

2024/25

Glen
Housing Association



ANNUAL PERFORMANCE REPORT



Welcome to our Annual Performance Report which showcases the past year's achievements and performance information, including comparison with other landlords in our area of operation.

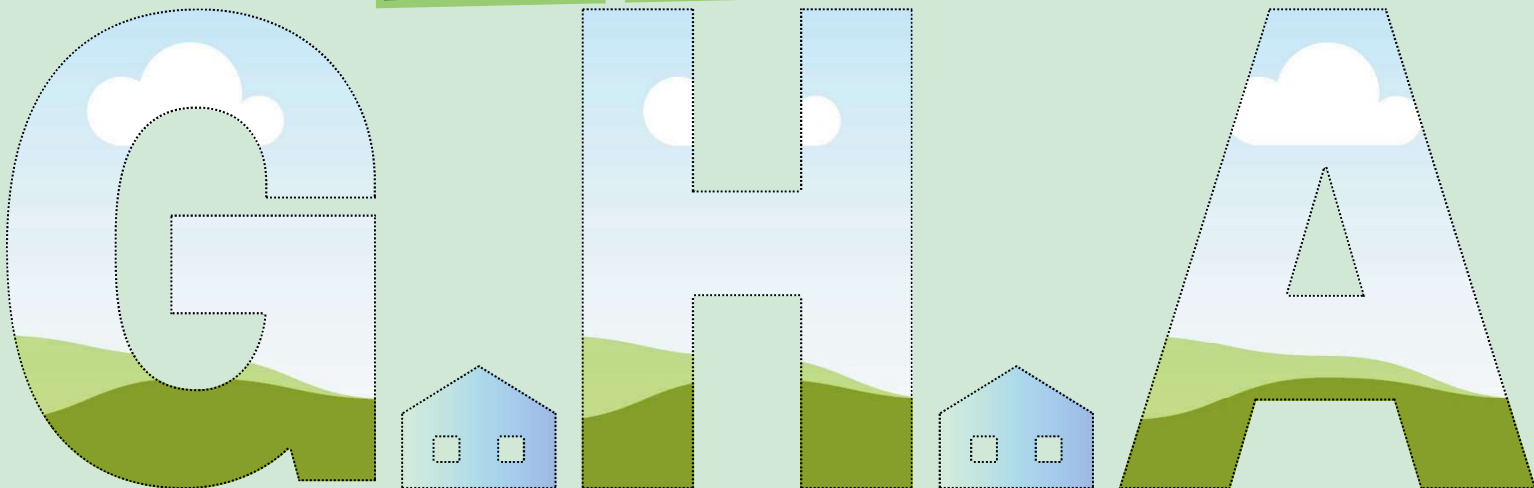
INTRODUCTION

The Scottish Social Housing Charter, introduced in 2012, sets out the service standards and outcomes each social landlord is expected to achieve, and what tenants can expect from their landlords.

In May each year, every social landlord submits their Annual Return on the Charter (ARC) to the Scottish Housing Regulator. The ARC is a series of measures designed to demonstrate how a landlord is performing and whether they are meeting the outcomes of the Charter.

At the end of August each year, the Regulator publishes a report for every landlord, with key information on their performance, and how that compares to the Scottish National average. You can find the full report for Glen Housing Association (and all the landlords in Scotland), at www.housingregulator.gov.scot

In this report we have shown our performance over the last 2 years and compared ourselves to our Fife Housing Association Alliance partners; Kingdom Housing Association, Fife Housing Group, Ore Valley Housing Association, and Fife Council.



CHAIR'S REPORT

This year I find myself reflecting on how we adapt to an ever-changing external landscape, with the election of a new Government in 2024 which promised further welfare reform and at a local level, we remain under a Housing Emergency. One of the ways we have adapted has been partnership on the Big Idea Project. This has allowed our staff access to a specialised Income Maximisation Officer to complement their existing knowledge and has helped our tenants ensure they are claiming the correct welfare support.

We started to deliver on one of our tenants' high priorities as we reached the halfway point of the window and door replacement programme to over 300 of our properties in October 2024, to be followed by Phases 3 and 4 during 2025. We have also made great inroads to the bathroom replacement programme, another of our tenants' priorities fed back to us over recent years.

As with last year's report, I just want to reiterate that we are still replacing gas boilers with like for like if they are unable to be repaired. This decision is primarily based on the need to wait until we receive further guidance on Government plans regarding de-carbonisation.

Our community worker, Céline Moyes, left the role in December 2024. As per the results of the rent consultation in February, we will be keeping the post and adjusting the remit of the role with an increased focus on Tenant Engagement activities. However, we received some feedback on the way we communicated things during our rent consultation in February, whereby some tenants commented that the information received suggested that a person was at risk of losing their job, as opposed to an already vacant role being filled. This feedback has been taken onboard, and we will be clearer on how we phrase things with tenants in future.

The Scottish Government is currently considering introducing new legislation called 'Awaab's Law' which is set to come into force in England soon. This law, if passed, will provide social tenants with stronger rights regarding damp and mould and will require social landlords to fix these issues within strict timescales. At Glen, we have always taken reports of damp and mould seriously and they are reported under tenant safety to the Board of Management. Last year staff reviewed our policies to make sure they are fit for purpose. I would encourage any tenant who is concerned about damp or mould within their property to get in contact with the office as soon as possible.

I would like to place on record my thanks to the staff who bring a passion and energy to each of their roles. I hope this is reflected in your interactions with the team. My thanks also extend to my fellow Board Members who continue to commit their free time, providing their expertise and insight to guide Glen Housing Association onwards.

I believe at Glen, our Staff and Board have the right mix of skills to meet the ongoing challenges and to help support our tenants sustain their homes. If you wish to play a more active role on how we evolve going forward, we always welcome interest from tenants who want to join or learn more about the Board. You will have the opportunity to speak to current Board members at our AGM at the end of August, and I look forward to seeing many of you there.



GETTING GOOD VALUE FROM RENTS

Your rent makes the main contribution towards the delivery of our services, including managing the housing stock and carrying out maintenance, repairs and investment works.

As a landlord, we are aware of the impact increasing rents can have on our tenants, which is why we continue to make every effort to keep our rents affordable, whilst ensuring that we have enough funding in our business plan to improve and maintain our properties to required standards.

Over the year we have:

- Kept rent arrears to a low 1.73% which compares well to last year, at 2.5%
- Our Income Maximisation Officer (funded part-time post) who continues to provide advice to tenants who are struggling to pay their rent etc.
- Re-let empty homes quicker than the Scottish average



	GLEN HA	FIFE HG	KINGDOM HA	ORE VALLEY HA	FIFE COUNCIL	SCOTTISH AVERAGE
% of rent due collected in the year	100.64%	100%	99.96%	100.61%	100.88%	100.19%
% of rent due not collected through homes being empty in the last year	0.40%	1.02%	0.68%	0.44%	1.23%	0.91%
Average length of time taken to re-let homes in 24/25 (in days)	26.74	66.23	41.64	26.79	36.74	37.74

NEIGHBOURHOOD & COMMUNITY

We believe that all residents have the right to enjoy the peace and quiet of their home. Sadly however, instances of anti-social behaviour can crop up anywhere. To help us address these matters we work in close partnership with the Council Night-time Noise Team and Police Scotland. We try to ensure any anti-social behaviour reported is dealt with firmly and fairly.



	2024/25	2023/24
Number of anti-social behaviour cases reported in the year	38	19
Number of antisocial behaviour cases resolved in the year	38	17
% of tenants satisfied with Glen's management of their neighbourhood	91.63%	91.63%



Our Officers also deal with a range of other neighbourhood issues - messy gardens and people not cleaning up after their dog remains the most generally complained about issues in our neighbourhoods and communities.



COMMUNITY SUPPORT

Glen has supported the work of Collydean Community Centre for many years now and the annual Magnus Drive Fun Day in Glenrothes., also the Silverburn Music Festival in Leven and the East Fife Community Football Club 2010 U15s.

We also attend, alongside Fife Council, the Steelworks Brae Residents Association in Methil.



HOUSING QUALITY & MAINTENANCE

Ensuring that we provide quality housing to our tenants is extremely important to us and over 98.38% of our homes comply with the Scottish Housing Quality Standard.

We have invested over £1.3m during the last year on improving the quality, safety and energy efficiency of our properties. This included installation of new windows and doors, boilers, bathrooms and painterwork.

We also carried out 19 adaptations to enable and assist tenants to remain living independently in their own home for as long as possible. In conjunction with Scottish Government grant funding, we spent a total of £23,686 to deliver adaptations such as wet floor showers, handrails, grabrails and ramps.

We have an on-going programme of electrical safety testing to allow us to meet the 5 yearly safety checks required by legislation and we have 100% of our properties that are gas safety compliant.

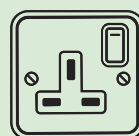
	Glen HA 2024/25	Glen HA 2023/24	Scottish Average
Average number of hours to complete emergency repairs	2.69	3.46	3.47
Average number of days to complete non-emergency repairs	7.37	7.15	8.91
Percentage of reactive repairs completed Right First Time	86.25%	87.08%	88.42%
Percentage of tenants who have had repairs in the last 12 months who were satisfied with the service	98.71%	93.70%	86.32%



INVESTMENT

This year's investment work included:

- Replacement Windows & Doors;
- Bathrooms;
- Fencing;
- Fascias & Gutters;
- Boiler Installs;
- Kitchens;
- External Timber Painterwork;
- Common Staircase Vinyl Flooring



TENANT SAFETY

As they fell due, the following items were all dealt with in a timely manner:

- Smoke alarm replacements,
- Electrical installation inspections
- Gas safety inspections

THE TENANT LANDLORD RELATIONSHIP

We try to be as accessible as we can for our tenants and other stakeholders and with staff working condensed hours during the week, it is now easier to speak to someone, generally between the hours of 8am and 6.30pm.

We have also increased the use of text messages to engage with tenants and continue to distribute information with the use of social media.

	Glen HA 2024/25	Glen HA 2023/24	Scottish Average
% of tenants satisfied with the overall service	92.83%*	92.83%	86.16
% of tenants who felt their landlord is good at keeping them informed about their services and decisions	93.63%*	93.63%	89.06
% of tenants satisfied with the opportunities to participate in the landlord's decision making	87.65%*	87.65%	85.08

* % taken from most recent tenant satisfaction survey carried out in 2024

CUSTOMER FEEDBACK

We record any feedback – whether it is about a missed or late contractor appointment or a delayed response to an enquiry. This enables us to identify areas for improvement and to innovate and consider new ways of working.

Our performance monitoring information helps us review how we handle complaints, who has been involved, how quickly they have been responded to, and most importantly helps us to identify 'lessons learned' from the complaints process.

More information on our complaints process can be found on our website.

	Glen HA 2024/25	Glen HA 2023/24
Stage 1 Complaints	26	11
Stage 1 Complaints Upheld	17	8
Stage 2 Complaints	2	4
Stage 2 Complaints Upheld	1	2
Compliments	26	24

COMPLAINTS – TOP 2 SERVICE AREAS:

Contractor delay with (non-urgent) repairs	Lack of/poor communication by staff/contractors
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COMPLIMENTS INCLUDED:

"Very prompt service"
"Staff very helpful"
"Very satisfied, work done quickly, no mess"
"The 2 young men fitting the shower were a credit to the company"
"What a huge difference the financial advice has made to my life"

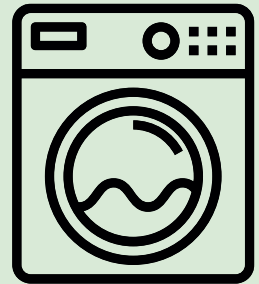
HELP GIVEN

The cost-of-living crisis has continued to affect the lives of many of our tenants prompting us to continue with our shared investment, with our Fife Housing Association Alliance partners, in an Income Maximisation Officer. This role is instrumental in assisting tenants with financial challenges and during the year 2024/25 this project worked with 44 tenants and obtained financial gains for tenants to the sum of £85,852.

Over £10,000 worth of other types of support we were able to access on behalf of our tenants during the year included:



FUEL VOUCHERS



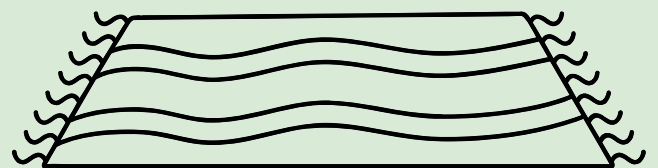
WHITE GOODS



FOOD VOUCHERS



WINTER PACKS



FLOORCOVERINGS



FINANCIAL PERFORMANCE

Throughout 2024/25 we have continued to encounter a challenging operating environment. Although we have seen the rate of inflation slow down, we are now dealing with the impact of higher costs to our business across many areas including insurance, investment in our properties, repairs and maintenance. These continually rising costs determined the level of rent increase we had to consult with our tenants on early in 2025, namely 4% and 5%.

During the year we secured an additional loan facility of £4m from CAF Bank. These funds will be available over the next 2 years to help us meet our investment in 300+ of our properties and will include new windows, doors, bathrooms, as well as potential new build stock.

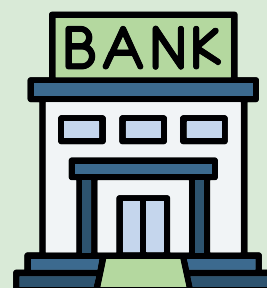
STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST MARCH 2025

	2024/25 £	2023/24 £
Revenue	2,622,909	2,519,950
Less Operating Costs	<u>(2,128,272)</u>	<u>(2,119,972)</u>
Operating Surplus	494,637	399,978
Interest receivable and other income	72,393	75,382
Interest payable	(469,143)	(481,390)
Development income and revaluation of housing properties	<u>-----*</u>	<u>434,608</u>
Surplus for the year	97,887	432,978
Actuarial gain/loss (pension scheme)	<u>21,000</u>	<u>(124,000)</u>
Total Comprehensive Income 2024/25	118,887	304,978

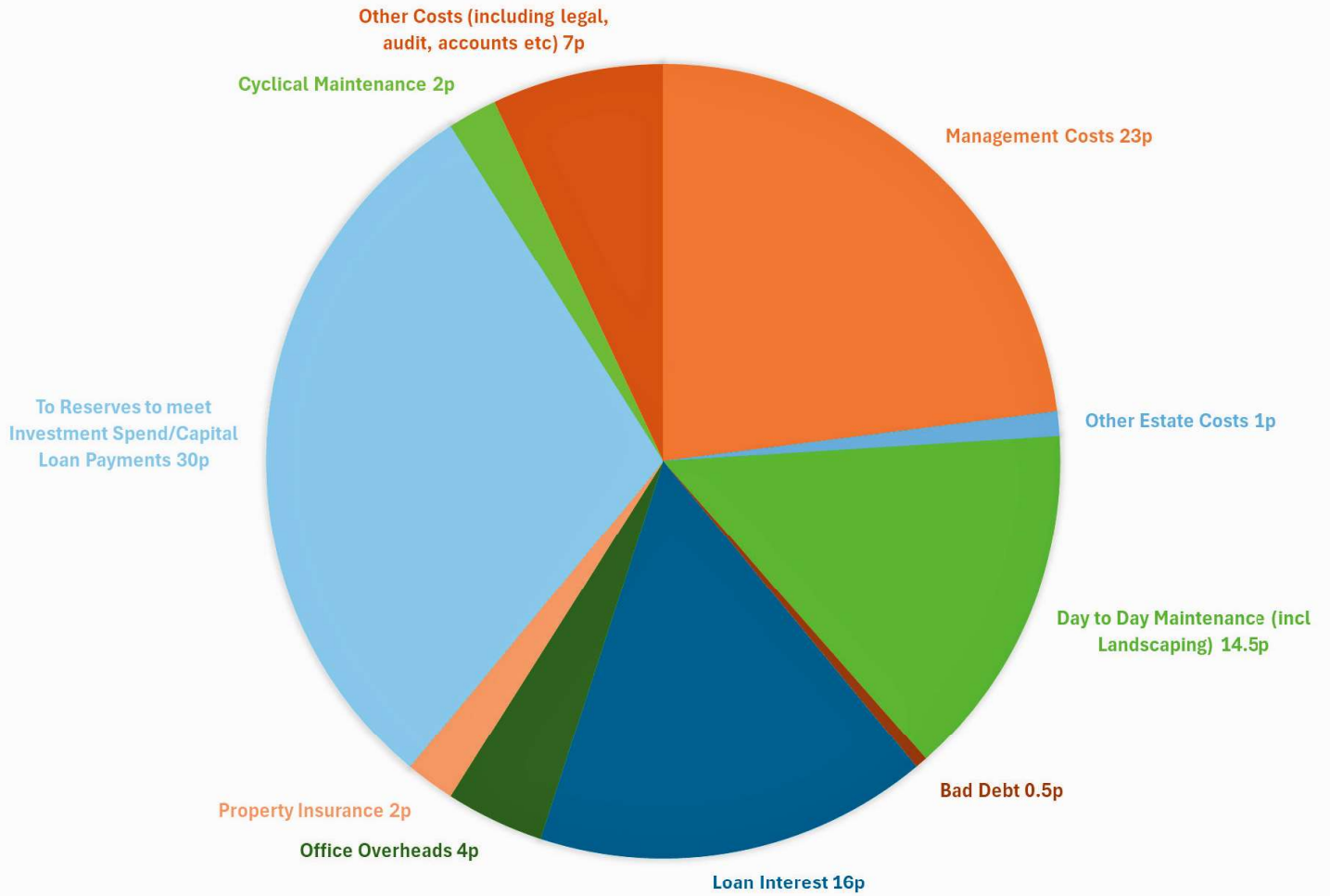
****No revaluation of housing properties in 2024/25***

STATEMENT OF FINANCIAL POSITION AT 31ST MARCH 2025

	2024/25 £	2023/24 £
<u>TANGIBLE FIXED ASSETS</u>		
Housing Properties	22,865,762	22,225,757
<u>ASSETS/LIABILITIES</u>		
Debtors	168,204	148,017
Cash at bank/in hand	3,076,902	3,300,307
Creditors due within 1 year	(833,590)	(1,111,616)
Creditors due after 1 year	(7,688,281)	(7,081,357)
Provision for Pension Liability	(195,000)	(206,000)
Total Net Assets	17,393,997	17,275,109
<u>CAPITAL AND RESERVES</u>		
Share Capital	45	44
Income & Expenditure Reserve	<u>17,393,952</u>	<u>17,275,065</u>
	17,393,997	17,275,109



HOW EACH £1 WAS SPENT





GLEN HOUSING ASSOCIATION BOARD OF MANAGEMENT 24/25

Office Bearers

Chairperson - Graham Ross
Vice-Chairperson - Barry Allan
Secretary - Isobel Muirhead

Board Members

Josephine Smith
John McArthur
Alison Crook
Pat Milne
Shane Garrioch
Trevor Newman
Stuart Thomson
Shirley Cuthbertson



GLEN HOUSING ASSOCIATION STAFF 24/25



Staff Members

Director - Anne Dickie
Housing Manager - Ian Byers
Corporate Manager - Karen Milne
Housing Officer - Ben Chatambarara
Housing Officer - Norah McGaw
Housing Assistant - Craig Watson
Corporate Assistant - Lesley Anderson
Senior Admin - Ann McDonald
Admin Assistant - Debbie Donaldson
Estates Officer - Malcolm Muirhead
Caretaker - Murray Nelson
Caretaker - Phyllis Malcolm
Caretaker - Stevie Brown
Income Maximisation Officer - Carolyn McAllister