

Annual Report 2021/22





Our Mission

“ To provide affordable, quality housing by working in partnership to strengthen communities and meet their needs. ”



Housing Management Team



Administration Team

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Just when we thought things couldn't get tougher... **they did!**

Another year of Covid restrictions, and further impacts on us all, such as increasing food, energy and fuel prices and shortages of materials and personnel as a result of the war in Ukraine, leaving the European Union and cost of living crisis.

Help for tenants

My colleagues on the Board of Glen Housing Association, and our staff are acutely aware of the impact of these events on tenants and again over this past year my thanks to our staff who have been busy sourcing additional funds and packages of support for our tenants. This year we have provided additional financial support to over 1/3rd of our tenants with a range of initiatives including help to pay for food, fuel bills, replacement white and electronic goods, purchase shoes, educational equipment and clothes for children. In addition, staff have continued to provide advice and signposting tenants to other organisations who are better placed to provide the support required. We also continue to help other community organisations who are addressing needs in areas where we have tenants.

As this cost-of-living crisis is not abating, we will continue to look at ways to provide additional help for our tenants and communities.

Staff

My thanks to all our staff who have continued this year on a mixed home/office basis to provide all the mainstream housing services on top of these additional initiatives to support tenants.

This year there have been some staff changes with Cassie and Brooke leaving and Ann and Jamie joining the team. Debbie welcomed baby girl Blake into the world and continues her maternity leave until the end of this year. We also wished Moira a 'Happy Retirement' in July after 27 years with us. I know her skills and



“
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”

personality will be missed around the office and estates, but we wish her well with her retirement adventures. Michelle joined us as a Housing officer in June, and we celebrated 20 years of service from Phyllis in May.

Governance

How the organisation is run and managed continues to be a high priority for The Scottish Housing Regulator, who oversees and scrutinises all Housing Associations in Scotland. We continue to have a strong Board and welcomed some new Board Members.

Our meetings continued to be virtual until March this year, becoming 'hybrid' and now slowly returning to some 'normal' face to face meetings. My thanks to all the members both active and those who retired

this year for the substantial work undertaken, all on a voluntary basis, in managing the business of the Association.

Tenant participation

Although difficult with Covid restrictions, I thank tenants who managed to participate in our rent and service charge reviews this year which assisted the Board to make decisions to develop a fair policy and minimise the impact of the changes happening alongside the annual rent increase.

Following the tenant satisfaction survey last year, the Board have been monitoring the actions agreed to address the issues raised. New repair feedback and monitoring systems have been implemented, appointment systems introduced and better ways for tenants to engage on-line are being researched. Unfortunately progress on new doors and windows and bathroom replacements have been delayed due to ongoing issues for contractors in sourcing materials and staff. These are issues being faced by all Housing Associations across the country.

Major works

A programme of electrical safety checks has been taking place on all our homes and we completed the installation of new smoke and fire detectors during the year ensuring all properties will be compliant with regulatory requirements, and that tenants can feel safe in their homes.

There continues to be major challenges regarding the delivery of our major/planned maintenance works with huge cost increases in materials and contractors struggling with lack of staff and tradesmen. We are aware that this is affecting all Associations, not just Glen, with reporting of 30% to 50% increases in tendering prices. In addition, with the 'Net Zero' agenda and requirements being introduced, there will be major works required on our heating systems with the proposed phasing out of gas as the main fuel source along with other government requirements for insulation and maximising energy efficiency of our homes. All this needs even more careful planning prior to implementation than previously and we certainly do

not want to undertake major improvements only to find out that they are 'not good enough' and must be re-done within a short timeframe.

Glen are well placed to address these issues...we have planned reserves as well as access to borrowing to pay for the major works and we are currently undertaking detailed analysis of what our houses need and when. Later this year there will be a major consultation with tenants on these issues as implementing any changes without tenant involvement, agreement and understanding could jeopardise the improvements and be a waste of money. That's tenants money...rent money! ...it must be spent wisely.



...and its farewell from me...

I have been involved on the Board of Glen, and one of its predecessors Glenfield Housing Association, for over 30 years, with a short break in the middle. I am very proud to have served as Glen's Chairperson over the past 5 years and it is time for me to take a wee break, and hand the baton over. Again I am proud to leave whilst Glen is in a strong financial position with a dedicated staff team and skilled Board Members. There are challenges ahead but I have no doubt that by working together tenants, staff and Board will ensure that Glen Housing Association continues to be the well run, caring organisation that we can all be proud of.

Heather Murray
Chairperson

Our Response to COVID-19

Between April 2021 and March 2022, in response to the ongoing impact of the pandemic, the Association's staff managed to access a range of support to try to assist those households most affected.

Over **£62,000**

of assistance reaching approximately

175 Glen Housing Association households!

£590 Winter coats and shoes



Assistance with rent for 45 households **£10,302**



£15,592 Fuel/utilities assistance for 115 households

£71,000 funding to help local **community groups** and **amenities** get back on track after Covid

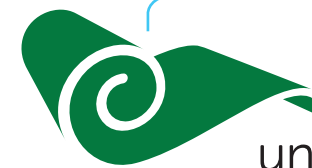


£2,185 Food vouchers and foodbank referrals



IT assistance **£1,500**

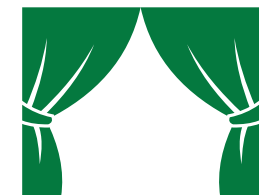
£14,265 Household/white goods to reduce energy costs for 32 households



Quality carpets and underlay to help keep 27 homes warm

£10,272

£6,800 Thermal curtains to help reduce energy costs in 34 homes



The Association was able to provide support and assistance by working in partnership with Collydean Community Centre, Aberlour, Levenmouth & Glenrothes Foodbanks, Connecting Scotland, Housing Associations' Charitable Trust, Scottish Federation of Housing Associations, Kingdom Housing Association, Fife Housing Association, Greener Kirkcaldy, Vicars Relief Fund, Bayview Carpets and the Scottish Government.



Tenant Charter Report 2021/22

ALLOCATIONS/VOIDS AND ANTI-SOCIAL BEHAVIOUR

	2021 /2022	2020/2021
% of anti-social behaviour cases reported in the last year which were resolved.	100% 28 / 28	100% 19 / 19
% of tenancy offers refused during the year.	7.69% 4 / 52	14.71% 5 / 34
% of new tenancies sustained for more than a year.	93.10% 27 / 29	100% 35 / 35
% of lettable homes that became vacant in the year.	5.25%	6.12%
% of rent lost through homes being empty in the last year.	0.28%	0.29%
% of Section 5 & other homeless referrals that resulted in an offer and the % of these offers that resulted in a let.	78.57% 11 / 14	100% 8 / 8
Average length of time taken to relet homes in the last year.	15.54 days	18.76 days
The number of lets during the reporting year.	26	29
Abandoned Homes.	3	2



RENT/ARREARS

	2021 /2022	2020/2021
% of court action initiated which resulted in eviction.	0%	0%
Rent collected as a % of total rent due. (including former tenants)	100.45%	100.42%
Gross rent arrears as a % of rent due.	1.9%	2.16%
Rent increase. (average weekly rent increase)	4.45%*	1.7%
The number of households for which housing costs are paid directly to Glen Housing Association and the total of payments received.	275 £939,622	227 £873,854
Amount and % of former tenant rent arrears written off at year end.	17.59% £2,498	24.16% £2,588

* The average weekly rent increase of 4.45% also takes into account a review of service charges relating to rents during 2021. The final decision, following tenant consultation, was to pool all service charges from 1st April 2022. The effect of this review meant some property types saw an increase in their weekly rent, while some saw a decrease, with the overall average being 4.45%

COMPLAINTS

	2021 /2022	2020/2021
Stage 1 complaints received.	19	14
Stage 1 complaints responded to in full.	19	14
Stage 1 complaints - average time taken to provide a full response.	2.68 days	1.57 days
Stage 2 complaints received.	3	1
Stage 2 complaints responded to in full.	3	1
Stage 2 complaints - time taken to provide a full response.	15.33 days	2.68 days



Tenant Charter Report 2021/22

REPAIRS AND MAINTENANCE

2021 /2022 2020/2021

Average length of time to complete emergency repairs.	2.56 hrs	1.71 hrs
Average length of time to complete non-emergency repairs.	7.77 days	5.37 days
% of reactive repairs completed right first time.	79%	90%
Number of times that gas safety checks not completed within 12 months.	0	0
Number of households waiting for adaptations to their home.	1 18 completed	0 8 completed
Total cost of completed adaptations.	£40,350	£10,216
Average length of time to complete non-emergency repairs.	29 days	34 days
% of homes meeting SHQS at reporting year end.	93%	98%
% of homes meeting EESSH at reporting year end.	99.6%	98.9%

Our Repairs and Maintenance performance during the year illustrates the challenges we faced, alongside our contractors, in dealing with material supply problems and a workforce affected by Covid-19 absences. These issues were the main reasons for the reduction in our performance of 'reactive repairs completed right first time' due to contractors more often being unable to meet target timescales.

SATISFACTION INDICATORS

2021 /2022

% of tenants satisfied with the overall service provided.	84%
% of tenants who feel their landlord is good at keeping them informed about their services and decisions.	91%
% of tenants satisfied with the opportunities to participate in decision making processes.	72%
% of tenants satisfied with the quality of their home.	81%
% of tenants satisfied with repairs carried out in the last 12 months.	98%
% of tenants satisfied with landlord's contribution to the management of their neighbourhood.	82%
% of tenants who feel their rent represents value for money.	80%

INVESTMENT & CYCLICAL MAINTENANCE

Whilst our Planned Maintenance programme has continued to be adversely affected by the Covid-19 pandemic during the last year, as has our plan to carry out our scheduled Stock Condition Survey, the following investments were made in our stock:

55 Boiler replacements

6 Kitchen replacements

5 Bathroom replacements

40 Fire safety upgrades

350 Electrical safety inspections

20 Fascia replacements

Financial Performance 2021/22

Effective treasury management will continue to be our main priority when assessing future needs and opportunities. The requirement to ensure sufficient capital is paramount to ensuring that we can achieve our business objectives, continue the long-term viability of the Association – and keep rents affordable.

STATEMENT OF COMPREHENSIVE INCOME

The turnover of £2.3m relates mainly to the income from the letting of properties, with a small balance of £33k relating to government grant funding, office rental and the provision of a Caretaking service to Aberlour Childcare Trust.

STATEMENT OF FINANCIAL POSITION

The actual cash in hand at the year end is £3.1m which demonstrates the Association's strong cash position.

SURPLUS FOR THE YEAR

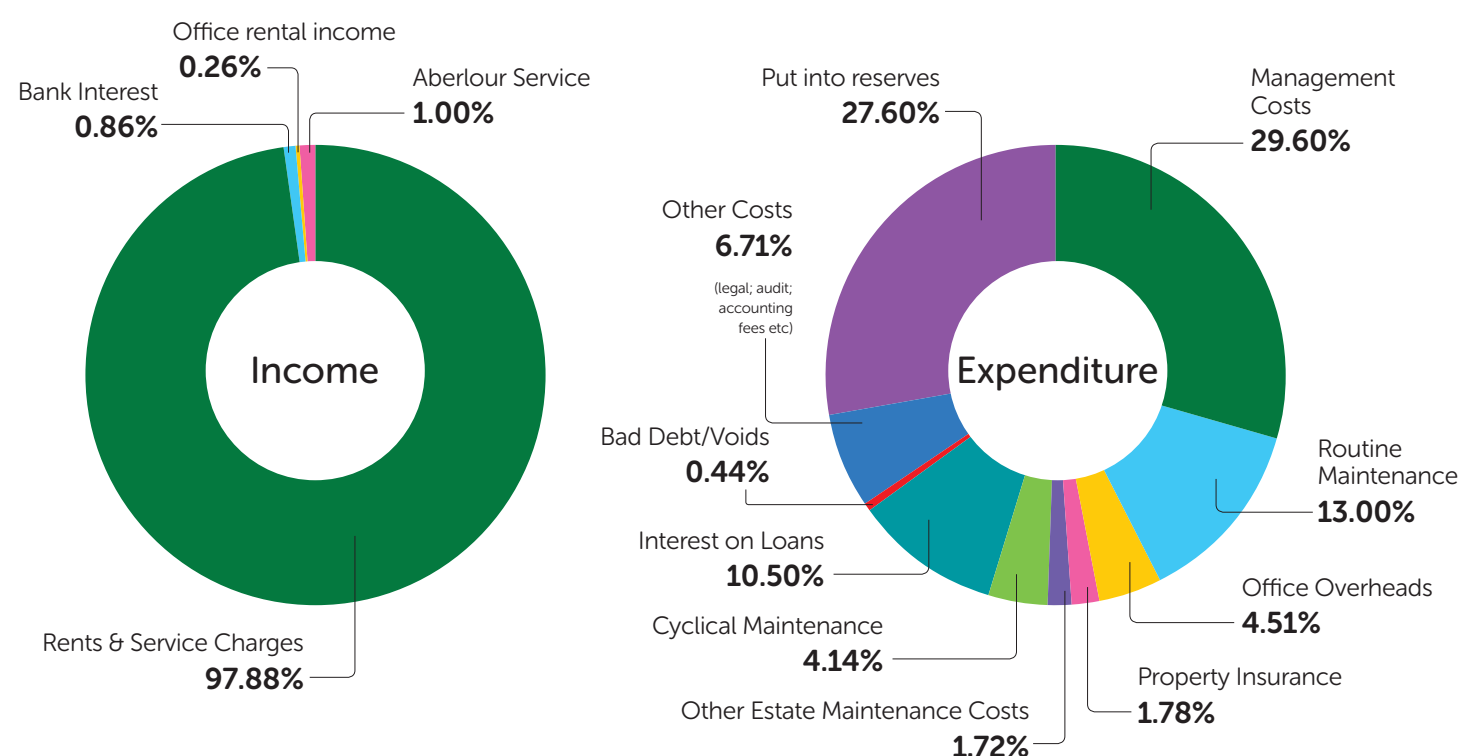
The actual operating surplus made in the year of £563,476 has been transferred to the Association's reserves, in full and will go towards meeting our planned maintenance programme of works.

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST MARCH 2022

	2021 / 2022	2020 / 2021
Revenue	2,299,224	2,131,048
Less Operating Costs	(1,994,553)	(1,675,901)
Operating Surplus	304,671	455,147
Interest receivable	11,266	22,500
Interest payable	(218,400)	(184,647)
Revaluation of housing properties	(1,291,740)	3,269,320
Surplus for the year	563,476	3,562,320
Actuarial gain/ (loss) in respect of pension scheme	166,000	(215,000)
Total Comprehensive Income	729,476	3,347,320

Income and Expenditure 2021/22

Income and expenditure associated with our housing stock for the financial year to 31 March 2022 can be illustrated as follows:

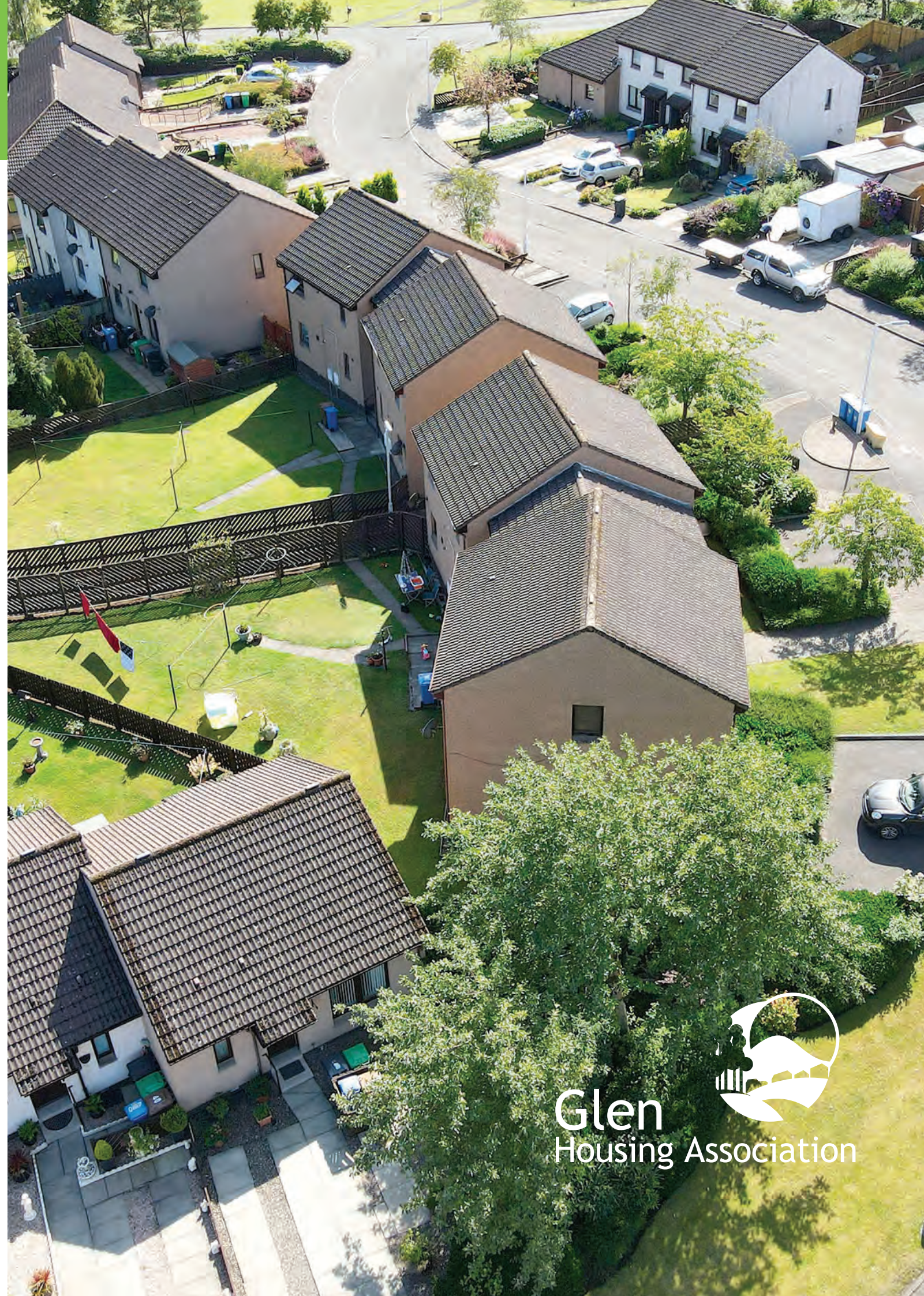


STATEMENT OF FINANCIAL POSITION AT 31ST MARCH 2022

	2021 / 2022	2020 / 2021
Tangible Fixed Assets		
Housing Properties	19,028,480	16,899,168
Assets/Liabilities		
Debtors	111,069	119,201
Cash at bank/in hand	3,184,537	2,932,052
Creditors due within 1 year	(723,262)	(608,212)
Creditors due after 1 year	(8,269,703)	(6,554,658)
Provision for pension liability	/	(186,000)
Total Net Assets	13,331,074	12,601,598
Capital and Reserves		
Share capital	47	44
Income & Expenditure reserve	13,331,074	12,601,598
	13,331,121	12,601,642

Our Values

Our values underpin all our activities, working practices and strategies.



BOARD MEMBERS (2021-2022)

Heather Murray – Chairperson
Graham Ross – Vice Chair
Robert Melville
John McArthur
Alison Crook
Pat Milne
Isobel Muirhead – Secretary
Josephine Smith
Beverly Miller (resigned 09/05/2022)
Barry Allan
Shane Garrioch
Trevor Newman (appointed 25/08/2021)
Jim Souter (appointed 17/11/2021, resigned 06/04/2022)
Joyce McCartney (appointed 17/11/2021, resigned 25/04/2022)
Stuart Thomson (appointed 20/07/2022)



Caretaking Team

STAFF TEAM (2021-2022)

Anne Dickie – Director
Ian Byers – Housing Manager
Karen Milne – Corporate Manager
Moira McMinn – Senior Housing Officer – to July 2022
Michelle Dunn – Housing Officer
Donald Martin – Housing Officer
Ben Chatambarara – Housing Assistant
Céline Moyes – Community Worker
Ann McDonald – Senior Admin Assistant
Debbie Donaldson – Admin Assistant
Jamie Duncan – Admin Assistant
Cassie Ratcliffe – Admin Assistant – to January 2022
Brooke Bain – Admin Assistant – to December 2021
Malcolm Muirhead – Estates Officer
Murray Nelson – Caretaker
Phyllis Malcom – Caretaker
Stevie Brown – Caretaker

AUDITORS

Findlays – External
Quinn Internal Audit – Internal

BANKERS/FUNDERS

Royal Bank of Scotland
Triodos Bank
CAF Bank

SOLICITORS

T C Young



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Scottish Housing Regulator No. 2435R
Scottish Charity No. SC031874