



Where Communities Thrive

Annual Report
2019/20

Chairperson's Report



Welcome to our Annual Report. I hope you and your family have been well during these unprecedented times.

Most of the past year has been dominated by the worldwide Coronavirus pandemic and the continuing restrictions, which are likely to remain in place for the foreseeable future, have altered the way we live, work and socialise. We've all had to find ways to adapt to the new 'normal' as we face the challenges, both personal and professional, that have arisen as a result of the Covid-19 crisis.

The pandemic has had, and continues to have, a big impact on our business but the risk management and business continuity planning procedures that we have in place meant that we were able to react quickly and introduce new ways of working to support our residents. Our prompt response to Government advice to close our office allowed us to protect the safety of our residents, staff, Board members, Service Improvement Group members, contractors and other customers. We arranged for our entire staff team to work from home and I want to thank our staff for the resilience and commitment they have shown by adapting so quickly to the challenges this has brought. Unfortunately, some aspects of our service had to be put on hold and I apologise for any inconvenience this may have caused.



Our Board has met throughout the pandemic, via video conferencing, which has allowed us to continue to set the Association's strategic direction, ensuring that Glen Oaks maintains its governance standards. We also held our Annual General Meeting remotely, where the shareholders present voted to adopt new Model Rules. The Board recently submitted our Annual Assurance Statement to the Scottish Housing Regulator (SHR). The Assurance Statement is an important part of the SHR's Regulatory Framework and it allows our Board to declare that it is assured that Glen Oaks complies with all regulatory requirements and standards.

Although it would be easy to lose sight of our achievements in the past year, I'm pleased to report that the Association is still building much needed new houses. Our latest development of 49 homes at Kilmuir Close in Arden is now complete and many families have already moved in to their new homes. The £6.4 million project was funded by Scottish Government and Glasgow City Council grant funding plus private finance that the Association has borrowed.

We couldn't function without our people - our Board, Corporate Management Team, Service Improvement Group, staff team and of course you, our tenants and residents.

Thank you, every one of you, for your continuing support.

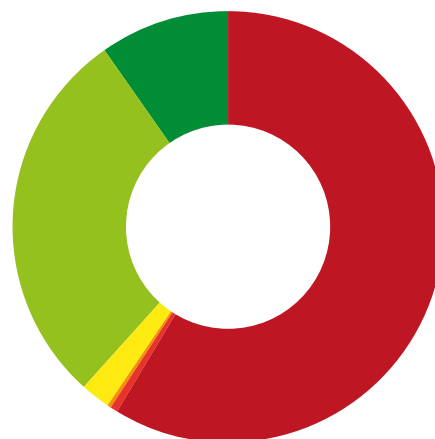
Simon Gaunt, Chairperson

Financial Highlights

Statement of Comprehensive Income for the Year ended 31 March 2020	2020	2019
Revenue	6,655,373	6,430,236
Less operating costs	(5,012,301)	(4,366,338)
Operating Surplus	1,643,072	2,063,898
Profit/(loss) on sale of Assets	35,792	3,761
Interest receivable	37,780	39,419
Interest Payable and similar charges	(1,156,603)	(1,079,195)
Other Finance Charges	(30,000)	(27,000)
Surplus for year	530,041	1,000,883
Other Comprehensive Income		
Adjustment relating to operating pension liability	-	(303,868)
Actuarial gains/(losses) on defined pension plan	1,067,000	(426,000)
	1,597,041	271,015
Surplus on ordinary activities after taxation	1,597,041	271,015

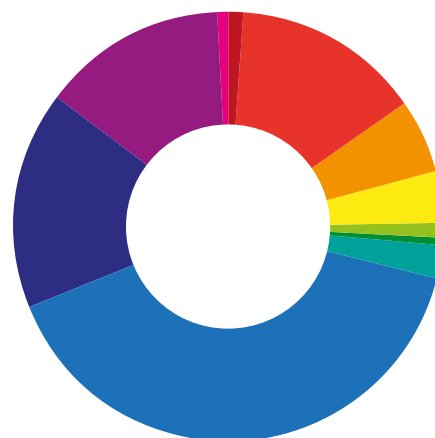
Statement of Financial Position as at 31 March 2020	2020	2019
Tangible Fixed Assets		
Housing Properties (less depreciation)	59,616,366	53,586,313
Intangible Assets	283,281	293,363
Other Fixed Assets	338,879	313,262
	60,238,526	54,192,938
Investments		
Investment Property	28,500	28,500
Assets/liabilities		
Receivables	434,698	670,612
Cash at bank and in hand	5,635,898	8,675,115
Creditors due within one year	(3,173,128)	(3,162,140)
Creditors due after one year	(24,985,226)	(25,173,312)
Pension and other provisions		
Scottish Housing Association Pension Scheme	(148,000)	(1,384,000)
Deferred Income		
Social Housing Grant	(27,149,814)	(24,536,514)
Other Grants	(2,499,333)	(2,526,112)
	8,382,121	6,785,087
Capital and reserves		
Share Capital	104	111
Revenue Reserves	8,530,017	8,168,976
Pension Reserves	(148,000)	(1,384,000)
	8,382,121	6,785,087

Where every £1 of our money came from



Customer Income from Rents & Service Charges	58.7p
Factoring	0.6p
Interest Receivable	0.4p
Other Grants Received	2.2p
Development Grants	28.6p
New Funding	9.5p

How we spend every £1 of our money



Service Costs	1.3p
Cost of Delivering Services (staff, offices, Gold Service, etc.)	14p
Day to Day Repairs	5.7p
Planned Maintenance and Improvements	3.8p
Other Costs (bad debts, etc.)	1.1p
Factoring Costs	0.5p
Wider Action/Wider Role	2.6p
Investment in New Properties (we receive some grants towards this cost)	40p
Interest and Loan Repayments	16.3p
Planned Maintenance and Improvements	14p
Other Fixed Assets	0.7p

We are committed to continued investment in our properties and the development of new properties. For the year to 31 March 2020, we spent a total of £8.3 million on property repairs, improvements and the development of new properties.

How we are doing... at a glance

(our Landlord Report for 2019/20 is available on the Scottish Housing Regulator's website)



90.0%

of tenants said they were very or fairly satisfied with the overall service provided by Glen Oaks.

2018/19 = 90.0%



96.0%

of tenants said that Glen Oaks is good at keeping them informed about our services and decisions.

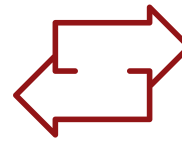
2018/19 = 96.0%



97.1%

of tenants were satisfied with the opportunities to participate in Glen Oaks' decision-making process.

2018/19 = 97.1%



87.3%

% of tenants satisfied with Glen Oaks' contribution to the management of the neighbourhood they live in

2018/19 = 87.9%



70.1%

% of tenants felt that the rent we charge for homes represents good value for money

2018/19 = 86.5%



77 Complaints

We are dedicated to providing the best possible service to our customers. To achieve this commitment, we use any complaints we receive as an opportunity to identify areas where we need to improve.

In the last year we received 77 complaints - most of these were frontline complaints which were quickly resolved.

2018/19 = 116

50

We received 50 Stage 1 complaints during 2019/20

2018/19 = 95

27

We received 27 Stage 2 complaints during 2019/20

2018/19 = 21

86%

of Stage 1 complaints were resolved within timescale

2018/19 = 84.2%

74%

of Stage 2 complaints were resolved within timescale

2018/19 = 76.2%



At 31 March 2020, Glen Oaks owned **1308** homes

2018/19 = 1297



£5,916,694

The total rent due for 2019/20 that was collected was **£5,916,694**

2018/19 = £5,700,145



100.4%

% of the total rent due for 2019/20 was collected

2018/19 = 99.9%



0.6%
% of the total rent due for 2019/20 could not be collected as a result of homes being empty

2018/19 = 0.5%



3.6%

Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year

2018/19 = 4.8%



Last year, we consulted our tenants on an increase of

2.6%

or

2.8%



115

responses (8.9%) to the consultation were received

2018/19 = 190 (14.2%)



47

(40.8%) supported a 2.6% increase



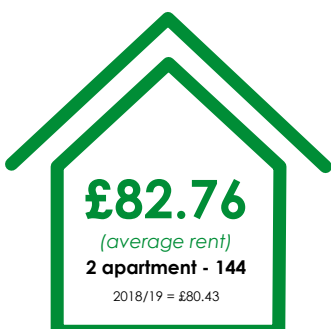
53

(46.1%) supported a 2.8% increase



15

(13.1%) were not in favour of either proposal

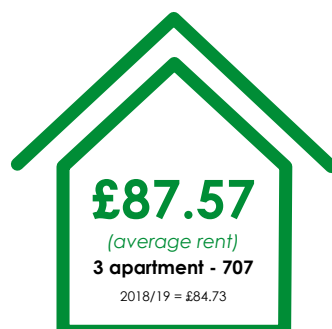


£82.76

(average rent)

2 apartment - 144

2018/19 = £80.43

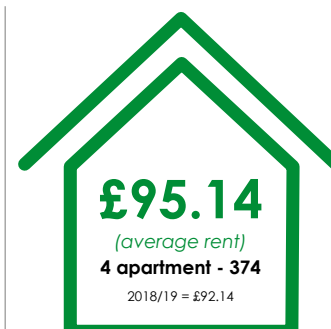


£87.57

(average rent)

3 apartment - 707

2018/19 = £84.73



£95.14

(average rent)

4 apartment - 374

2018/19 = £92.14



£117.51

(average rent)

5 apartment - 83

2018/19 = £114.24



tenancies were allocated during the year to existing tenants

2018/19 = 21



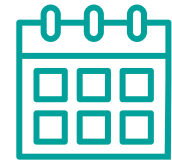
tenancies were allocated during the year to housing list applicants

2018/19 = 76



tenancies were allocated during the year to homeless applicants

2018/19 = 12



22.5

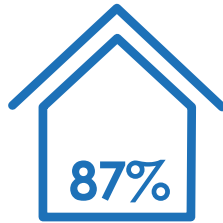
The average time taken to re-let homes during 2019/20 was 22.5 days

2018/19 = 24.4 days



of existing (transfer) tenants who had accepted a tenancy in the previous year and were still in their home

2018/19 = 93.6%



of new tenants who had been re-housed via our waiting list and were still in their home

2018/19 = 88.7%



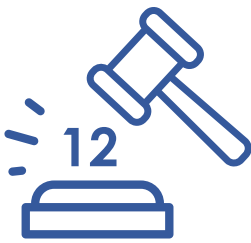
of new tenants who had been re-housed from a homeless referral and were still in their home

2018/19 = 100%



of tenancy offers were refused during the year

2018/19 = 66.1%



court actions were initiated during 2019/20 for non-payment of rent

2018/19 = 6



properties were recovered from tenants as a result of court action for non-payment of rent

2018/19 = 4



247

cases of anti-social behaviour were reported during 2019/20

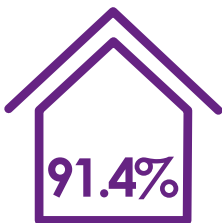
2018/19 = 26



93.1%

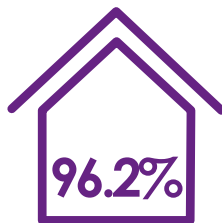
of those cases were resolved within our targets (which were agreed with our Service Improvement Group)

2018/19 = 92.5%



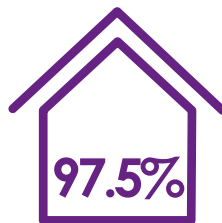
of our tenants are satisfied with the quality of their home

2018/19 = 87.5%



of Glen Oaks homes met the SHQS (Scottish Housing Quality Standard) in 2019/20

2018/19 = 98.1%



% of properties met the EESSH (Energy Efficiency Standard for Social Housing)



of 48 approved medical adaptations were completed during 2019/20

2018/19 = 100%



the average time taken to complete approved medical adaptations during 2019/20

2018/19 = 29 days



of tenants who had repairs or maintenance carried out in the last 12 months were satisfied with the service they received

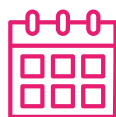
2018/19 = 91.7%



2.2 hours

the average time taken to complete emergency repairs

2018/19 = 2.1 hours



3.6 days

the average time taken to complete non-emergency repairs

2018/19 = 3.6 days



97.5%

of reactive repairs carried out in the last year were completed 'right first time'

2018/19 = 94.1%



100%

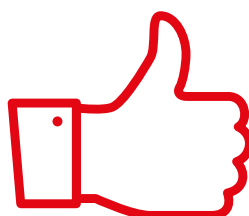
of gas safety checks were carried out in our properties

2018/19 = 100%



We factored 99 properties during 2019/20

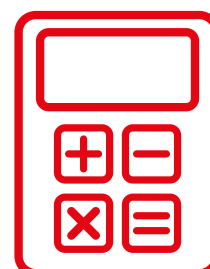
2018/19 = 99



52%

of owners were satisfied with our factoring service

2018/19 = 52%



£150.80

The average Management Fee per factored property was £150.80

2018/19 = £146.86

How we support our communities

The coronavirus pandemic has been very challenging for our tenants and has meant that community support, local networks and kindness have become more important than ever. During lockdown, many of our tenants have been unable to see family and friends, while also suffering financial difficulties due to higher bills and loss of income caused by unemployment, redundancy or because they were furloughed from their jobs. We care about supporting our tenants and can help you to access the local services you need.



Our goConnect project adapted quickly to help tenants deal with the effects of the pandemic. Since the start of lockdown, staff from goConnect and our Starting Out project have been in contact with our elderly and vulnerable tenants to help them access services like food or prescription deliveries and patient transport for medical appointments. Staff have also organised befrienders for tenants experiencing isolation and loneliness. goConnect have been providing some of their clubs and classes virtually (using Zoom) and hope to add more soon.

If you feel you need some extra support, contact our goConnect team - we can match services to your needs and make referrals to other agencies.

Keep up to date with the project's activities at www.facebook.com/goConnectatglenoaks or give them a call on **0141 638 0999** (option 3)



The Association's Starting Out project supports tenants who need help with claiming Welfare Benefits they are eligible for, budgeting and debt management advice, or support with reducing household bills by finding the best energy deal.

To arrange a telephone appointment with our Financial Inclusion Adviser, please call **0141 638 0999** (option 3)

We've been increasing our focus on digital inclusion initiatives in the past few years and this has become even more important this year with so many of us spending more time at home. If you need help with getting online for food shopping or price comparisons, setting up apps, or using social media to keep in touch with your family and friends, get in touch - we can help.

Handyperson Service

(delivered by Glasgow Care and Repair)

If you are aged 65 or over, or you have a disability or long-term health condition (regardless of your age), our Handyperson Service can help with general household jobs like:

- **Fitting shelves or blinds**
- **Hanging curtains or mirrors**
- **Fitting light bulbs or plugs**
 - **Fitting key safes**

Labour is **FREE OF CHARGE**
(you only pay for the materials used)

To find out more, call **0141 433 2749** or email careandrepair@southside-ha.co.uk



We actively support young people in our communities. Glen Oaks has worked in partnership with Workingrite since 2013 to provide mentored work placements with on-the-job training for local young people aged between 16 and 24 years.

(trainee allowance and travel expenses covered)

Interested?

Contact anne@workingrite.co.uk
or call **07921 040611**

We worked in partnership with other local initiatives during lockdown to provide 133 meals per week to 72 households in Arden, Darnley and Pollok.



Chief Executive's Report

I hope you've enjoyed our Annual Report. Like a lot of other things this year, it's a change from what we normally do. Our Service Improvement Group suggested that we publish a shorter, sharper report this year so that you can see at a glance (pages 4 & 5) the work we continue to do well, where we have made improvements, and what we could be doing better.



Like many other organisations across the country, we had to adapt very quickly to the rapidly changing environment caused by the pandemic. I'm very proud of the way our staff team responded to the challenges of suddenly having to work from home. Their continuing commitment to the Association, and their dedication to working for you, has helped us to achieve Silver Investors in People status following our recent assessment.

Although our office is still closed, we are planning for the new 'normal' and for the resumption of all services when it is safe for us to do so. Inevitably, some things will take longer as we adapt to working with increased safety measures and different ways of communicating. However, our commitment to delivering quality customer-focussed services is as strong as ever and we'll continue to work hard for our tenants and other customers, making sure we keep you informed about any changes to our service that we may need to introduce in the future.

Recent events have highlighted the importance of taking time to reflect on our role as a service provider, a local employer, and a key contributor to our local communities. But we can't do that properly without you - your opinions are vital to the future of our business

so please tell us what you think. We welcome your input and encourage you to have your say about how we manage our services and make decisions. There are lots of ways to get involved, such as taking part in surveys, commenting on policies we are reviewing, or by joining our Board or Service Improvement Group.

We understand that times are hard and family budgets are stretched. However, as rents are our main source of income, we rely on everyone paying their rent so that we can continue to provide the services you need. We recently sent you our Rent Consultation document which sets out our proposals for next year's rent. This year, more than ever before, we really want to know what you think about our proposals so please take a few minutes to complete and return the survey form. We will publish the results of the consultation in our Spring newsletter.

To remain effective and representative of the communities we serve, we need the continued support of our membership. We currently have 2 vacancies on the Board and I strongly encourage any enthusiastic, community-minded person who supports the work of Glen Oaks to consider applying to join the Board.

The year ahead will see all of us facing further challenges as we continue to adapt and introduce new ways of working, so I'd like to end our Annual Report by thanking everyone for their continuing patience and support - our Board and Service Improvement Group (who are all volunteers and give up their free time to support the Association), our staff team, and last (but not least) you, our tenants and residents.

A handwritten signature in black ink that reads "Alasdair McKee". The signature is written in a cursive style and is underlined.

Alasdair McKee, Chief Executive

Our Vision, Mission Statement and Values

Glen Oaks' vision '**Where Communities Thrive**' and our mission statement '**Our aim is to provide good quality affordable housing and an excellent service. We will encourage resident participation and work with other agencies to regenerate our community**' provide the foundation for Glen Oaks Housing Association's commitment to its residents and the communities they live in. This commitment is also demonstrated in the Association's values:

dedicated

we will give 100% commitment to our work

respectful

we trust and respect our customers and each other

aspirational

we will strive to achieve the best we can for our communities

transparent

we will be open and honest about what we do

Our Board Members at 16.9.20 (following the AGM):

- **Simon Gaunt** (Chairperson)
- **Kerry Clayton** (Vice-Chairperson)
- **Kimberley Barker** (Treasurer)
- **Ewa Gotowicz** (Secretary)
- **Johnson Ayorinde**
- **Allan Edgar**
- **Maryrose Flaherty**
- **Helen Gracie**
- **Fiona Koroma**
- **Alison Loudon**
- **Patricia McGinlay MBE**
- **Mitchell Overthrow**
- **Michael Smith**

The Board is supported by our Corporate Management Team:

- **Alasdair McKee** (Chief Executive)
- **Nicola Logan** (Finance Director)
- **Jean Murray** (Housing Services Director)
- **Donald Weir** (Technical Director)

Glen Oaks' Service Improvement Group scrutinises our services and performance:

- **William Irvine** (Chairperson)
- **Nicola Dilucia**
- **Margaret Gibson**
- **Jamie Louise Halkett**
- **Liz Rice**
- **Jennie Robertson**
- **Eleanor Stewart**
- **James Stewart**



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3 Kilmuir Drive, Arden
Glasgow G46 8BW

Telephone: 0141 638 0999

Email: go@glenoaks.org.uk

Web: www.glenoaks.org.uk

SMS: Text us on 07860 055293

  @GlenOaksHousing

Tenant Portal: webaccess.glenoaks.org.uk

(if you are a new user, all you need is your tenancy
reference to register - contact us if you need assistance)

**At the time of going to print our office
remains closed due to the Covid-19
pandemic, but our staff can still be
contacted during these business hours by
telephone, email, text message, or via the
tenant portal.**

Our office opening hours are:

Monday, Tuesday & Thursday: 9am - 5pm

Wednesday: 9am - 1pm (closed
Wednesday afternoons for staff training)

Friday: 9am - 4pm

**For emergency repairs outwith office hours,
including weekends and public holidays,
please contact:**

**Gas Central Heating/ Hot Water
Emergencies (GasSure): 01294 468113**

**All Other Emergencies
(City Building): 0800 595595**