



Moving Govan Forward

ANNUAL REPORT 2019 - 2020

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



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Welcome

Gary Maguire MBE became our new Chairperson in May 2020 and has been a Management Committee member since 2015. Gary brings to the role his extensive knowledge of local issues, having spent over 17 years working with Glasgow City Council, Glasgow Life, including 10 years as the Community Services Co-ordinator for Glasgow South.



Gary grew up in the local community and his experience and commitment to the young people of Govan and wider communities was recognised on a nation level, through his award of the MBE. Gary remains deeply committed to ensuring the people of Govan are fully represented and their opinions are heard and also help to influence decision making processes.

"In my new role as Chairperson of Govan Housing Association I would like to take this opportunity to recognise the dedication of the Staff Team during these troubled times. 2020 has been a trying and testing time for all concerned. It has seen a re-ignited community spirit evolve from the hardships Covid 19 has presented. The old Govan spirit is back, with neighbours checking on neighbours and young helping old, if good can come from bad, then let's hope this continues. We have many challenges ahead, but I am resolute in my confidence that if we continue to work together then we can overcome the obstacles that Covid presents and continue Moving Govan Forward."

Gary Maguire MBE Chairperson



Introduction

from the Chief Executive Officer



The last 6 months has seen our whole lives impacted by the recent events of COVID-19, changing the way we live, the way we work, the way we socialise and even the way we shop. We've all had to face personal and professional challenges and find ways to respond and adapt to our changing environment, and the changes don't stop there.

With continued restrictions in place and likely to remain that way for the foreseeable future, we're all having to adapt to a 'new normal'. For GHA, this means reflecting on our services and exploring how we can continue to deliver what our customers want, in the ways that they want, whilst ensuring the safety of everyone involved.

The events of Covid have certainly tested our risk and business continuity planning. Our prompt response to emerging Government advice served to reinforce our resilience and agility and as we continue to explore and implement new and innovative ways of working, we

thank each and every one of you for your ongoing patience and support. As I write this review, we are cautiously planning for a new "normal" and for the resumption of all services when it is safe enough for us to do so.

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.

At Govan Housing Association we are prepared for this and as we have already had a focus over recent years

on digital inclusion initiatives, we believe that many of our customers are prepared too. Inevitably some things will take longer as we adapt to working with increasing safety measures and different ways of communicating. But our commitment to delivering quality customer-focussed services hasn't waned and we'll continue to work to make sure that all of our customers are kept informed of our vision and have the opportunity to provide input where practical.

This year has seen the introduction of the Annual Assurance Statement by the Scottish Housing Regulator. The purpose



FREE DAILY HOT FOOD SERVICE

Govan Housing Association is working in partnership with The Salvation Army & Govan Youth Information Project to deliver a food initiative ensuring that residents will have daily access to hot food across our stock area.

The Salvation Army food van will be stationed across Govan at 5 venues for 2 hours each weekday from 11am - 1pm.

GYIP will also be there, handing out packed lunches from their van as part of Glasgow City Council's Holiday Hunger Programme.

These services are free of charge but we ask that people are respectful and only take what they need. We also ask that anyone attending respects the advice on 'social distancing' issued by the Scottish Government and NHS Scotland.

LOCATIONS

MONDAY / Howat St / Govan
TUESDAY / Burndyke Square / Govan C
WEDNESDAY / Govan Cross / Govan
THURSDAY / Elizabeth St / Ibrox
FRIDAY / Shaw St / Govan

11am - 1pm

We also urge residents to check in on any elderly and vulnerable neighbours. Make sure you do this in a safe way. If you have any concerns about anyone please contact us on the number below.

For more information please contact us on 0141 440 0308



of this report is to ensure sufficient information is provided to enable Management Committee to reach an objective and evidence-based judgement on compliance. This report allows our Management Committee to decide whether areas of non compliance are of such materiality or significance, that they need to be disclosed in the Annual Assurance Statement. We have included a section on the Annual Assurance Statement further on in this report. Our "compliant" Annual Assurance Statement was endorsed by the Scottish Housing Regulator.

We are in the process of adopting the Scottish Federation of Housing Association new revised model rules; aligned to the Charitable Model Rules 2020 and these will be presented to the membership at this year's AGM.

We continue to move forward with relevant restrictions in place with our planned maintenance programmes and within the report you can find

information relating to our performance and completed works.

Water Row development is still in negotiation and we are hopeful that the viability of the project will remain a feasible aspiration for the Association and wider community.

This year sees a focus on tenant and community engagement and we have commissioned a new Community Engagement Strategy in partnership with Community Links. The purpose of this strategy is to look at innovative ways of engaging with all tenants and residents and ensuring the services of our Community and Financial Inclusion teams are provided within the community where they are most needed, to compliment the other areas of our core business.

We have many ways for tenants to get involved: Tenants and Residents Association, Service Improvement Group and the Management Board itself all

give tenants a real say in guiding how we manage our services and make decisions. Tenants' opinions really do matter and are crucial in shaping the future investment, housing and service delivery decisions that we make.

The opportunity to shape your neighbourhood is there and I would urge tenants from every background to take it. You don't need to have any special skills or qualifications just a willingness to get involved. The success of Govan Housing Association over the last few years would not have been possible without you.

We hope you find the content of this year's report relevant and informative and we look forward to issuing our full Landlords Performance Report in late autumn.

Fiona McTaggart
Chief Executive Officer

Housing Services

This year has been a challenging year for our Housing Services department due to the impact of Covid 19. We have seen a reduction in face to face services that we once took for granted when delivering our services within the community, however we are implementing new innovative ways of engaging with tenants that will include digital visits and on-line surveys.

Tenancy Support

We aim to prevent tenancies from coming to a premature end by providing the necessary tenancy support and advice for tenants to be able to maintain their tenancy. To achieve this our intention is to visit/digitally visit all new tenants within 6, 12, 26 and 52 weeks of their tenancy start date, which ensures that tenants are settling in well and allows any questions to be answered or any issues which may have arose be dealt with accordingly. Tenants who we identify as being potentially vulnerable may receive further follow up visits and a level of tailored support from our Housing & Community Engagement Team. We can also assist by making referrals to other partner agencies where necessary and see this as a vital part of our tenancy sustainment process. In addition we are able to offer a number of services through our Financial Inclusion Services that provides Welfare Rights, Money and Debt Advice and our Community Inclusion and Digital Service that provides a full hub programme.

Our overall tenancy sustainment rate was 91% for last year, this figure is up from the last year from 85%, something we will strive to improve further over the forthcoming year. The new staff structure has been put in place in order to ensure that tenancy support is in place throughout the tenancy and specialised teams can work together in order to resolve all tenancy matters.

The Housing & Community Engagement 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
- Emergency Energy Fund
- Emergency Food Provision

- Community Meals
- Digital Lending Library
- Employability Support
- Unlock Employment
- Glasgow Clyde College
- Glasgow University
- Family Addictions Support Services
- Glasgow Life
- NHS Health & Improvement

Abandoned properties can often be problematic and indications that people no longer see their home as an attractive place to stay or have another tenancy reason for leaving. We aim to work closely with tenants to ensure that tenancies are ended in line with the Scottish Secure Tenancy Agreement. In the last year we have seen a number of properties being abandoned and this being the reason for the improvement in tenancy support within the first year to be proactive in tackling any tenancy issues, to reduce further abandonments for the year ahead.

Sustainability	2019	2020	Movement
Existing Tenants	93.18%	76.19%	16.99% ↓
Statutory Homeless	78.85%	91.80%	12.95% ↑
Housing List	86.49%	93.22%	6.73% ↑
Other	57.14%	100%	42.86% ↑
Overall	78.91%	91.09%	6.04% ↑



Rent Setting

Govan Housing Association is committed to providing high quality services to meet the needs and aspirations of our tenants. Our Management Committee board will review our rents every year to ensure both affordability and viability to our tenants of the Association. Our rents continue to be amongst the lowest in the sector and we believe that to deliver future obligations and invest in our housing stock. The rent consultation commenced this year and was concluded in March 2020.

In reviewing the rents, we have considered what key aspects of a property should be taken into account when agreeing rent levels. The Association considered rent increase changes to ensure rents are fair, open and transparent. We also considered a proposal to change our payment date from the 28th of the month to the 1st of every month extending payment dates by a few extra days.

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.

Rent Arrears

We know that 2020-21 will be a challenging year ahead for the Housing & Community Engagement Team. Our Income Team and Financial Inclusion service 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 the implementation of Universal Credit full service are inevitably financially affecting our customer's households. With increased unemployment the pressures are nowhere greater felt than for those just managing to get by and managing on low incomes.

In an environment where more and more of our customers are experiencing money and debt problems the Income Team and Financial Inclusion 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 can affect Business Planning. Our staff are here to assist and support tenants if they are struggling to pay their rent.

Our performance in 2019/20 saw a gross rent arrear total figure of 7.02% compared to last year's figure of 7.03%. This figure is something we will strive to keep improving over the forthcoming year. Since the staff restructure, the specialised Income Team that includes the Financial Inclusion Service will focus on assisting and supporting our tenants in all aspects of financial capability.

Fiona McLauchlan
Head of Housing and
Community Engagement



Financial Inclusion Service



The Financial Inclusion Service is delivered in conjunction with other services of the organisation. This provides wider organisational benefits across the Govan Housing Association Group.

The Financial Inclusion Team priorities to support the Strategic and Operational Objectives outlined within the Business Plan covering the period 2020/2021.

This includes:

- Close working relationships with the Income Team, Housing & Community Engagement Team, Property Services and Factoring Team.
- Delivering projects in conjunction with the other members of the Community Inclusion Service to promote food provision, emergency energy, grants, social inclusion, employability, digital inclusion and general income maximisation outcomes.
- Taking the lead role in a cross-functional working group on Welfare Reform.
- Providing support to other subsidiaries and partner agencies.

This will be reviewed on an annual basis to ensure that priorities have not changed.

The Financial Inclusion team will deliver on both Govan Housing Association's strategic and operational business objectives, whilst ensuring that the service delivered meets with regulatory legislation and reduces the impact of Welfare Reform. To achieve this the team will:

- To continue to deliver a robust and comprehensive Financial Inclusion Strategy, collaboratively with the full Housing & Community Engagement Team & , in order to protect the Association with the introduction of Universal Credit full service.
- To minimise the impact of continual welfare reform on our customers and increase financial inclusion in order to mitigate against the risk of welfare reform to our business and our tenants.
- To oversee the works required to enable the Financial Inclusion Service to achieve National Standards Accreditation and grow a model of best practice for Welfare Rights, Money and debt advice services.

- To deliver a high quality, holistic, informative and proactive financial inclusion, welfare rights money and debt advice service to our customers and the wider community.

- Oversee the prompt reporting on all key financial, regulatory and legislative returns relating to the Financial Inclusion Service.

The Financial Inclusion Service has applied to be part of the Scottish National Standards of Information and Advice Providers (SNSIAP) in 2019-20. The quality assurance framework is an accepted framework for agencies providing advice on housing, money, debt and welfare benefit issues. The SNSIAP framework is owned by the Scottish Government. The accreditation also supports organisations to demonstrate to the public and funders that their advice service is well managed and provides good quality advice. Although the Financial Inclusion Service has only been implemented since 2018, Govan Housing Association wants to adopt a culture of continuous improvement for our advice work.

The accreditation process (both peer review and audit) is being funded by the Scottish Government for a further 3 years until March 2023. Accreditation is available free of charge to advice agencies, subject to availability.

Within the process the Financial Inclusion Service has successfully passed the peer review in Debt Advice type 11 this year and we are waiting on a date to commence the peer review for the Welfare Rights.

The next stage if we successfully pass the peer review in Welfare Rights will progress to the full Audit that is the final stage.



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Riaghaltas na h-Alba
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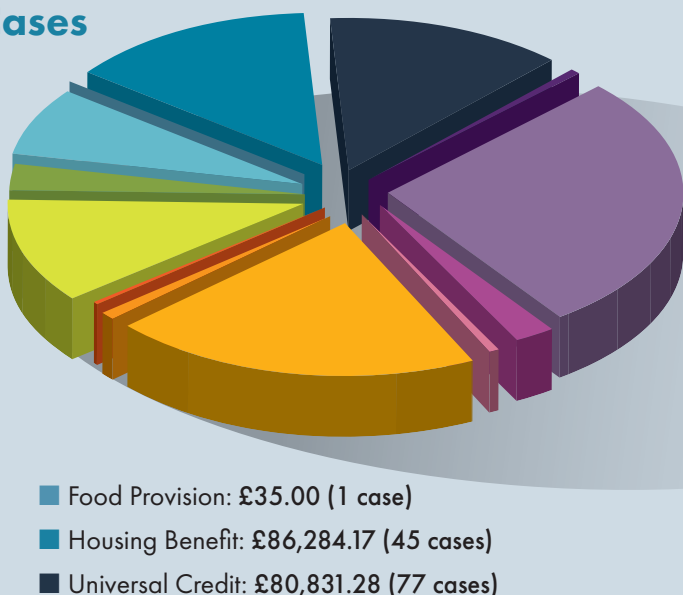
Financial Inclusion Statistics 2019/20

The Financial Inclusion Service financial gain to tenants so far in this financial year for the full service is **£789,400.86**. This is a major achievement for the second year of financial gain for our residents. The full monetary value shows why this service is so important to our residents as Welfare Reform continues to change.

Financial Inclusion Welfare Rights Cases

The Financial Inclusion Service financial gains for Welfare Rights for the Housing Association and tenants is **£654,007.55** since April 2019.

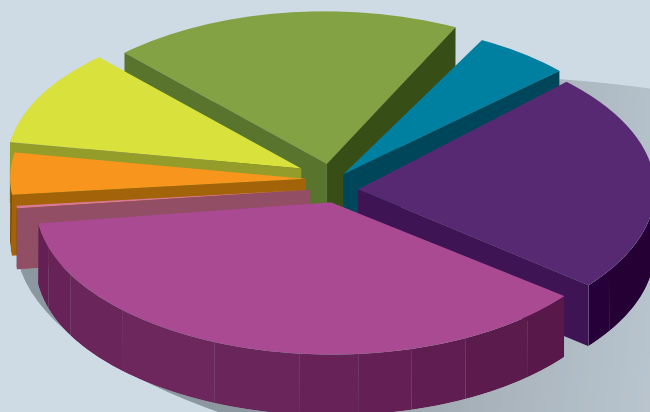
- Carers Allowance: £5,007.25 (1 case)
- Disability Benefits: £172,884.75 (35 cases)
- Furniture Initiatives: £14,985.84 (105 cases)
- Income Support: £2,314.00 (1 case)
- Sickness Benefits/Payments: £129,251.13 (19 cases)
- Child Benefit: £5,327.60 (5 cases)
- Energy: £700.00 (5 cases)
- Grant Applications: £71,047.83 (104 cases)
- Tax Credits: £16,442.98 (4 cases)
- Council Tax: £47,089.30 (74 cases)



Financial Inclusion Debt Cases

The Financial Inclusion Service income for debt for the Housing Association and tenants is **£86,384.91** since April 2019.

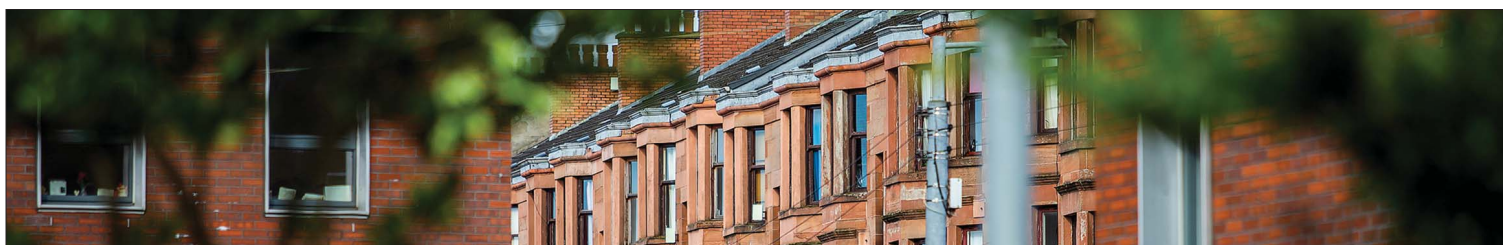
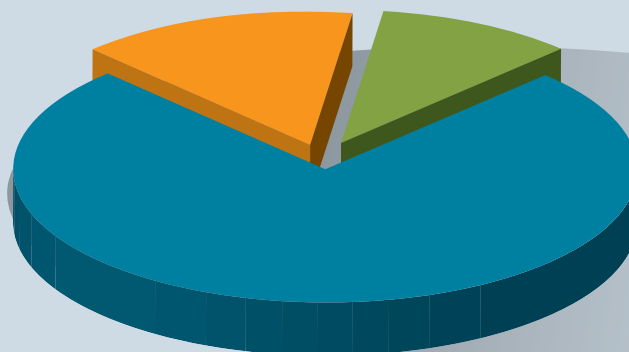
- Council Tax Debt: £20,352.79 (11 cases)
- Consumer Credit: £31,981.33 (11 cases)
- Factoring Debt: £396.00 (1 case)
- Utility Debt: £3,826.67 (2 cases)
- Loans: £8,900.40 (7 cases)
- Rent Arrears: £16,506.56 (10 cases)
- Benefit Overpayments: £4,421.16 (5 cases)



Universal Credit Cases

The Financial Inclusion Service income for Universal Credit for the Housing Association and tenants is **£49,008.40** since April 2019.

- Housing: £30,244.32 (10 cases)
- Standard Allowance: £5,892.00 (1 case)
- LC for Work Related Activity: £4,034.40 (1 case)



Financial Health Checks

The Association is committed to ensuring our tenants and prospective tenants are supported both before and during their tenancy with the Association. The Financial Inclusion Service has previously been committed to providing a Financial Health Check on request to all tenants who had been in receipt of a benefit. We have provided in total 109 Financial Health Checks for 2019/20 and as we have now increased the Financial Inclusion Service staff team, we are looking ahead this year to provide a Financial Health Check for all prospective tenants to improve of financial capability for our tenants.

The Financial Health Check that is carried out for every tenant 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

The Financial Inclusion Service also has a number of initiatives in order that tenants can access emergency initiatives to assist them in a crisis and are as follows:

- Emergency Food Packs
- Food Bank Vouchers Issued
- Emergency Food Packs
- Emergency Energy Fund

In addition to the initiatives the team manage the Emergency Energy Fund approved by Management Committee. We can report that the fund has assisted 60 tenants in extreme fuel poverty, particularly tenants on Universal Credit waiting 5 weeks or longer for their benefit payments. We have so far issued a grant income to the financial gain to residents of

£1200.00. The Association is looking to continue and evolve this fund as the Association has realised that the major issue for our tenants is fuel poverty. The Association is now looking at other funding avenue's that we can apply for to future support this fund and assist more tenants in fuel poverty.

The Housing & Community Engagement Team as a whole will continue to promote the good work of the Financial Inclusion and Community Inclusion Service with our tenants in financial hardship and experiencing food poverty and we can refer tenants to access the Community Hub for free food provision available daily and at weekends.

Staff Team

Marina McCall – Housing Manager Income.



Pamela McLevy, Michael Fraser and Kevin Gillespie

In recognition of the continual Welfare Reform changes and with the introduction of Universal Credit, Govan Housing Association had established the Financial Inclusion Service in January 2018. This consists of two Financial Inclusion Officers and a Financial Inclusion Assistant, to provide a welfare rights, debt and money advice service for the established team.



Housing & Community Engagement Team that consists of a Community Engagement Team, Income Team, Community Inclusion Service and Financial Inclusion Service.

Community Inclusion

With the ever-growing challenges that face our tenants and the local community, the Community Inclusion Team has continued to deliver a diverse and inclusive programme within our community Hubs and in other local community settings.

As with previous years, we have seen an increase in participation with over 7102 engagements over the year. We have continued to work with key local partners to deliver outcomes for some of the most detached and vulnerable members of our community, by increasing social inclusion, access to local support and opportunities for learning and employment.

The Hub and Digital Hub have continued to be the nucleus of our wider role work with over 5,218 engagements within The Hub and 662 engagements in the Digital Hub. This has included drop-in services, food provision, one-to-one support, classes and activities

Highlights from this year include; working with partners to develop the Govan Jobs

Match Group which seen local social enterprise Unlock Employment commissioned to deliver the contract. This initiative supported over 120 local people into employment, bringing a value of £1.2m in new income into the local community. The team have been an integral part of Govan Thriving Places thematic groups to strategically develop and implement services and collaborative working in Govan. The Association led on developing the Govan Volunteer Bank, a localised approach to supporting volunteers and developing new opportunities. We are awaiting confirmation of £144,000 of funding to develop this project over 3 years. We were successful in gaining

funding to open a Cycling Hub in Govan. Work on building the hub and storage was put on hold due to COVID-19 but we're hoping to have it finished and launched before the end of 2020. We worked with partners to produce a series of local events, most notably; EEA National event in partnership with the EU Citizens Rights Project, The Gaining Skills Event promoting local organisations and their opportunities with Govan HELP, NSPCC's family Digital Day in Govan and Linthouse Parish Church. We have also delivered and curated multiple training sessions for local third sector organisations to encourage further development and sustainability of future work.

Window Wonderland



Govan Loves Christmas



Govan Loves Christmas





Digital Leaders Programme with St Saviours and Riverside Primary



Pensioner's Group



Digital Training for local organisations

We have also continued with the development and delivery of our Digital Inclusion work delivered by our Community Inclusion Assistant, Rory Brown. Working with key partners such as SCVO, Mhor Collective, 3 Mobile, Glasgow Clyde College and Glasgow Life we have supported the local community to get online, learn new skills, and supported people to develop their digital literacy to become more connected within society. This included formal and informal classes, iPad training, access to our Digital Lending Library and an educational programme

within the local primary schools.

Rory also led on the development of our monthly community cinema programme which included screening of current Hollywood blockbusters Star Wars and 1917.

As part of the Association's restructure in October of 2019, the Community Inclusion team took over responsibility for the delivery of our Reuse Programme and Furniture Initiative which supported new and existing tenants with access to white goods and furniture. This was led by our Community Inclusion Admin assistant Jennifer Morrison. This project has been

successful in supporting new tenants in the infancy of their tenancies and helped reduce the risk of financial crisis.

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

Moving forward, the Community Inclusion team recognise and impact Covid-19 has had on the community and how this will affect many of our tenants. We are working together with partners and stakeholders to develop new and innovative practices, using the

Men's Group on a joint bowling trip with Govan Community Project's Mens Group



Cooking group with their new aprons





Community Cinema Screening



Breakfast with Santa



Digital Forum get Digital Youth Work Training from Youth Link Scotland



Digital Training for local organisations



Walking Group

partnership forums to share resources and bring fit for purpose services into the heart of the community.

This will include developing a comprehensive Digital Strategy to engage with tenants and stakeholders in a variety of ways that reduce face to face interaction that might increase risk of infection. This will include increasing the capacity of our Digital Lending Library. Launching the Cycling Hub to increase travel options for local people and offer a free and inclusive lending service. Increased food provision through funding allocated through a new partnership with FareShare. Further development of the

Community Cinema, Reuse Project and diversification of The Hub services to include mental health support, addiction and recovery services and increased engagement around welfare and general wellbeing.

The challenge and the focus still remain the same, increasing the quality of life for our tenants and residents. The team will be working closely with Community Links to develop a Community Engagement Strategy that links all of our strategic plans together in partnership with community members in order for us to collectively achieve greater outcomes and continue to Move Govan Forward.



Fun Day

Govan HELP receiving their lending devices purchased through COVID response funding



Govan Cinema Club Screening of Toy Story at Riverside Primary



Covid 19 Response

In response to the current pandemic the Association implemented a range of support methods to try to assist those most in need during these unprecedented times. Some of the support measures we put in place included the following:

Resource	Process	Location	Partners
Food Van	The Association and the Salvation Army provided a hot food service.	Food van based in five locations across Govan.	Salvation Army/ Govan HOME Team
Food Parcels – Fare Share	A delivery of shopping was made to the Hub and the food would be sorted into parcels for both collection and delivery.	The Hub	Fare Share
Food Parcels – Salvation Army	10 parcels per day given to us by the Salvation Army.	The five locations of the food van.	Salvation Army/ Govan HOME Team
Pre-cooked food packs	200 prepared fresh cooked meals.	The food van and the office. Some staff are mobile with the food in the back of vans.	Well-fed Scotland/ Govan HOME Team
Food Parcel Service	Govan HELP worked with us to get food parcels to families in Govan.	The Hub	Govan HELP/ Govan HOME Team
Food Bank	We are referring people to South West Food Bank.	Ibrox and Hillington	Govan HOME Team/ South West Food Bank
Lending Library laptops and iPads	This was arranged through Community Inclusion team for collection or delivery. If the demand is greater we could potentially divert some money from new funding to buy cheap tablets.	Based from office but can be collected or delivered.	SCVO
Lending Library Mobile Phones	Allowed tenants to borrow mobile phones.	Based from office but can be collected or delivered.	
Netflix Accounts	We bought multiple premium accounts for devices.	Based from the office but can be texted or emailed out if not already on a device.	
WiFi Dongles	We offered WiFi dongles.	Based in the office but can be delivered or texted out info.	
WiFi from The Hub	We have circulated the log in details for the WiFi at The Hub in case of emergencies. We already know that people have been making the most of this.	The Hub and Digital Hub	
Children’s packs with games and art activities	Make Do and Grow will supply packs that can be delivered with food parcels.	Make Do and Grow shop Unit.	Make Do and Grow, NSPCC, Govan HELP
Isolation Packs for the vulnerable and elderly	These packs had some activities such as cross words, Sudoku, brain games and puzzles to keep older people active. We’d also had a kind offer of some books from Magpie’s Nest.	Stored in the office.	HOME Team, Magpie’s Nest, Make Do and Grow
NSPCC Toy Packs	NSPCC ran a toy library and exchange once a week in a different location alongside the food van.	Mobile	NSPCC
Personal Protective Equipment	PPE for staff and volunteers.	Stock held in office.	HOME Team

Property Services – Managing our assets to meet local need

Our Property Services Team manages the Repairs, Planned Maintenance works and cyclical contracts. The Property Services Team ensures that the stock is maintained to a high standard and meets the ever changing needs of our customers.

We have continued to progress with our kitchen & bathroom replacement programme where we have achieved our target for the year seeing through to completion of 127 kitchens and 134 bathrooms. Tenant cooperation was critical in achieving these targets where all access arrangements were for the most part kept.

The organisation carried out a Residents Satisfaction Survey in 2017/18. This survey highlighted to us that window upgrades were the most popular improvement sought by our customers. Our Window contract started in Quarter 4 of 2019/20 with 27 homes benefitting from new windows by the end of March 2020.

Window upgrades help to improving the energy efficiency of the property which in turn should reduce energy costs for our customers.

We are of course continually grateful to our tenants and look forward to continuing with other improvement works in the coming year.

Close Painting has commenced over at Govan C and will follow in Central Govan in 2020/21.

Our Stock Condition Surveys have been completed and the data analysed. This information has allowed us to pull together a 30 year programme of works for our stock. More details of this programme will be made available soon.

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



Medical Adaptations

Mobility issues can be very debilitating and may lead to a current home becoming unsuitable. Govan Housing Association carries out a variety of adaptation works to ensure that our tenants can remain living in their own homes and communities should their needs change. Adaptations are vitally important as they can help improve someone’s quality of life and preserve independence and dignity by allowing people to bathe safely, avoid missing visitors to their home or make getting into their property safer by way of a handrail or grab rail.

Govan Home Team undertake medical adaptations within our properties, this allows us to manage and improve turnaround times for works.

During 2019/2020 we carried out 28 medical adaptations to our properties with level access showers being the most common type of adaptation requested. We spent just over £85,000 on these adaptations to improve customers homes.

Repairs Summary

A core function of the Property Services Team is managing reactive repairs.

Below is a comparison of performance over the last 5 years from 2018 to 2020.

Repairs Performance	2018	2019	2020
Total Repairs	6180	5316	5503
Emergency	675	445	566
Non Emergency	5505	4871	4937
Right First Time	4387	3859	4575
% of Repairs completed Right First Time	81.69%	79.22%	93.83%

We can see that this year we saw a slight increase in the volume of repairs.

There has been a slight increase in time taken to attend to emergency repairs as detailed in table on the right, however we are still within our 3 hour target timescale.

We are delighted to record a reduction in the time taken to complete non-emergency repairs



Emergency Repairs Average Time

2020	2.36 hours
2019	1.44 hours
2018	2.15 hours



Non Emergency Repairs Average Time

2020	2.79 days
2019	3.10 days
2018	3.97 days

Keeping our customers safe – Gas Safety



We are happy to report that in 2019/20 we carried out **100%** of gas safety compliance. Despite Covid 19, we continued to carry out our gas servicing programme with enhanced hygiene and social distancing measures in place. We thank all those tenants that gave us access to their homes to carry the necessary works involved in the annual checks even during a global pandemic. With tenants’ assistance, we aim to continue this success in the coming years to help ensure that we keep our customers safe.



Repair Satisfaction

2020	92.82%
2019	90.28%
2018	89.88%

883 Govan Road

Refurbishment works are now complete on the fabulous category B listed 'Glasgow style' tenement which makes an impressive contribution to the historic streetscape on Govan Road. The red sandstone building was built in 1900 and designed by Frank, Burnet and Boston.

The building benefited from a new traditional welsh slate roof and master craftsmanship lead work to boot, stonework replacement and repair including ornate balcony works and cast iron rainwater and gutter replacement.

Internally all flats within this close had new kitchens and bathrooms fitted and brand new double glazed windows also. Other improvements to the common close glazed cupolas and close entrance doors have ensured secure future for the iconic building.

Govan Housing Association are proud to have been involved with this project working with Govan Cross THI, CGAP, DRS, ZM Architecture, NBM Construction Consultants, David Narro Associates and contractor Stewart & Shields.



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.

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.

The partnership will include:

- tackling disrepair within the pre-1919 tenement stock;
- a programme of preventative maintenance via the Association's factoring services;
- eliminating poor private landlord practice to ensure high levels of compliance;
- creating a sustainable tenure balance through targeted acquisitions;
- bringing empty homes and abandoned ground floor shops back into use for social housing; and
- addressing environmental issues

As part of our commitment to the Strategy and the greater regeneration of the wider Govan Community, the Association has commenced factoring services to 126 property owners,

with 105 properties in Ibrox/Cessnock, since the strategy commenced, including a number of properties in the beautiful Grade A listed building at Walmer Crescent and Cessnock Street designed by Alexander Thompson. The Association have received notes of interest from a further 28 tenements in the area requiring factoring services and the factoring team will work closely with the owners over the coming months to propose a service to meet their requirements.



In addition to acquiring factoring services the Association has also acquired 171 properties for social rent with 91 properties in the Ibrox/Cessnock area. The acquiring of properties has been a team effort involving all departments across the Association with the factoring team identifying and acquiring properties, the finance department securing the funding, property services ensuring the properties are brought up to a lettable standard, the housing team securing tenancies, community inclusions helping residents become part of the community and helping them get online and the Financial Inclusion team working with the tenants to assist with benefits, welfare, etc. To date, the Financial Inclusion team has helped to secure over £150,000.00 in financial gains to assist owners and tenants in the newly acquired factoring and tenanted properties including universal credit, council tax reduction, Scottish Welfare Fund, factoring debt, utility debt and a whole lot more.

The factoring department are also working to help owners financial by securing small scale repairs grant funding for owners to assist with the costs in maintaining and carrying out repairs to the building. Just before lock down restrictions we managed to secure 50% grant funding for owners of a tenement which will include roof repairs, replacement of communal windows, plastering and painting of the close and some other minor repair works. Unfortunately the restrictions from the coronavirus has delayed this project however we will provide an update in our newsletters.

Financial Performance

Despite the emerging impact of Covid-19, we remain committed to our tenants through robust financial planning.

The New Normal?

The Covid-19 global pandemic has affected everyone to at least some degree since it reached our shores and the lockdown that began in March 2020. During this crisis, local support groups and networks have never been more critical to protect the vulnerable in our society and the importance of communities coming together to support one another has been seen across the country. As a community based Housing Association we have had to re-evaluate normal working practices to take into account new Government requirements around social distancing and develop new methods to offer our services to the key stakeholders and the local community. In an ever changing situation the ability to quickly adapt is crucial, and the ongoing future difficulties will continue to raise challenges both for the Govan Group as well our local community.

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

Over the last few years we had expanded our engagement with our local community by increasing the size of both our Community Inclusion and Financial Inclusion teams to assist our tenants during a difficult period with the implementation of Universal Credit, rising fuel costs and financial uncertainty over Brexit. The ever increasing financial pressures being placed on household incomes due to both, Brexit and covid-19, must be paramount when

£550k
Surplus

£8.5m
Turnover

100%
Covenant
Compliance

reviewing our Rent charges as affordability of our properties is key to sustaining communities.

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

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

Statement of Comprehensive Income

The turnover of £8.5m relates mainly to the income from the letting of properties which accounts for £8.2m of this total. The balance of income of £0.3m 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 £7.67m, consisting of:

Service Costs	£0.30m
Management and maintenance administration costs	£2.05m
Reactive Maintenance	£1.20m
Planned and Cyclical Maintenance, including Major Repairs	£1.16m
Bad Debts – rents and service charges	£0.07m
Depreciation of affordable let properties	£2.05m

In addition to our normal operating expenditure, we had Other Operating Costs which equated to £0.84m. 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 £2.3m in the year, of which the majority of this balance relates to properties purchased through close working with Glasgow City Council to acquire stock in the Ibrox area. The Association received support from Glasgow City Council (Development and Regeneration Services) to acquire these, previously owner-occupied or privately let properties. The remainder of this balance related to major repair costs to existing properties which were capitalised in line with the component accounting guidelines and related to major works required to bring the acquisition properties up to the required standard and in line with the Scottish Housing Quality Standards. A number of these properties were acquired in a major state of disrepair and as a result required new kitchens, bathrooms, full re-wires and central heating systems.

The cash in hand at the year-end is £4.15m, which demonstrates our strong cash position as of March 2020.

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 £549,503 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 2019/20 cash flow was managed so that the Association would fund the current year's activities with no borrowing required. Going forward into 2020/21, as the investment programme progresses and results of the stock condition survey become evident, the Association will explore the use of additional loan finance to support large scale investment programmes such as the window replacement programme which began in February 2020. In addition to this, the Association is currently exploring some substantial new build development opportunities which would require the need to obtain additional loan finance.

Roger Dulin, Head of Finance:

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



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 outwith normal salary costs.

Total amount of expenses paid to Management Committee members during the course of the year was **£2,566.08**. These costs were for items such as travel for all members to and from conferences/expenses for attending conferences/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 **£3001.14**. These costs were mainly for travel to attend events as part of their role.



Govan Housing Association Limited

Statement of Comprehensive Income for the year ended 31st March 2020	2020	2019
	£	£
Revenue	8,541,166	8,402,721
Operating Costs	(7,670,333)	(7,622,315)
Operating Surplus	870,833	780,406
Gain on Sale of Housing Stock	47,342	–
Interest Receivable and Other Income	22,964	20,456
Interest Payable and Similar Charges	(365,637)	(374,284)
Other Finance Income/(Charges)	(26,000)	(26,000)
	(321,331)	(379,828)
Surplus for the year	549,502	400,578

Govan Housing Association Limited

Statement of Financial Position as at 31st March 2020	2020	2019
	£	£
Non-current Assets		
Housing Properties – Depreciated Costs	63,982,963	63,777,028
Other Non-current Assets	1,346,149	1,454,024
	65,329,113	65,231,052
Investments		
Investment in subsidiaries	1	1
Receivables:		
Amounts falling due after more than one year	275,000	275,000
Current Assets		
Receivables	1,088,602	1,457,891
Stock and work in progress	94,889	–
Cash at bank and in hand	4,152,615	4,383,502
	5,336,106	5,841,393
Creditors:		
Amounts falling due within one year	(2,131,771)	(2,209,203)
Net Current Assets	3,204,335	3,632,190
Total Assets less Current Liabilities	68,808,448	69,138,243
Creditors:		
Amounts falling due after more than one year	(9,425,376)	(9,868,123)
Pensions and other Provisions for Liabilities and Charges		
Scottish Housing Association Pension Scheme	(133,000)	(1,212,000)
Deferred Income		
Social Housing Grants	(47,141,095)	(47,364,899)
Other Grants	(637,128)	(653,856)
	(47,778,223)	(48,018,755)
Net Assets	11,471,849	10,039,365
Equity		
Share Capital	90	108
Revenue Reserves	11,604,759	11,251,257
Pension Reserves	(133,000)	(1,212,000)
	11,471,849	10,039,365

Govan HOME Team Performance Update

The HOME Team is now delivering 80% of all contracts for the Association. For the financial year 2019/20, the HOME Team commenced the delivery of the timber window installation contract which will provide the HOME Team with nearly £2.5 million of income over the next two and a half years.

In the financial year, the HOME Team carried out all major contracts for the Association to a combined value of £2.2 million. With the HOME Team now delivering the majority of works this figure will rise to £3.5 million in the new financial year.

Along with the Window Installation contract, the HOME Team will deliver the Gutter Cleaning, Smoke Detection and Close Painting Contracts for the Association, which are all new contracts for the HOME Team.

The close painting contract will be an extensive contract for the HOME Team. Due to the length of the contract the business will look at the recruitment of up to three painting apprentices. It is anticipated that these individuals will be 2nd or 3rd year apprentices who have been made redundant elsewhere due to COVID-19. This means that they will bring a level of painting experience to the HOME Team.

The HOME Team have now been officially recognised by the CITB as a Property and Maintenance business which sees the HOME Team qualify for funding opportunities for any apprentice recruitments.

With the growth of the HOME Team in the last year, further training opportunities have been arisen with a further two Glasgow Guarantee positions identified for the stores and the office team in way of an administration assistant.

One of the most exciting projects for the HOME Team in the current financial year will be the introduction of a mobile workforce management system called "Big Change". The functionality of the system allows real time management of jobs, material and stock control along with vehicle tracking functionality, all of which can be carried out remotely with the use of handheld devices. This will reduce the number of visits by the Operations Team to the HOME Team offices and ultimately improve the service to our tenants and customers.

The HOME Team continues to deliver the Associations' planned works contracts of the 194 properties identified in the



Kitchen and Bathroom Contract phase 3, only 18 properties were not completed due to access issues.

The window renewal contract commenced later than anticipated due to circumstances out with the control of the Association and the HOME Team. To date, the HOME Team has installed replacement timber windows in 60 properties and closes within central Govan. This number is significantly less than programmed due to the pandemic and subsequent lockdown.

There have been significant changes to the HOME Team over the last year and a half. The most significant has been the working hours pattern that has been increased from 35 to 40 hours a week, 8.00 – 4.30 for the Operations Teams, this allows the business to operate hours that are more aligned to the maintenance sector and makes for a more efficient delivery of service.

Complaints Handling

A review of the complaints data as detailed below has highlighted a substantial increase in the number of complaints being logged. Rather than this being a reflection of poorer service delivery, this is indicative that staff are becoming more aware of the definition of a complaint and recording the same.

The Executive Management Team review the outcome of complaints handling 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 outcomes section, to improve departmental efficiencies.

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

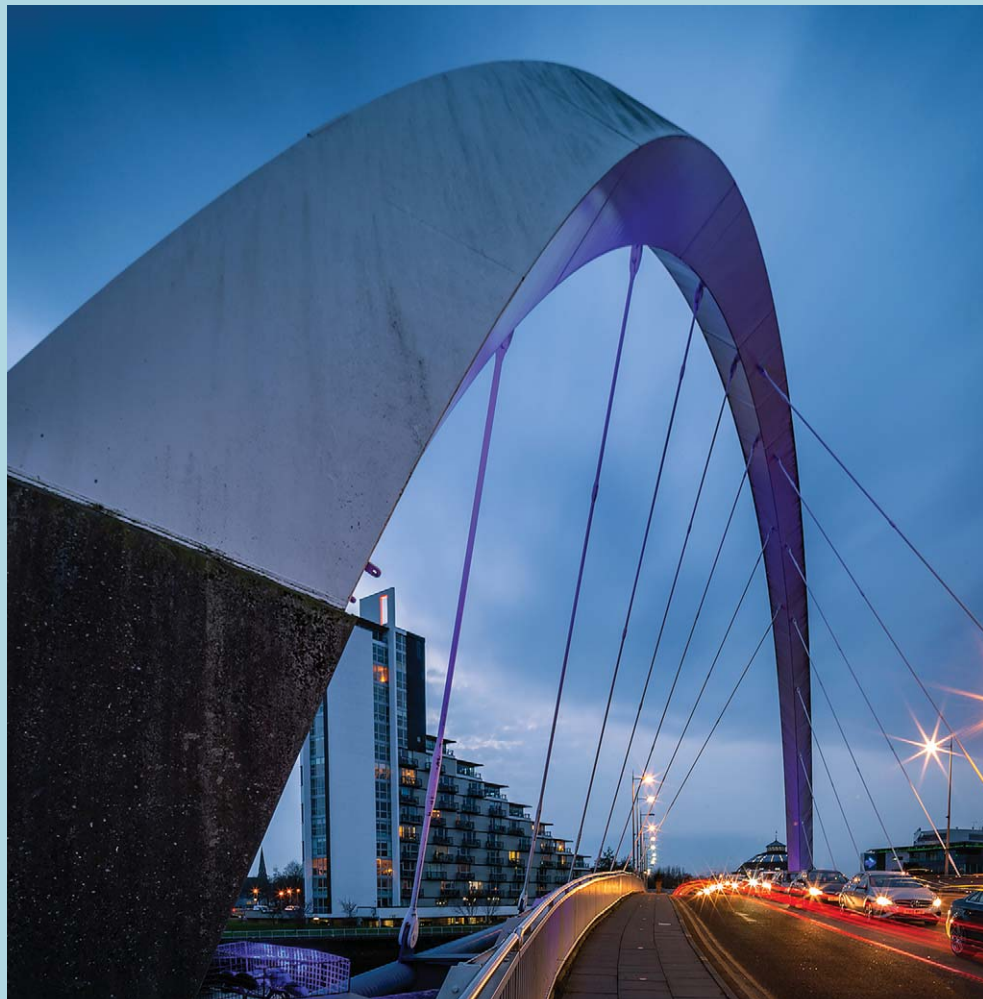
All staff have undergone regular refresher complaints handling training and this will be refreshed on an annual basis.

	2019 Stage 1	2020 Stage 1	2019 Stage 2	2020 Stage 2
Upheld	17	39	3	1
Responded to in full	38	61	6	6
No. of complaints responded to in full within target	30	46	1	5
% Upheld	45%	63%	50%	11%
% Responded to in full	100%	98%	100%	67%
% Responded to in full within timescale	79%	75%	17%	83%

Improving Customer Service

During the forthcoming year, we will work to improve our processes. High satisfaction levels are an indicator that we are 'getting it right first time' for our customers in all areas of Association activity.

We have introduced a new digital satisfaction monitoring tool that will help us to assess how we are performing based on the opinion of our customers. This tool will allow us to monitor all processes and use the feedback and comments to inform and improve service delivery.





Residents Satisfaction Survey

We will also be undertaking a full residents satisfaction survey this year that will provide the results of research into the satisfaction levels of a sample of the Association's tenants in relation to services such as repairs, information provision, housing quality etc. The research draws on quantitative feedback gathered from tenants by means of an interviewer administered questionnaire. The full results of this survey will be made available to all tenants and residents in the new year.

Equality & Diversity Strategy

This year's sees the introduction of the Association's new Equality and Diversity Strategy. This document is currently under draft and will be subject to full consultation.

This strategy recognises that there are specific groups and individuals in society who experience discrimination, harassment and exclusion as a result of different aspects of their identity. We appreciate that this can have a profound impact on their lives and adversely affect the opportunities open to them. We want to eliminate social exclusion, direct, indirect and institutional discrimination and believe it is right that we should tackle such matters on behalf of our staff, customers and the communities we serve.

We see the diverse identities and needs of our community and workforce as a real strength and believe people should be treated fairly. This includes recognising that treating people fairly and equally does not necessarily mean treating them the same. We also want to promote social cohesion and comply with all equality and employment legislation and regulations. We will ensure these principles are reflected in our draft strategy.

Annual Assurance Statement

What is the purpose of the Annual Assurance Statement?

- This is a way for boards and committees to declare that they are assured their organisation complies with regulatory requirements and standards or to disclose areas where they need to improve.
- Scottish Housing Regulator believe that this will help governing bodies and committees to ask questions, consider whether they have seen enough evidence, and support self-assessment.
- The Statements are also a way to give that assurance to others, including the landlord's tenants.



How do Management Committee get the right level of assurance to let them make the Annual Assurance Statement?

- Management Committee need to get enough information on each of the regulatory requirements and standards to help them reach an objective and evidence-based judgement on whether the organisation complies or needs to improve. So, they need to think about the type of information they get and the source of that information.
- Our Assurance Report has a mapping tool, "mapping" assurance can be a helpful way to allow members to realise what assurance they currently get, when and how you get it in the form of regular reports and documentation. We have also added a scoring indicator of the strength of the assurances currently provided.



This allows Management Committee to review all information received within a central reference document in order to decide if they feel proper assurance for each section of the regulatory standards has been provided.

This year Management Committee reported to the Scottish Housing Regulator that they felt we had complied in all aspects of regulatory requirement, there was however an improvement action plan formulated to concentrate on areas that they felt we could improve on but did not pose a threat to the Association.



Our People

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

We have had many Staff Achievements this year from gaining additional qualifications to receiving Awards. Some of these include:

Our Factoring Officer (Jacqueline Stirling) & Housing Officer (Sandra Sloan) successfully completing the Level 3 in Letting & Managing Residential Properties, through the Letwell programme.

Our Business Systems Officer, Neil Thomson, successfully achieved his Diploma in Information Technology & Telecommunications at SCQF Level 8.

Our Association is committed to investing in young people with employment opportunities, this year we have had 3 members of staff who started with the Association through a trainee programme with Glasgow Guarantee and SCVO. Two of whom have now secured permanent posts with us after the 18 months programme, one as our new Factoring Assistant (Peter Needham) and our Community Inclusion Administrative

Assistant (Jennifer Morrison). Our other staff member (Catriona McAulay) is still currently working through the 18 month programme.

Our Community Inclusion officer Ryan Davidson was awarded the Tenant Participation Champion at the Tenant Information Service's National Excellence Awards. This award recognises Ryan's contributions to the Association and the wider community in Govan through establishing and leading the Community Inclusion Programme, which sees the Association offer a variety of community developments projects that includes; breakfast clubs, women's groups, a digital inclusion programme, men's groups, a walking group and much more.

We also bid a fond farewell to our Finance Assistant, Mary Craig, who retired at the end of December 2019. Over her 17 years she was a key member of the Factoring team, then moving into the Finance department in September 2017. We wish Mary all the very best in her retirement.



Govan Housing Association Board Members

(as at 31 March 2020)

Mr Colin Quigley	<i>Chairperson</i>
Mr Gary Maguire MBE	<i>Vice-Chairperson</i>
Miss Georgina Hay	<i>Secretary</i>
Mrs Alice Connelly	
Ms Alison Martin	
Mr Garry Bernstein	<i>Resigned 20 July 2020</i>
Ms Donna McKenzie	
Mr Scott Simpson	
Mr Stephano Kalonji	
Mr Zulfqar Khan	

Govan HOME Team Board Members

(as at 31 March 2020)

Mr Gary Maguire MBE, <i>Chairperson</i>
Baillie John Kane
Mr Colin Quigley
Mr Andrew Masterson
Mrs Audrey Simpson
Mr John Williams

Executive Management Team

(as at 31 March 2020)

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

Senior Management Team

(as at 31 March 2020)

Roger Dulin	<i>Head of Finance & IT</i>
John Cannell	<i>Property Services Manager</i>
Emma Shields	<i>Finance & Corporate Services Manager</i>
Michelle McColl	<i>Performance and Compliance Manager</i>
Marina McCall	<i>Housing Manager Income</i>
Kenny McGinty	<i>Home Team-- Head of Planned & Repair Contracts</i>

Auditors

Alexander Sloan - External
BDO - Internal

Bankers

Royal Bank of Scotland

Solicitors

Harper Macleod
Brechin Tindal Oatts Solicitors





Moving Govan Forward

GOVAN HOUSING ASSOCIATION

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facebook.com/govanhousingassociation



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

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3rd Party Reporting