a new Energy Efficiency Standard for Social Housing by 2020.

The table details the current position of all of our properties in relation to the standard.

88.54% of tenants surveyed said that they were satisfied with the overall quality of their home (Scottish average 87.14%).

This year has seen the continued success of Govan HOMETEAM, the new subsidiary of Govan Housing Association which allows us to manage our Planned Maintenance Programmes in-house. The Association is undertaking a major investment programme in the central Govan area to renew kitchens and bathrooms and windows throughout our tenemental stock which will see the Association invest approximately £7.5 million over the next 3 years. All work will be carried out by our own operatives and the savings for the Association will be re-invested back into the community through various initiatives.

We have employed 2 Tenant Liaison Officers and grown our Customer Service Team to ensure that we have the resources to assist in issues that this programme of works may highlight.

We also now have the resources in-house to undertake a full Scottish Housing Quality Standard assessment when our properties become void, this information will complement our stock condition data. This information ensures that we are

aware of the internal standard of our properties on an ongoing basis. This will help us to determine the future investment priorities and planned maintenance programmes which will be put in place to improve the quality of your home. We will keep you advised of the forthcoming programmes in our quarterly newsletters.



# Outcome 5: Repairs, Maintenance and Improvements

**Social landlords manage their business so that tenant's homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.**

The formation of Govan HOME Team, the subsidiary of Govan Housing Association was to deliver the reactive repair and planned maintenance services to our tenants with a view of achieving service improvements and better value for money. The impact of Covid 19 has meant reduced performance figures for most aspects of repair management throughout the sector. Despite the circumstances we currently face with limited or restricted access to undertake repairs we will still continue to interrogate our performance information and look at measures to improve service delivery. Repair satisfaction levels dropped this year and reasons given were that repairs were not being undertaken quickly enough. This was due to government restrictions imposed on all landlords in regards to entering properties for repairs that were non-essential.

Last year we again spent £ million on reactive maintenance on our homes and carried out 3576 day to day repairs.

Repairs Performance	2019	2020	2021
<b>Total Repairs</b>	5316	5503	<b>3576</b>
<b>Emergency</b>	445	566	<b>797</b>
<b>Non Emergency</b>	4871	4937	<b>2779</b>
<b>Right First Time</b>	3859	4575	<b>2442</b>
<b>% of Repairs completed Right First Time</b>	79.22%	93.83%	<b>88.77%</b>

	2020	2021	Scottish Average 2021
<b>Average length of time taken to complete emergency repairs (hours)</b>	2.36	2.25	4.22
<b>Average length of time taken to complete non-emergency repairs (days)</b>	2.79	5.24	6.74
<b>% of tenants satisfied with our repairs and maintenance service</b>	92.82%	78.71%	90.05%
<b>% annual gas safety inspections carried out before their anniversary date</b>	100%	99.04%	n/a



## Moving Forward

- We will continue to monitor our repairs service to ensure that the services being delivered by the HomeTeam are of a high standard and undertaken within target.
- Continue to use tenant feedback to evaluate and improve our repairs and maintenance services.
- Continue to work towards achieving the Energy Efficiency Standards for Social Housing.
- Govan HOME Team have implemented 'Big Change' a real time mobile working solution to help us to work more efficiently.
- We will monitor value for money by undertaking regular comparisons of costs, comparing satisfaction levels but most importantly by evaluating and providing evidence of the wider social impact of employing local people and investing in the sustainability of the local community. We are aware that this can be difficult to evidence and that we will not always be able to provide evidence through statistics or numbers but when this proves difficult we will provide statements from the young people employed or undertaking training programmes through the initiatives we will provide.

# Outcome 6: Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes

**Social landlords, working in partnership with other agencies, help to ensure that tenants and other customers live in well-maintained neighbourhoods where they feel safe.**

69.26% of our tenants are satisfied with the management of the neighbourhood they live in (Scottish average – 86.08%) compared to 87% % for 2020).

	2020	2021	Scottish Average 2021
<b>% of anti-social behaviour cases resolved within locally agreed targets.</b>	97.88%	94.97%	94.4%

Our Tenant Service Improvement Group have focussed on reviewing the Association’s Anti Social Behaviour Policy and associated process. The members of this group are all local residents, some having direct experience of Anti Social Behaviour issues, therefore this brings invaluable experience to the project which we can draw and learn from.

Due to the withdrawal of bulk uplift services by Glasgow City Council we have employed the services of the HOMETEAM operatives to focus on estate management improvements and work in sync with our Tenants Association to concentrate on areas of our estates that require to be improved on.

We continue to work collaboratively with external agencies such as Police Scotland / Glasgow City Council / Glasgow Community Safety Partnership to try to improve the overall neighbourhood for our customers.

## Outcome 7, 8, 9: Housing Options

**Social landlords work together to ensure that:**

- People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.
- Tenants and people on housing lists can review their housing options.
- People at risk of losing their homes get advice on preventing homelessness.

Number of properties that became vacant during the year	2020	2021
	222	151

The reduction in lets this year is associated to the pandemic as opposed to demonstrating an improvement in sustainability of tenancies. This however is an area of focus for our customer services department who regularly review all aspects of the demographics of tenants not sustaining tenancies.

We are currently undertaking a review of our application process to ensure that prospective tenants are given the level of information they require to understand the aspects of managing a successful tenancy.

We have provided access to digital learning, social inclusion projects, tenant led groups, formal and informal education and creative arts.

Our website also makes it easier for people to access our services including applying for a home on-line or obtaining information about lettable properties etc.

## Moving Forward

- Through the monitoring of tenancy sustainment levels, the Association will identify vulnerable groups that may be at risk of not sustaining their tenancy.

- We will offer increased support to any tenants that may fall into this identified group and monitor their tenancy closely, providing them with the information they need to sustain their tenancy.

- We supply these tenants and any other potentially vulnerable new tenants with introductory packs. These packs contain some the necessary essentials to help tenants move into their new homes. basics for setting up home.

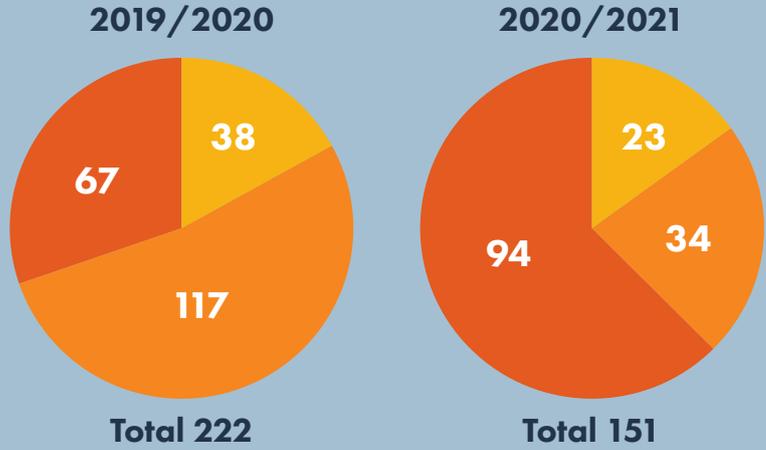
# Outcome 10: Access to Social Housing

**Social landlords work together to ensure that people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.**

In 2020/21 we started 151 new tenancies:

The chart shows the number of lets we have had over the last 2 years - 222 lets were made during 2019/20 and only 151 during 2020/21 as the impact of Covid took hold.

- Lets to Existing Tenants
- Lets to Housing List applicants
- Lets to Other Sources



## Offers/Refusals

25% of offers were refused in the year. This compares favourably against refusals of offers made by the Association in 2019/20 of 26%. While this is still high and we will continue to work to reduce the level further, it does indicate that more people are choosing to live in Govan, within our properties. Our refusal rate is now lower than the Scottish average of 32%.

## Did you know?

The average length of time taken to re-let properties in the last year was 69.1 days (Scottish average – 56.3 days).

## Moving Forward

- We have started and will enhance our pre tenancy support to help applicants prepare for taking on their own tenancy.
- We have reviewed our Tenants Handbook and will continue to improve the information given to customers when applying for houses, so that information is easy to understand and accessible.
- We are considering implementing pre-financial viability assessments and social risk assessments (all these assessments are non compulsory) during our pre-tenancy visits in order to determine the risk level of the prospective tenant to sustain their tenancy.
- Depending on the outcome of the above measure, we will ensure that we not discriminate against the applicant instead we will put in place the appropriate levels of support to enable the tenant to sustain the tenancy.



# Outcome 11: Tenancy Sustainment

**Social landlords ensure that tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.**

Tenancy sustainment is at the heart of everything we do. This can be achieved by helping tenants with benefit advice, assisting with start up packs, paint and carpets at the start of a tenancy, assisting with food parcels or adaptations for medical needs as well as sign posting tenants to specialist agencies to help them access the specific support they need. As an Association we are committed to developing our wider role activities to ensure we can try and offer help where needed.

## Tenant Sustainment

% of new tenants sustaining their tenancy for more than 12 months	2020	2021	Scottish Average 2021
	91.09%	83.48%	n/a

Welfare Benefit Advice has been a key aspect of our financial inclusion work this year to support tenants to be able to sustain their tenancies. During 2020/21 our Financial Inclusion Team dealt with 161 cases that have led to a potential annual income for tenants of £374,000 mainly due to an increase and take up of benefits to which they were entitled. That's an average of £2,322 per person per year. At the end of the financial year we were helping 40 people and the demand continues to grow. To support this demand we will look to enhance the staff within our Financial Inclusion Team so we can help more people.

## Financial Inclusion

Our financial inclusion team has grown by demand. The growth of the team allows more bespoke advice packages to be tailored to a tenant's particular need. This promotes sustainability.

## Medical Adaptations

Adaptations, where appropriate, can be carried out to enable a tenant to maintain independent living and enhance their quality of life. During the last year we completed 30% of the approved applications on the list for medical adaptations, this was limited due to restrictive access to properties.

## Moving Forward

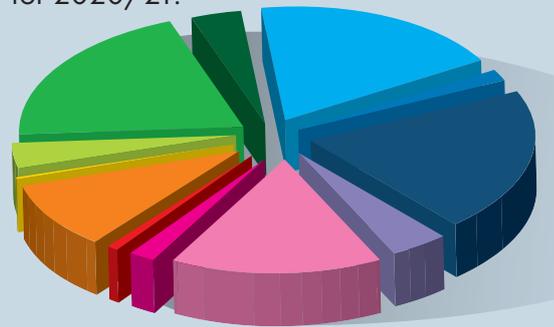
Our Customer Services Team will continue to work generically to ensure we deliver joined up services and support for our tenants to meet their varying needs. The work of this team includes but is not limited to:

- Informing/refer new tenants with limited or no resources to furniture initiative projects.
- Providing starter packs of basic essentials for new tenants with limited or no resources.
- Ensuring that the applicant is aware of all their responsibilities as a tenant and the contact details for their Housing Officer.

**Our Financial Inclusion Team have recently achieved the following statistics:**

## Financial Inclusion Welfare Benefits Cases

The Financial Inclusion Service Financial Gains for Welfare Rights is **£541,618.89** for 2020/21.



Carers Allowance:	£10,433.80, 3 cases
Disability Benefits:	£113,694.51, 23 cases
Food Provision:	£2,410.00, 73 cases
Grant Applications:	£85,482.54, 109 cases
Pension Credit:	£11,041.87, 3 cases
Tax Credits:	£4,215.00, 1 case
Council Tax:	£55,312.41, 72 cases
Energy:	£2,178.00, 44 cases
Furniture Initiatives:	£19,613.56, 110 cases
Housing Benefit:	£112,161.59, 64 cases
Sickness Benefits/Payments:	£21,717.80, 3 cases
Universal Credit:	£103,357.81, 22 cases

- Carrying out a settling in visit within 1 month of the date of entry to review any tenancy issues or support needs; where the tenant is assessed as being at risk of not sustaining their tenancy, carry out additional follow up visits depending their assessment.
- Where a new tenant falls into arrears we will invite them into our offices to conduct a new arrears interview and record the outcome. We will ensure that any arrangements put in place to address the area is manageable for the tenant.
- Maintain regular, personal and sustained contact with 'at risk' householders; and work in partnership with specialist support agencies who work with vulnerable tenant groups.

# Outcome 13, 14 and 15: Value for Money, Rents and Service Charges

Social landlords manage all aspects of their business so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

The table below compares our average weekly rent with the Scottish average figure as provided by the Scottish Housing Regulator:

Size of home	Govan HA	Scottish average	How we compare
Bedsit	£74.68	£73.61	+1.5%
1 bedroom	£74.96	£79.48	-5.7%
2 bedroom	£82.65	£82.60	+0.1%
3 bedroom	£93.24	£89.81	+3.8%
4 bedroom	£111.51	£99.97	+11.5%

There are two main areas where income can be lost to the Association: rent owed by existing tenants (arrears) and loss of rent when homes are empty (void loss). The table below illustrates our performance during 2020/21 in these areas:

Rent arrears	2020	2021	Scottish Average
Gross rent arrears as a % of rent due	7.02%	6.33%	6.14%

Arrears management is fundamental to the success and longevity of the Association. We recognise that welfare reform measures are affecting our tenant's disposable income. As noted earlier, our Customer Services Team are taking a proactive approach in addressing tenants need by providing much needed money advice to maximise income. We are also continually looking for ways to encourage those tenants in arrears to come and talk to us, to stop the worry and to establish a repayment arrangement that is affordable to them.

## Money lost through homes being empty

	2020	2021	Scottish Average
% of rental income lost through empty homes	0.68%	2.29%	1.4%
Average days taken to re-let a property	23.15	69.13	56.3

Our performance for the year for rent arrears has shown improvements, this is reflective of an increase in guaranteed income due to more tenants claiming universal credit. The average days taken to re-let a property has increased due to the restrictions placed on the Govan HOME Team by Covid 19.

## Our latest Resident Satisfaction Survey told us:

	2020	2021	Scottish Average
% of tenants who felt that their rents for their property represented good value for money	76%	76%	83%
% of owners satisfied with their factoring service	57.14%	71.55%	65.05%

We are currently growing our factoring team due to the demand on the Association of local property owners requesting Govan Housing Association to become their factor.

## Moving Forward

- Continue to review our costs as part of our Procurement Strategy.
- Continue to review our rents regularly to ensure our rents are fair, equitable and affordable.
- Ensure that Value for Money can be demonstrated in all we do.





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# Moving Govan Forward

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