



West Whitlawburn
Housing Co-operative

**West Whitlawburn Housing Co-operative
Annual Report 2021-2022**

Chairperson's Report

I was delighted that this year's Annual General Meeting could be held in person without restrictions and I was pleased to report on the activities of the Co-operative over the past year which once again has been very challenging. The office fully reopened in May 2022 after almost 2 years of closure due to Covid restrictions which were still with us during most of the past year and continued to shape the way we work and provide services. During the year, we continued to focus on delivering services safely and supporting the local community.

Both the Co-operative and the Resource Centre worked hard to access additional funding which allowed us to put a range of support in place to help our members which included:

Welfare benefits, energy and debt advice	Food parcels and foodbank	IT access and support
Toy deliveries and Christmas events	Fuel top up vouchers	School uniform and food vouchers
Sports camp places	Cookery classes	Arts and crafts classes

Our Concierge staff worked hard to continue to provide a 24 hour service covering essential items like common area cleaning and responding to emergencies. Depending on restrictions in place at various times, numbers were reduced to respect working from home and social distance guidance. We have moved forward with the full range of Concierge Services back in place.

In our planned maintenance work, the main focus was on resident's safety in relation to the new fire detection legislation and the new Scottish Housing Quality Standard (SHQS) requirements for electrical safety checks.

We are conducting insulation upgrade work in multi-storey and low rise common areas which will be completed this year. 100% of our properties meet the Energy Efficiency Standard for Social Housing (EESH) 2020 and we have recently started work with the Energy Savings Trust to look at what may be possible for further energy efficiency measures.

We continued to provide emergency repairs services and worked to address the backlog of non-emergency repairs as a result of Covid restrictions throughout the year and we returned to our cyclical maintenance programme and ongoing reactive repairs service.

An external Health and Safety Audit during the year provided assurance of compliance to the Management Committee across the 6 main areas of the Co-operative's Landlord Health and Safety:

Fire safety	Legionella / Water Hygiene	Lift safety
Gas safety	Asbestos Management	Electrical safety

The prompt payment of rent is critical to our service delivery. Anyone who may be struggling financially is urged to seek assistance from our Tenancy Services team, as early intervention gives the best chances for tenancy sustainment, and recovery action will always be a last resort. Our team have continued to support tenants during the year and we have kept an additional welfare benefits advice service during the year.

Following a period of uncertainty over available funding, we agreed to participate in the new build programme with South Lanarkshire Council in East Whitlawburn which will result in 60 new properties for the Co-operative. We expect properties to be completed and handed over to the Co-operative from the end of November 2022 and to be completed by March 2023 although these dates are subject to change.

Although our offices have remained closed for periods of time this last year, our staff team have continued to deliver services; working with our partners to support local people. We have kept up contact with our members, offering advice, support and assistance. Up to date information has been provided through our newsletters, leaflets and website. This year some participation events have restarted. The first was the reintroduction of our tenant scrutiny panel which gave feedback on our new website with another event planned on rent consultation. We will be carrying out a full tenant satisfaction survey later this year.

After two very difficult years we are moving forward with caution. With office reopening and reinstatement of services, we are now looking forward and can see many more challenges coming up. Future rent levels are a key focus for the Management Committee. Like all other organisations, costs are increasing as a consequence of soaring inflation, increasing interest rates and supply chain pressures. The Scottish Government recently announced a rent freeze up to 31st March 2023. The Co-operative had no plans to increase the rent levels before that date and will consult with tenants on rent levels for next year. We are keeping a very close eye on this and will continue to do everything possible to contain and reduce costs while continuing to provide services and maintain properties.

To remain effective and representative of the local community, we need the continued support of our membership and I would encourage you to consider becoming a committee member. As a Management Committee we have a very important role in leading the organisation and ensuring robust governance and compliance with the many statutory and regulatory requirements we are subject to. Being a volunteer Committee member is both a challenging and rewarding experience.

This has been my final year as the Co-operative's Chairperson as I stood down in accordance with our rules at the Annual General Meeting. I am staying on the Management Committee and I thank my fellow Committee Members for their ongoing commitment and support. I also extend my thanks to all West Whitlawburn staff for their commitment to delivering the highest standards of service.

I suspect our challenges are not over yet but together I'm sure we will overcome them.

Anne Anderson, Chairperson

Business Plan

The Business Plan is reviewed and updated by the Management Committee on a regular basis. This includes review of our 30-year financial projections which are used to ensure that our long-term financial planning reflects our future investment requirements. The Plan sets out the Co-operative's vision and values, what we want to do and how we are going to do it.

Vision

By putting our members at the centre of everything we do, we will maintain a safe, popular area where people are happy to live.

Values

Our values are central to what we do and incorporate the importance that we place on people, services and quality. They shape how we operate to achieve our mission and the objectives set out in this plan, underpinning all of the work that we do:

- Excellence** We are committed to providing high quality, customer focused services that demonstrate value for money, delivered by an experienced staff team.
- Integrity** Openness, honesty, transparency and trust are at the core of all that we do.
- Inclusion** We believe all people should be treated with equal respect, irrespective of age, gender, physical ability, race, ethnic background or sexual orientation. We will ensure that all our actions, policies and procedures support equality for all.
- Accountability** We hold ourselves accountable to the community we serve, the partners we work with and the agencies that support us, by providing the appropriate information all stakeholders and partners need, in order to assess our performance and to be able to contribute effectively to its development and improvement.
- Community** We are proud to be a fully mutual housing Co-operative controlled by our members on the Management Committee, serving the community in which we work.

Through our Business Plan, we have identified strategic objectives which include service developments and improvements we want to achieve. How have we done? Some highlights:

What we said	What we did
Objective 1: We will ensure that customers receive the highest possible standard of service at all times	
Continue to safely provide WWHC's high level of service to our tenants.	Committee continues to monitor performance through the Performance, Assurance and Risk Sub Committee and the Annual Return on the Charter.
Support and help our tenants through coronavirus and beyond.	We completed an independent audit of our Covid response in February 2021. We accessed additional funding to carry out a range of additional tenant support services
Improve tenant feedback and communications. We would like to engage with and ask every tenant for feedback on a regular basis and be able to respond quickly to that feedback where appropriate.	We updated our Tenant Communications Strategy taking account of updated equality and human rights guidance. We reviewed our Equalities Policy and Strategy and carried out an independent audit in October 2021. We have implemented a digital engagement tool which will be developed further over the coming year.
Establish a tenant communications and participation working group	The group has been established with an agreed work plan. A new website has been developed and we are examining more use of social media. The Tenant Scrutiny Panel has been re-established and the first item covered was the new website.
Objective 2: We will provide good quality homes in an attractive environment	
Maintain up to date stock condition information.	There was a pause in internal property surveys as a result of Covid restrictions which have now restarted. We have implemented an asset management software system.
Independent review of landlord health and safety	A specialist consultant completed the review to give Management Committee additional assurance that we meet all of our landlord health a safety obligations relating to gas; lifts; fire safety; legionella; electrical and asbestos.
Work in partnership with South Lanarkshire Council to develop 60 new units through East Whitlawburn regeneration.	Handovers are expected to start from the end of November 2022

Objective 3: We will maintain and enhance strong strategic governance	
Strengthen our Management Committee by recruiting new members to bolster both numbers and the range of skills.	One new member has joined the Management Committee during the year and recruitment is an ongoing process. A Committee training plan has been delivered through the year which is updated on a regular basis. We updated the committee structure to include a Performance, Assurance and Risk Sub Committee which allows focussed scrutiny of these areas.
Review and update our Rules to be in line with the Scottish federation of Housing associations Model Rules 2020	This was completed at our Special General Meeting in September 2021
Objective 4: We will seek to improve our financial strength and deliver value for money	
Manage our service in line with or better than budget assumptions	Management Committee monitor this through quarterly Management Accounts and internal cash flow monitoring reports. We completed an independent audit of our rent arrears process in January 2021 and updated our policy and strategy. We completed an independent audit of our internal financial controls in February 2022.
Increase welfare benefit advice provision	We have put an additional 2 days each week of this service in place and have worked with partners to re-establish the CAB outreach service delivered locally.
Objective 5: We will seek to address inequalities and exclusion in West Whitlawburn	
Continue working to provide additional support to our tenants, reviewing funding arrangements and project outcomes.	We have continued to work in partnership with other organisations to provide activities and services needed by local people, We will investigate the use of the SFHA social value toolkit to measure and demonstrate the social value and impact of our work.
Increase welfare benefit advice provision	We have put an additional 2 days each week of this advice service in place and have worked with partners to re-establish the CAB outreach service delivered locally. Over the past year, our service has resulted in £10,000 in one off payments for tenants and annual financial gains totalling £35,000.

What we said	What we did
Objective 6 :We will continue our role as a Community Anchor by providing services and supporting West Whitlawburn in being a strong, stable community	
Review and update our community development strategy	We will make further progress this year in consultation with local people.
Safeguard our support services and customer service excellence, accessing funding to ensure we can continue to respond to community needs	We have continued to access additional funding to provide support services and advice for local people and aim to build on this in future years.



West Whitlawburn Housing Co-operative – Our People

Management Committee

We held our annual general meeting on 10th September 2022 in the Community Resource Centre. 45 members were present or represented which met the quorum requirements and allowed the meeting to go ahead covering the:

- Chairperson’s Report on Activities for the Previous Year
- Auditor’s Report and Financial Statements
- Appointment of Auditors for the Following Year
- Election of Committee Members
- Report from Local Councillor

The Management Committee currently has 10 members:

Susan Anderson, Chairperson
Phil Welsh, Vice Chairperson
Andy Duffin, Secretary

Committee Members

Muriel Alcorn Robert Alexis Anne Anderson Elizabeth Kerr
Bridget McNicol Douglas Murphy Ken Stubbs Gorman

While committee members have very serious legal and regulatory responsibilities the priority of providing good services to tenants is still the same. As long as you have this commitment, anyone, with support and training, can be an effective committee member, so please consider getting involved. Our rules allow us to co-opt another 3 members to the Management Committee this year.

If you would like more information on what committee membership involves, please contact us as we would love to hear from you.



Staff

There have been some staff changes and absences during the year and we have a temporary structure in place.

Director and Deputy Director Stephanie Marshall and Grant Clayton				
Tenancy Services	Property Services	Finance and Corporate Services	Concierge Team	Community Development
Assistant Director (Tenant Services) Roz Haughey	Property Manager Jeanette McGrory	Assistant Director (Corporate Services) Morag Gladstone*	Concierge Manager Raymond Smith Stevie Blackwood (Acting)	Community Development Co-ordinator Stephanie McPeake
Housing Officers Teresa Burns Lauren Miller Kerry Anne Elder Margaret Anne McLean Marie Smith Jackie Wray	Property Officers Dave Kinloch Samantha Lester	Finance Officer Ian Fordyce Corporate Services Officer Rachel Hosie	Senior Concierge Officers Robert Porter Martin Cunning Craig Crawford Marc Smith (Acting)	
Housing Assistant Fiona Heeps	Property Assistants Joanna Pawlukowska Kathleen Nisanci Evelyn O'Neil	Finance Assistant Noreen Currie Admin Assistant Kelly Semaan Reception Assistant Jane Murray Modern Apprentice Shannon Desmond	Concierge Officers Dougie McIntosh Davie Thomas Danny Boland Billy Clark Tam Wotherspoon Rab Fellows Jamie Logue Eddie Dillon	

*On Sabbatical

Staff members highlighted in purple work non standard hours

East Whitlawburn Regeneration Project - New Build Properties



During 2021-22, we made significant progress with our new build development . We are working in partnership with South Lanarkshire Council and their contractors Hub South West and CCG (Scotland) Ltd, to deliver 60 new build properties in the final phase of the East Whitlawburn Regeneration Project.

Work on the development is progressing well with the properties and new road layouts really starting to take shape. South Lanarkshire Council are working towards completion of the first handovers which are due by early December 2022, with the final properties scheduled to be handed over in April 2023.

The Housing mix of the 60 new build properties is confirmed as:

8 x 2 bedroom / 3 apartment houses
16 x 3 bedroom / 4 apartment houses
12 x 2 bedroom / 3 apartment flats.

4 x 4 bedroom / 5 apartment houses
12 x 1 bedroom / 2 apartment flats
8 x 1 bedroom / 2 apartment cottage flats

Here are some photographs which shows the progress of the development over the last few months:



Scottish Social Housing Charter Landlord Report 2021/22

Each year we submit an Annual Return on the Scottish Social Housing Charter to the Scottish Housing Regulator to outline the progress and achievements made by the Co-operative in meeting the requirements of the Charter.

What is the Scottish Social Housing Charter?

The Scottish Social Housing Charter was developed in consultation with the Scottish Housing Regulator, tenants, representative bodies, homeless people, other stakeholders and social landlords. It requires Registered Social Landlords (RSLs) to demonstrate how they perform against a number of outcomes. It is a way of measuring how social landlords are performing and how they are meeting the needs of their customers. The details of the Scottish Social Housing Charter can be found on the Scottish Government website:

<https://www.gov.scot/publications/scottish-social-housing-charter-april-2017/>

The Charter has 16 outcomes and standards that social landlords should aim to achieve. The outcomes and standards apply to all social landlords, except outcomes 12 and 16 which do not apply to West Whitlawburn Housing Co-operative.

Customer Landlord Relationship	Housing Quality & Maintenance	Neighbourhood & Community	Access to Housing & Support	Getting Good Value From Rents & Service Charges
Outcomes 1, 2, & 3	Outcomes 4 & 5	Outcome 6	Outcomes 7, 8, 9, 10 & 11	Outcomes 13, 14 & 15
Equalities Communication Participation	Quality of Housing Repairs Maintenance and Improvements	Estate Management, Anti-Social Behaviour, Neighbour Nuisance & Tenancy Disputes	Housing Options Access to Social Housing Tenancy Sustainment	Value for Money Rents & Service Charges

Scottish Social Housing Charter Landlord Report 2021/22

Each year the Scottish Housing Regulator (SHR) produces a report on the information reported to them by social landlords on their performance in achieving the standards and outcomes in the Scottish Social Housing Charter.

Their national analysis reports that 2021/22 was another unprecedented year for social landlords, their tenants and other service users. Although the gradual easing of COVID-19 restrictions meant that landlords could begin to build back the range of services they provide, other contextual factors such as problems with supply chains for labour and materials and the cost of living increases have meant that recovering out of the pandemic has not been easy.

The report shows that rent arrears are at the highest level since reporting against the Charter began and landlords' compliance with the Scottish Housing Quality Standard has reduced. It also shows that tenant satisfaction remains high, and landlords let substantially more homes than in the previous year.

The Regulator has published their landlord reports and comparison tool which are available on the landlord directory at www.housingregulator.gov.scot. This tool allows tenants and other service users to see how their landlord performs in areas such as value for money, neighbourhood management and repairs and maintenance.

You can read the full report on the SHR website):

<https://www.housingregulator.gov.scot/landlord-performance/national-reports/national-reports-on-the-scottish-social-housing-charter/national-report-on-the-scottish-social-housing-charter-headline-findings-2021-2022>

West Whitlawburn Housing Co-operative's outcomes:

Homes and rents

At 31 March 2022 West Whitlawburn Housing Co-operative owned 644 homes with a total rent due for the year of £3,115,336.

Tenant satisfaction

Of the tenants who responded to our most recent satisfaction survey:

95.8%

Said they were satisfied with the overall service we provided, compared to the Scottish average of **87.7%**

97.3%

Felt that we were good at keeping you informed about our services and outcomes, compared to the Scottish average of **91.2%**

90.8%

Were satisfied with the opportunities to participate in our decision making, compared to the Scottish average of **86.8%**

West Whitlawburn is committed to ensuring equal access to all our services and as part of this commitment we subscribe to Happy to Translate, which uses an easily recognised logo and tools to help people to overcome communication barriers. All of our documents, including policies, newsletters, and information leaflets can be produced in various formats, for instance, in larger print or audio-format; and can also be translated into other languages. We also have a hearing loop system in our office. If you feel that any of these services would assist you or you have any other suggestions which would make your communications with us easier, please do not hesitate to contact us.

The Tenant Scrutiny Panel was re-established during the year and is a good way to increase communication. We would encourage anyone with an interest to get involved. Feedback is really important to us and helps to shape the services that we offer. The Panel is always looking to welcome new members – please let us know if you would like to become involved.

Quality and maintenance of homes

83.4% of our homes met the Scottish Housing Quality Standard (SHQS) compared to the Scottish average of **74.6%**.

We completed **84.4%** of reactive repairs “right first time” compared to the Scottish average of **88.3%**.



The average time we took to complete emergency repairs was **3.2 hours**, compared to the Scottish average of **4.2 hours**



The average time we took to

complete non-emergency repairs was **4.9 days**, compared to the Scottish average of **8.9 days**.



94.6% of tenants who had repairs or maintenance carried out were satisfied with the service they received, compared to the Scottish average of **88.0%**.

Our percentage of stock meeting SHQS reduced to 83.39% at 31st March 2022 from 96.43% in 2020/21 due to the number of properties with multiple no accesses for electrical inspections and fire alarm upgrade work.

At 31st August 2022, this has reduced to 27 properties to be completed with the percentage of stock meeting SHQS at 95.66%. The Co-operative is targeting full completion of the electrical checks and alarm programme and we expect our percentage of stock meeting SHQS to be at 99.33% by the end of this year.

	2020/21	2021/22
Total number of repairs instructed	1,552	2,141
Emergency	429	351
Non-emergency	1,123	1,790

Adaptations

We carry out a range of adaptations to properties to make it easier for people to stay in their homes when they need some alteration to support that. Work required is generally assessed by an Occupational Therapist. During the year we completed 16 adaptations at a cost of £38,888, funded by the Scottish Government.

Neighbourhoods

92.9% of anti-social behaviour cases were resolved, compared to the national average of **94.7%**.

Estate Management

We encourage tenants to let us know about any anti-social behaviour and neighbour issues or concerns they are experiencing. Thank you to everyone who took the time to report these matters to us - we can only do something if we are made aware. During the year we received 112 anti-social behaviour complaints which was an increase from 108 the previous year.

Housing Management and Concierge staff continue to work with Police Scotland, South Lanarkshire Council and other agencies to resolve anti-social behaviour complaints and estate difficulties reported to us as quickly as possible. Please continue to let us know if you have any concerns and we will do our best to assist where we can or to advise on the assistance available from other agencies.

	2020/21	2021/22
Abandoned tenancies	7	6
Anti-social behaviour	108	112
Estate management	110	222
Concierge incident reports	67	95
Housing alarm calls	220	211

Concierge staff also manage the housing alarm service and respond to calls through the system. All officers are first aid trained and during the year 9 of the 211 housing alarm calls received required emergency action.



Value for money

The amount of money we collected for current and past rent was equal to **99.4%** of the total rent due in the year, compared to the Scottish average of **99.3%**.



We did not collect **1.2%** of rent due because homes were empty, compared to the Scottish average of **1.4%**.

We took an average of **39.4 days** to re-let homes, compared to the Scottish average of **51.6 days**.



West Whitlawburn has an arrears policy and strategy in place to support tenants and to reduce arrears levels. The rent increase for April 2022 was 2.7%, compared to the Scottish average of 3%.

In 2021/22, the gross value of current and former tenant arrears was 5.64% of rent due for the year compared to 9.07% of rent due for the year for 2020/21.

If you need any help or advice regarding your account or benefits please contact your Housing Officer.

Turnover and Allocations			
<p>At March 2022, there were 114 applicants on the housing list and 212 on the transfer list.</p> <p>All properties for let are selected in line with our Allocation Policy the proportions are: 20% to our existing tenants on the transfer list, 30% to applicants who have applied directly to the Co-operative for rehousing and 50% to applicants referred to us from South Lanarkshire Council.</p>		2020/21	2021/22
	Number of re-lets	53	71
	Direct applications	40%	45%
	Transfers	8%	18%
	SLC referrals	41%	34%
	Other	11%	3%

Service Complaints

We appreciate our members and tenants taking the time to let us know when things go wrong as it helps us to improve our service.

Our Complaints Procedure is based on the model published by the Scottish Public Services Ombudsman (SPSO) with the updated procedure fully implemented from 1 April 2021. Reports on complaints handling are issued through our newsletters and on our website.

Not all service complaints are responded to in full within the timescale of the SPSO model as some complaints require more detailed investigation before conclusion. We aim to resolve all complaints as quickly as possible but would rather take longer with some to allow a full and proper investigation of the issues raised, and to achieve an appropriate outcome. The table below summarises the numbers and levels of complaints received during the year, with details of the previous year for comparison:

	2020/21	2021/22	
Carry forward from previous year		2	<p>1 complaint was escalated from stage 1 to stage 2 and was upheld at both stages with a remedy agreed at stage 2</p> <p>2 complaints at stage 1 were carried forward from 2020/21 as they were received at the end of March 2021</p> <p>1 complaint at stage 1, and 2 at stage 2 are carried forward to 2022/23 as they were received at the end of March 2022</p> <p>Tenants were kept up to date during the complaint process with delays explained or apologies offered.</p>
Stage 1	23	33	
Stage 2	4	2	
SPSO	1	0	
Carry forward to next year	2	3	
Total	28	37	
Timescale Met	89%	84%	
Complaints Upheld	29%	27%	

Learning from Complaints

10 (27%) of complaints received were upheld in whole or in part which highlight the importance of:

- maintaining good communications internally and externally, particularly during periods of remote working
- having good quality information readily available for tenants to prevent problems from arising
- updating website information as an information and reference source for tenants
- carrying out refresher training for staff

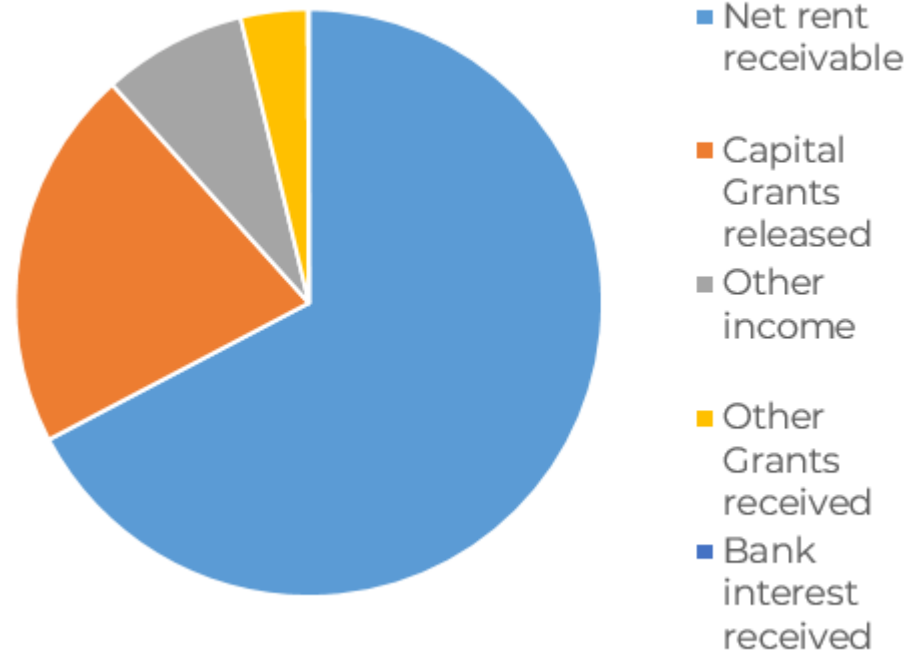
Our Finances 2021/22

The Co-operative prepares short, medium and long term budgets and financial projections, reflecting planned activities. Actual output against budget is measured on an ongoing quarterly basis to monitor results and to allow any corrective action to be identified and taken. The majority of the income that the Co-operative receives comes from the rents that we charge on the properties we let and manage. As a non-profit making organisation with charitable status, any reserve after spend in the year is set aside to be used to fund future expenditure including cyclical maintenance and planned replacement work. The information below has been extracted from the Co-operative's audited financial statements – a full copy of these are available on our website.

Income		
Net rent receivable	£3,143,367	67.3%
Capital Grants released*	£982,250	21.0%
Other income	£369,959	7.9%
Other Grants received	£172,390	3.7%
Bank interest received	£2,560	0.1%
Total income	£4,670,526	100.0%

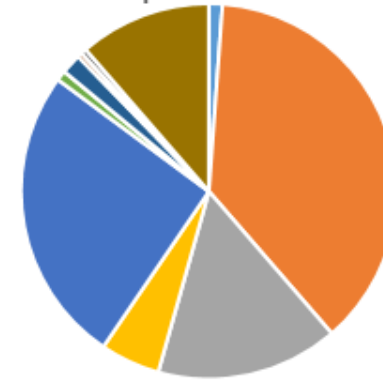
*Social Housing Grant recognised as income in the accounts over the expected useful lifetime

Income April 2021 to March 2022



Expenditure		
Management and Maintenance	£1,677,721	37.5%
Reactive and Void Maintenance	£702,751	15.7%
Planned and Cyclical Maintenance	£230,115	5.1%
Property Depreciation**	£1,147,306	25.6%
Bad debts	£38,885	0.9%
Loan interest payable	£78,016	1.7%
Wider Service Activities	£51,809	1.2%
Other Finance Charges	£18,000	0.4%
Loss on disposal ***	£20,735	0.5%
Other costs	£509,167	11.4%
Total Expenditure	£4,474,505	100.0%
Surplus	£196,021	

Expenditure April 2021 to March 2022



- Wider Service Activities
 - Reactive and Void Maintenance
 - Property Depreciation
 - Loan interest payable
 - Loss on disposal
- Management and Maintenance
 - Planned and Cyclical Maintenance
 - Bad debts
 - Other Finance Charges
 - Other costs

**Cost of property assets allocated over their useful lifetimes to account for declines in value over time.

***Losses resulting from kitchen, bathroom and doors replacements where there was any carrying value still in the accounts on disposal

Conclusion

We hope you have found this report informative and useful, and that it easily lets you see the results of the Co-operative with some appropriate comparisons. We are keen to hear more tenants' views on the focus and scope of the annual report as well as the design. To do this we need you to get involved by telling us what you think.

Please contact complete the feedback survey by using the QR code.

If you would like to contact us on any matter, please call on 0141 641 8628 or drop us an email on enquiries@wwhc.org.uk





Belmont House, 57 Belmont Road, Cambuslang, G72 8PG
Registered with The Scottish Housing Regulator No.203 | Registered Charity No. SC038737 VAT Registration No. 180223636 | A registered society under the Co-operative and Community Benefit Societies Act 2014

