

Securing A Better Future

ANNUAL REPORT 2017/18



We believe it takes more than a house to support a stable, connected successful and happy community.



Securing A Brighter Future

A good year

I am delighted to kick off this year's report with good news. Glen Housing Association is in good health and tenant satisfaction with Glen's services remains high. With our accounts in positive shape and our procedures finely tuned it all bodes well for the day-to-day running of the Association. Just as important - we can invest in major improvements to our homes when they are needed – these are things that we know matter to our tenants and include major roof repairs, new bathrooms and new kitchens.

We are in this position because the Staff and Board of the Association have continued to focus on planning for our future financial viability, while staying firm to our mission to provide good quality homes and meet our tenants' highest expectations.

Mindful of the increasing pressure on household budgets and the need to keep our rents affordable – setting our rent is never an easy decision. Our tenants also understand that we have to balance this with the need to secure their future. For that, a financially viable Association is vital.

Financing the Future

The significant number of our tenants who got involved in setting the rent this year, helped us

considerably in making decisions. This allows us to carry out our plans for major works as and when they are needed.

It is worth pointing out that recent rent increases will simply bring Glen Housing Association rents more in line with those of other Housing Associations in Fife and Scotland. Setting rents is an annual exercise and I really would encourage even more of our tenants to get involved in next year's consultation exercise. Your views really do help the Board of Management come to the correct decisions. Meanwhile, a huge thanks to those who took part in this year's consultation.

Universal Credit

Universal Credit remains a politically contentious decision and most housing organisations in

Scotland report serious concerns about the impact it is having on people. While, the UK Government has amended its own legislation in an attempt to address some of the issues raised, it is yet unclear how these measures will work in practice. What we do know is that Universal Credit has posed a real challenge to our tenants and our staff, who are very experienced in helping with applications and changes to applications and remain alert and available to anyone who needs their advice and hands-on support. We are also working closely with the Scottish Federation of Housing Associations to monitor what's happening across Scotland and to campaign for a fairer system.

Home, community and well-being

A good quality home is central to our health and well-being. This is now a well-researched fact. Glen would go further than that. We believe it takes more than a house to support a stable, connected successful and happy community. That's why, with your help, we support a number of community activities – each contributes to our community's mental, physical and social well-being. Most of these are supported through local and national fundraising, and I want to thank our Community Worker for securing over £80,000 this year. This money supports activities such as the Fun Days in Collydean and the Broom, environmental improvement projects and a host of children's activities. It is also helping to bring back-to-life your local Community Centres at Collydean in Glenrothes and Balmaise in Leven. If you have any ideas for projects to bring life and fun to our neighbourhoods please let us know – these ideas could include chances to meet like-minded people, get fit or learn. All ideas are considered and support may be available to get your ideas kick-started.

Running a smooth ship

Lastly but certainly not least I'd like to mention governance. This is simply how we go about managing our business. Our role is to ensure

that we run Glen in accordance with the law, regulations and good practice. Just as important is that we ensure tenants are protected, encouraged to be involved in decision making and receive good quality services. It also provides our contractors and partners including lenders with an assurance of our business quality and strength.

Good governance is something that the Scottish Housing Regulator (the body who oversees and monitors our governance) reports is in order and the Board of Management continue to monitor what's important to ensure the effective and efficient running of the Association.

But we never rest on our laurels and keep checking to ensure we are performing as well as we can and our Board is as strong as it can be. We were delighted to welcome four new members to our Board this year.

My thanks to our tenants for playing their part - reporting issues, paying rent on time, being involved in consultations and being a good neighbour.

Thanks also to our staff who regularly go beyond the call of duty to 'do what needs to be done', to our contractors and to all my fellow Board Members who give generously of their time on a voluntary basis.

This all ensures that Glen Housing Association continues to be a tenant, family and community focused organisation – one that you are proud to be involved with – as tenant, Board or Association Member, contractor, partner or local resident.

Heather Murray
Chairperson

Equalities

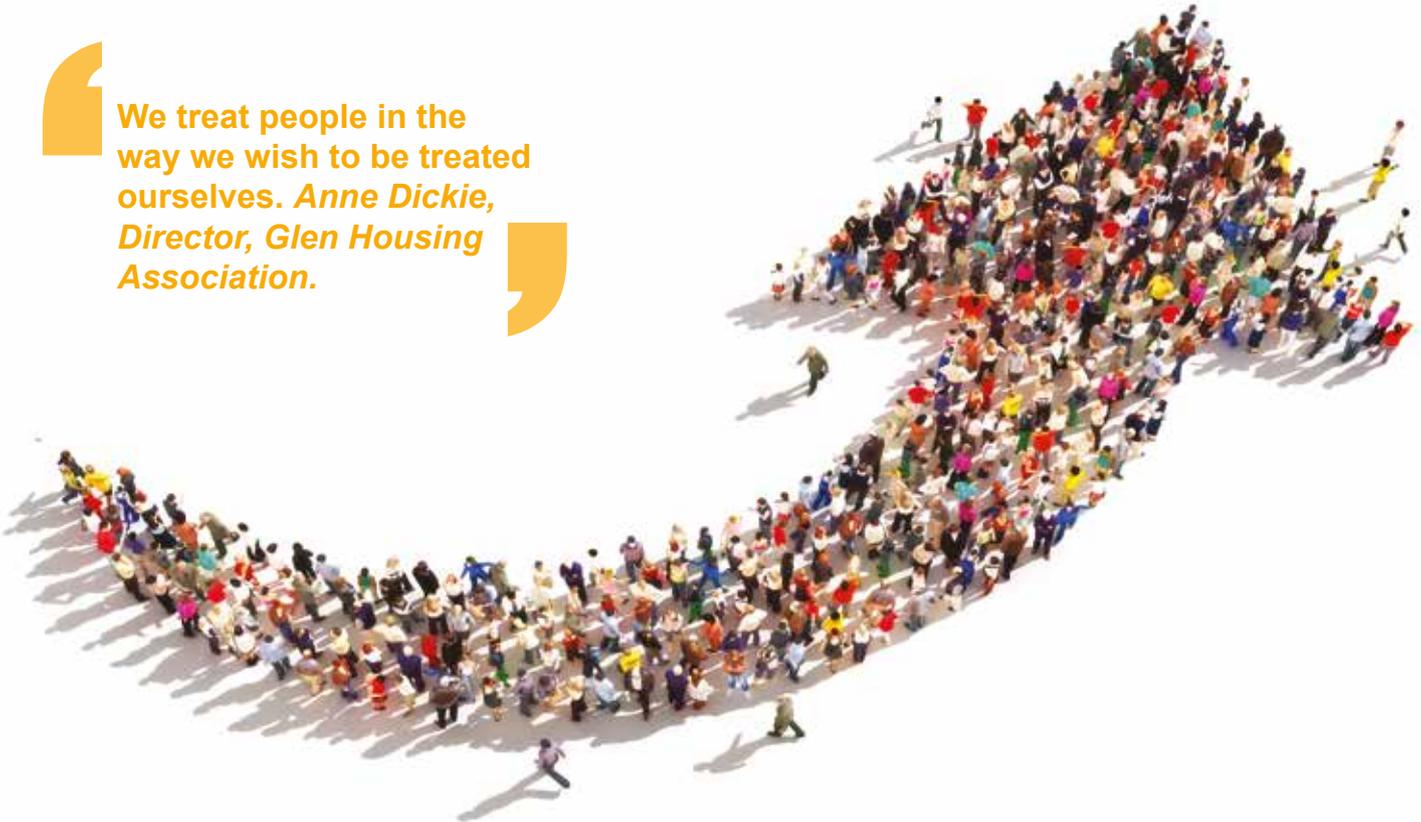
Social landlords should perform all aspects of their housing services so that:

Every tenant and other customer has their individual needs, recognised, is treated fairly and with respect and receives fair access to housing and housing services.

Ethnic origins and disability details of service users, staff and governing body members.

WHITE SCOTTISH			WHITE OTHER BRITISH			OTHER WHITE BACKGROUND			BLACK OR ASIAN <small>(INC BLACK/ASIAN BRITISH/SCOTTISH)</small>		
2017		2018	2017		2018	2017		2018	2017		2018
95%	Tenants	96%	1.5%	Tenants	1.3%	1.5%	Tenants	0.7%	1%	Tenants	1%
84%	Applicants	84%	4.5%	Applicants	5%	3.2%	Applicants	5.4%	1.13%	Applicants	1%
79%	Staff	77%	0%	Staff	0%	7%	Staff	7%	7%	Staff	0%
82%	Board	93%	0%	Board	0%	0%	Board	0%	18%	Board	7%

We treat people in the way we wish to be treated ourselves. Anne Dickie, Director, Glen Housing Association.



MIXED OF MULTIPLE ETHNIC GROUPS			OTHER			UNKNOWN			DISABILITY		
2017		2018	2017		2018	2017		2018	2017		2018
1%	Tenants	0.4%	0%	Tenants	0%	0%	Tenants	0%	17%	Tenants	14%
0.14%	Applicants	0.18%	0.73%	Applicants	0.71%	6.3%	Applicants	5.7%	<small>NOT KNOWN</small>	Applicants	43%
7%	Staff	15%	0%	Staff	0%	0%	Staff	0%	0%	Staff	7%
0%	Board	0%	0%	Board	0%	0%	Board	0%	7%	Board	7%

Communications

Social landlords should manage their businesses so that:

Tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

Percentage of complaints, responded to in full in the last year, that were resolved by Glen.



Glen will try to make it easy for tenants to communicate with us and get the information they need to help us make the right decisions. *Anne Dickie, Director, Glen Housing Association*

2017
96.55%

2018
93.98%



Percentage of tenants who feel that Glen is good at keeping them informed about their services and decisions.

Number of Complaints received.



Number of Complaints upheld



Quality of Housing

Social landlords should manage their businesses so that:

Tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) and when they are allocated, are always clean, tidy and in a good state of repair.

Percentage of stock meeting the Scottish Housing Quality Standard (SHQS).



Percentage of properties meeting the SHQS energy efficiency criteria at 31 March.



Percentage of tenants satisfied with the standard of their home when moving in.



Percentage of existing tenants satisfied with the quality of their home.



Participation

Social landlords should manage their businesses so that:

Tenants and other customers find it easy to participate in and influence their landlord's decision at a level they feel comfortable with.



AGM

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making process.

2017
88.5%

2018
82.93%



Collydean Cafe

Friendly, welcoming staff – made to feel very welcome. *New tenant*

On Your Doorstep
GLEN HOUSING ASSOCIATION NEWSLETTER AUGUST 2017

Your views drive us forward

Overall satisfaction with what we do is up but we still have work to do on repairs, housing quality and opportunities to participate.

That is what you told us in this year's Tenants Satisfaction Survey. We say it each year but your views really are vital to how we plan and deliver services. This year you gave us a very clear steer on what we do well and what we need to improve on.

A big thank you to the 149 tenants (more than 1.3 of you) who completed and returned their forms. The survey also shows how we are doing compared to previous years and how we rate alongside other Housing Associations across Scotland. On the pleasing side, you report improvements on previous years in five measures and we are either significantly ahead of the rest of Scotland on these same key areas, on a par with one and behind on two. (See the table on this page) What's important now is that we focus on what we need to do better and keep improving on what you tell us we do well.

TURN ON TO FACEBOOK AND STAY IN THE PICTURE

Now we know that 76% of our tenants have online access, it will be even easier to keep you right up to date with what's happening in and around your neighbourhood.

For all Glen news and news of events and happenings please follow us on Facebook for instant news and more.
<https://www.facebook.com/GlenHousing>

SEE INSIDE
Community Centres at the heart of our neighbourhood
Page 7

Also:
Actions Started Page 2-3 Fundlay, Fundlay Page 4
Bemis Rise Page 6 Glen's Next AGM Page 8

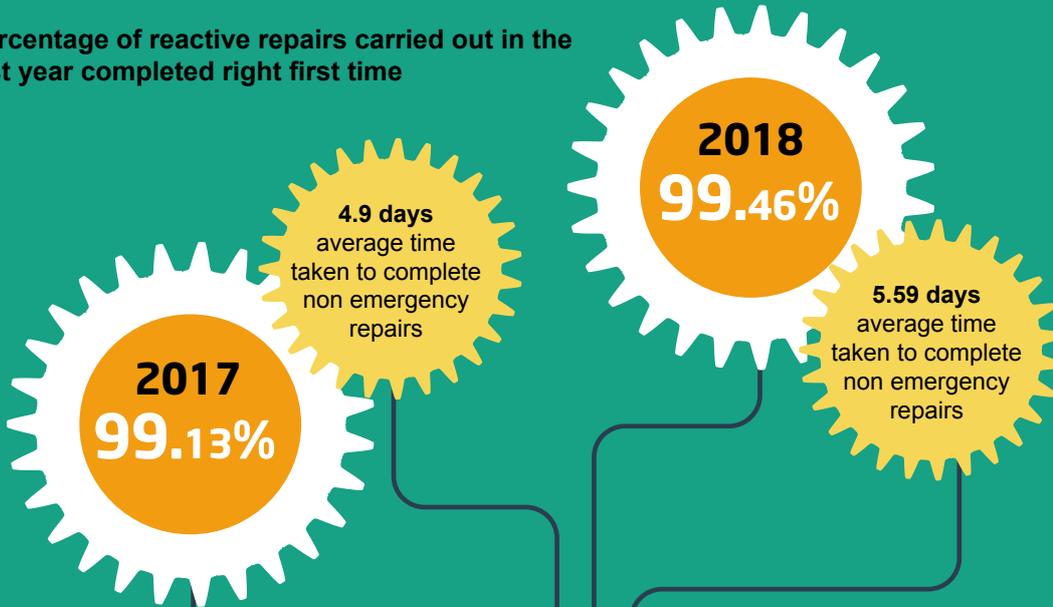
For up to the minute information, please us on 01592 621188

Repairs, Maintenance & Improvements

Social landlords should manage their businesses so that:

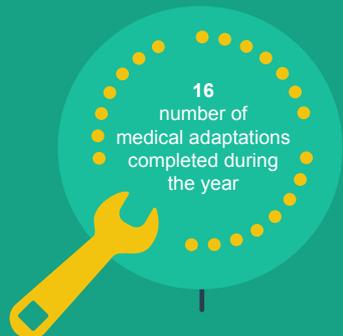
Tenants homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

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



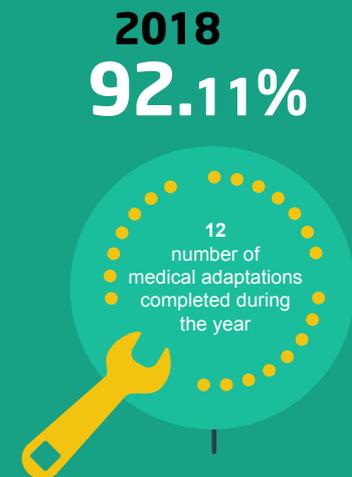
The electrician was very professional and offered advice on safety..... I am very happy with the result

Percentage of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service.

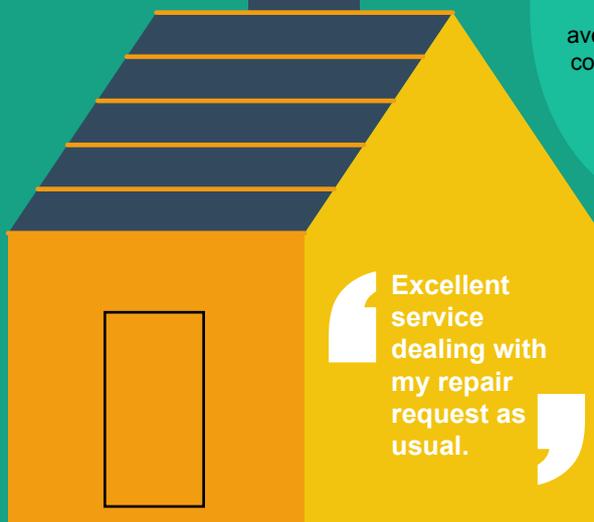


2017
98.7%

Percentage of properties with an up to date gas safety record completed by the anniversary date.



2018
92.11%



Estate Management, Anti Social Behaviour, Neighbour Nuisance and Tenancy Disputes

Social landlords should work in partnership with other agencies, to ensure that:
 Tenants and other customers live in well maintained neighbourhoods where they feel safe.

Percentage of tenants satisfied with the management of the neighbourhood they live in.

2017

89.77%

2018

92.86%



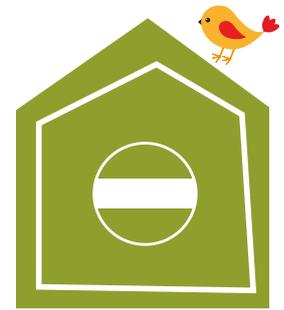
Percentage of tenancy offers refused during the year.

2017

9%

2018

19.32%



Glen Housing Association really looks after its housing and grounds. Leven

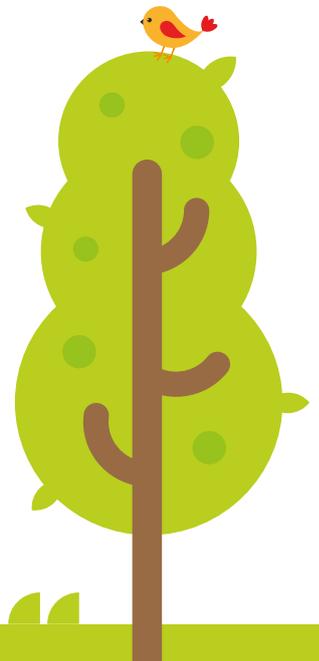
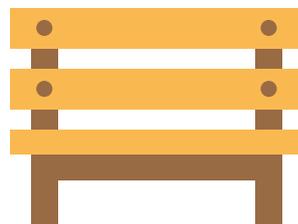
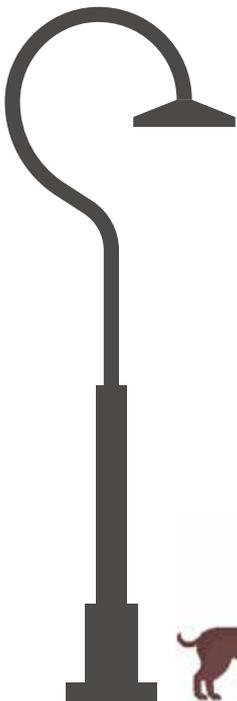
Anti-social behaviour cases reported in the | which were resolved within locally agreed targets.

2017

4

2018

7



Housing Options

Social landlords should work together to ensure that:

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

As a partner in the Fife Housing Register (FHR), Glen provides information about customers' housing options in a range of formats including leaflets and online. We also refer customers to partner organisations where appropriate and assist applicants whenever possible with the completion of application forms and their onward submission to the FHR.

Preventing homelessness

Through work with various partners and agencies, we provide a range of support and advice services designed to keep customers in their homes. These include welfare benefits advice, tenancy support and money advice.



Average time to complete adaptation work once approved by OT.



2017
43.86 days
2018
30 days





Tenancy Sustainment

Social landlords should ensure that:

Tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by others.

Percentage of lettable houses that became vacant in the last year.

2017
7.10%

2018
15.36%



	Number of Court Actions initiated during the year.	
	2017	2018
RENT ARREARS	4	3
ANTI SOCIAL BEHAVIOUR	1	0

	Number of evictions carried out during the year.	
	2017	2018
	2	1

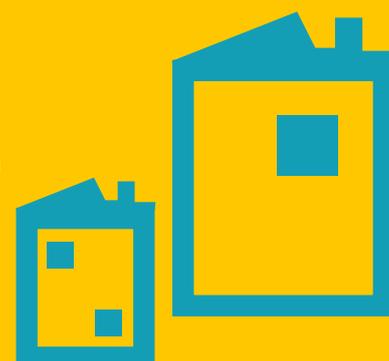
	Number of applicants on waiting list for medical adaptations.	
	2017	2018
	0	0

	Number of medical adaptations completed during the year.	
	2017	2018
	16	12

Percentage of tenancies sustained for more than a year.

2017
95.65%

2018
91.9%



Access to Social Housing

Social landlords should work together to ensure that:

People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.

Number of mutual exchanges completed

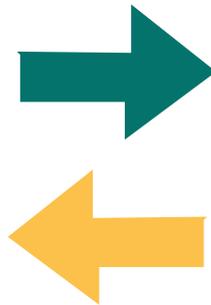
2017

5



2018

4



Value for Money

Social landlords should manage all aspects of their business so that:

Tenants receive services that provide continually improving value for the rent and other charges they pay.

Percentage of tenants who feel that the rent they pay for their property represents very good or good value for money.

2017

91.01%

2018

87.35%



Percentage of tenants satisfied with the overall services provided by Glen

2017

91.01%

2018

93.45%



Rents & Service Charges

Social landlords should set rents and service charges in consultation with their tenants and other customers so that:

A balance is struck between the level of services provided, the cost of the services and how far current and prospective tenants can afford them.

Rent collected as a percentage of total rent due in the reporting year (includes rent *arrears* collected during the year).



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



Percentage of rent due lost through properties being empty during the last year.



Middle of the road increase okay with us.

Average length of time taken to re-let properties in the last year.



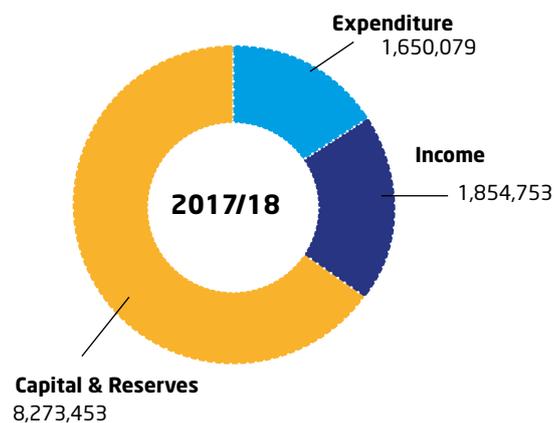
By increasing the rent, does that mean we will get new windows put in soon.



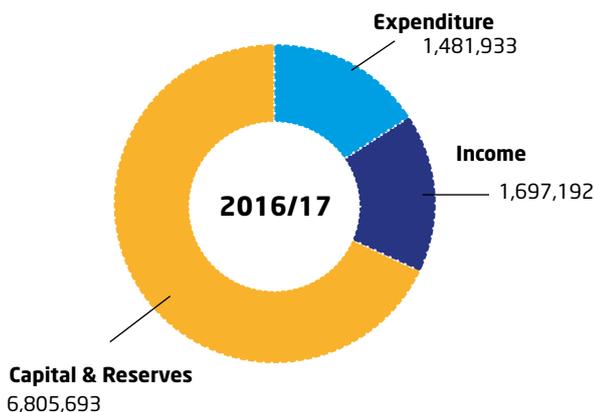
Finances

STATEMENT OF FINANCIAL POSITION

	2017/18	2016/17
Housing Properties/Fixed Assets	14,160,802	12,212,947
Debtors	78,990	74,271
Cash	<u>2,095,468</u>	<u>1,585,230</u>
	2,174,458	1,659,501
Creditors due within 1 year	-387,691	-208,276
Total Assets less current liabilities	15,947,569	13,663,672
Creditors due after 1 year	-7,569,327	-6,716,551
Provision for pension liabilities	<u>-104,789</u>	<u>141,428</u>
TOTAL NET ASSETS	8,273,453	6,805,693



Represented by	2017/18	2016/17
Share Capital	57	57
Income & Expenditure Reserve	<u>8,273,396</u>	<u>6,805,636</u>
	8,273,453	6,805,693



FINANCIAL PERFORMANCE: INCOME/EXPENDITURE

	2017/18	2016/17
Turnover/Income	1,854,753	1,697,192
Operating Expenditure	<u>-1,650,079</u>	<u>1,481,933</u>
Operating Surplus	204,674	215,199
Interest Receivable	11,327	6,029
Interest Payable	-214,655	-183,669
HAG Income for Developments	1,766,289	1,117,728
Revaluation of housing properties	<u>-300,875</u>	<u>-892,463</u>
Surplus for Year	1,466,760	406,303

Our people



Glen HA Board Members

Heather Murray	Chair	Beverley Miller	(joined January 2018)
Josie Smith	Vice-Chair	Pat Milne	
Rab Melville	Secretary	Isobel Muirhead	(joined June 2017)
Alison Crook		Osato Osaghae	
Derek Gray	(resigned July 2017)	Graham Ross	(joined July 2017)
John McArthur		Jim Souter	
Joyce McCartney		Ross Taylor	(joined July 2017)



Glen HA Staff

Anne Dickie	Director	Ben Chatambarara	PATH Trainee (to August 2017)
Ian Byers	Housing Manager	Debbie Fairgrieve	Admin Assistant
Karen Milne	Corporate Manager	Cassie Ratcliffe	Admin Assistant
Moira McMinn	Senior Housing Officer	Malcolm Muirhead	Estates Officer
Donald Martin	Housing Officer	Murray Nelson	Estates Caretaker
Kim Jandu	Housing Assistant	Phyllis Malcolm	Estates Caretaker
Céline Moyes	Community Development Worker	Stevie Brown	Estates Caretaker



Glen Housing Association

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Broom Estate, Leven.

Scottish Housing Regulator
Reg No. HAL 267
Registry of Friendly
Societies No. 2435R
Scottish Charity No.
SCO 31874

Bankers / Funders

Triodos Bank

Royal Bank of Scotland

CAF Bank

Solicitors

TC Young, Edinburgh

Auditors

Findlays, Dundee

Internal Auditors

Quinn Internal Audit,
Livingstone



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