

ANNUAL REPORT



**Gardeen Housing
Association Ltd**

2022



It is hard to believe that this is my fifth and final year as Chairperson of Gardeen Housing Association. These last two years have been challenging for everyone as Covid hit our community in March 2020. We are now facing increased costs and high inflation and this will prove a challenge in the future.



This annual report covers the period 1 April 2021 to 31 March 2022.

We have adapted the service that we provide as a result of the pandemic. We are pleased that we have been able to provide all our normal services to tenants. The office is open by appointment and we have adopted a hybrid method of working for Gardeen staff.

We continue to work with our partners Connect Community Trust who provide a welfare rights service to all tenants. We were again able to access funds from Cash for Kids and distributed over £25,000 to the Gardeen community.

We provided help and assistance to tenants who needed to access welfare funds, crisis loans, food and energy vouchers. We were also able to complete adaptations to homes and gardens with funding of £40,505 from Glasgow City Council.

I would like to ask you to think about joining the Management Committee to help make the decisions that affect the Gardeen community.

The next year will continue to be challenging as we face a difficult economic time, but we will continue to provide a friendly local service to you.

Marion Leat - Chairperson

At 31 March 2022, the Association had 71 members.

The Management Committee of Gardeen Housing Association makes the key decisions on behalf of the Gardeen community. At the 31 March 2022, the Committee comprised of eleven tenants.

We welcome new members to the Management Committee. You will receive an induction pack, training and support. Committee members regularly network with other Easterhouse committee members to share best practice.

Marion Leat
Chairperson

Corrina Brewer
Vice Chair

Margaret Smith
Secretary

Sarah Lack
Treasurer

Rose O Malley ■ Catherine Brown ■ Ryan Cowan
Kirsty Bavidge ■ Fiona Bowman
Gary Ferguson ■ Michael McDevitt

Joining the Management Committee will provide you with the opportunity to gain new skills, meet new people and receive training. Contact us for more information.



COMMITTEE REPORT

Standards of Governance and Financial Management

The Management Committee are responsible for ensuring that the Association meets the following standards:

Standard 1

The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.

Standard 2

The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.

Standard 3

The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.

Standard 4

The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose.

Standard 5

The RSL conducts its affairs with honesty and integrity.

Standard 6

The governing body and senior officers have the skills and knowledge they need to be effective.

Standard 7

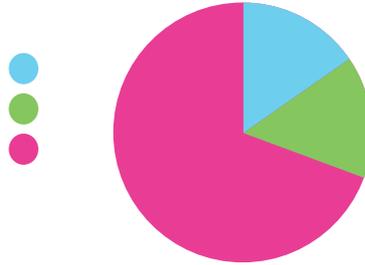
The RSL ensures that any organisational changes or disposals it makes safeguard the interests of, and benefit, current and future tenants.



Allocations and Voids 2021-2022

During the year the Association relet 15 properties. The breakdown of lets was as follows:

Transfers	3
Section 5	2
Housing Register	10
Nomination	0
TOTAL	15



There was 1 mutual exchange during the year.

The Association remains a popular choice for people seeking rehousing. Of the 15 properties let, 15 were accepted on the first or second offer. The Association had 66 days rent loss due to voids, equating to 0.07% of our rental income. Void loss increased this year as procedures had to be changed to ensure our contractors could socially distance from each other and additional health and safety checks are now required.

Relet Performance:		
Void Loss Period	No. Properties	Average time to re-let
66 days void	15	4.40 days

During the year the Association received 7 Section 5 Homeless Referrals from Glasgow City Council Homelessness Service. Of these referrals 2 were able to take up housing with the Association on a Scottish Secure Tenancy however 3 offers were made. 4 other applicants who were statutorily homeless but not referred to the Association as Section 5 Homeless Referrals were also able to take up housing with the Association. No referral cases required to go to arbitration.



Housing Register

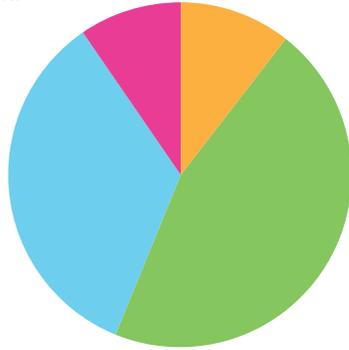
As can be seen from the above, the Association remains a popular choice for people seeking rehousing. Gardeen is part of the EHRA Common Housing Register (CHR) which makes it easier for applicants to apply to more landlords and increase their choice. As at 31 March 2022, the CHR held 584 active applications for the Gardeen area.

During the year, we processed 64 applications for rehousing. All were processed within the target time-scale of 7 working days to fully process and letter.

The Association continues to receive more applications than we have stock, which unfortunately always means that only a small proportion will ever be able to get rehousing. Below gives a breakdown of our stock:

Gardeen Stock Numbers

2 apartments	27	●
3 apartments	115	●
4 apartments	87	●
5+ apartments	24	●
TOTAL	253	



Rent Arrears

The Association continued to work hard to try and keep rent arrears low and to assist tenants in dealing with rent arrear problems. As a result, at 31 March 2022, non-technical current tenant rent arrears stood at 0.41%.

Rent Arrears Performance:	Sum (nearest £)	% of rental income
Current Tenant Arrears	£5,761	0.56%
Technical Arrears	£1,567	0.15%
Non-Technical Arrears	£4,194	0.41%
Former Tenant Arrears	£1,418	0.14%

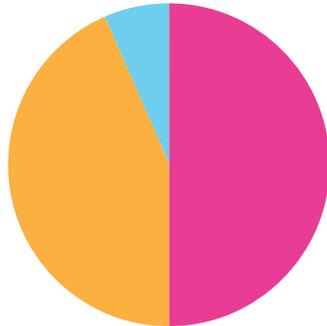


Estate Management

The Association continued to regularly inspect the area and carried out work to try to maintain the area to a high standard. We carry out landscaping to communal areas with regular litter picking to try and keep the area tidy for residents.

The Association are keen to keep tenants satisfied and we wish to deal with any concerns as quickly and effectively as we can. During the year we received a total of 16 complaints. Of the 16 anti-social behaviour/nuisance complaints we received during the year, the breakdown was as follows:

Neighbour Nuisance	8	
Neighbour Noise	7	
Vandalism	1	



Legal Action

The Association would rather try and resolve any matters with tenants without recourse to legal action, however, we will pursue legal action when required. A summary of legal action taken during the year is as follows:

Type of Action	No. of cases
Notices Served	5
Court Actions Initiated	2
Court Callings	6
Decrees Awarded to Gardeen	1
Eviction Decrees Implemented	0



Maintenance and Repairs

Despite Covid-19, it was another busy year for repair work. The Association completed 52 emergency repairs. The average time taken to carry out an emergency repair was 1.90 hours.

The Association completed 821 non-emergency repairs. The average time taken to carry out non-emergency repairs was 5.18 days.

The Association instructed 821 'Right First Time' jobs. For a job to be classed as 'Right First Time' two criteria must be met:

1. The repair is completed within the landlord's targets agreed locally (Emergency: make safe within 4 hours, repair within 24 hours; Urgent: 3 working days; Routine: 7 working days; Right to Repair: Various).
2. The repair is completed without the requirement for further appointments due to the repair being inaccurately diagnosed and/or, the operative not resolving the reported problem.

765 out of 821 Right First Time category jobs were completed Right First Time. This means 93.18% of jobs were completed Right First Time. The decrease in the percentage of jobs completed right first time is due to Covid-19 restrictions on carrying out non-emergency repairs.

Cyclical and Planned Maintenance

Some of the cyclical and planned maintenance works carried out during the year included:

- Gas service checks to all properties (as legally required);
- Periodic electrical inspections to all voids and those due a cyclical check;
- Smoke detector, heat alarm and carbon monoxide detector replacements;
- Roof anchor checks;
- Phases 3 and 4 painter-work top up;
- Landscaping works.

The Association is committed to providing timely cyclical and planned maintenance in order to keep tenants' homes safe and to a good standard. A stock condition survey was carried out in 2021 by Brown & Wallace. This survey confirmed that all of the Association's stock meets the Energy Efficiency Standard for Social Housing. This Standard aims to improve the energy efficiency of the social housing stock in Scotland. The next stock condition survey is programmed for 2024.



Adaptations

During the year the Association received £40,505 grant from Glasgow City Council to carry out 15 adaptations to properties, being a mixture of bathroom works and garden works.

Repair Satisfaction

The Association issues a repair receipt and satisfaction survey to residents for every tenant repair instructed. During 2021/22 we issued 873 and had 160 of these returned (18.3%). A summary of responses:

Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?"	160
Of the tenants who answered, how many said that they were:	
Very satisfied	157
Fairly satisfied	1
Neither satisfied or dissatisfied	2
Fairly dissatisfied	0
Very dissatisfied	0

Property Inspections

During the year, once Covid-19 restrictions were lifted, Association staff re-started the property inspections programme, on a reduced basis at first. Tenants can still contact staff to advise if their contact details, emergency details or household composition have changed.

Staff continued to carry out repair inspections and weekly estate management inspections.

Acquisitions

There were no acquisitions during the year.



Scottish Social Housing Charter (Charter), Self-Assessment and Tenant Involvement

The Charter sets out sixteen outcomes and standards that Gardeen Housing Association should be working towards achieving. We have gathered this information and submitted our ninth Annual Return on the Charter for the year 2021-2022. This return is sent to the Scottish Housing Regulator (SHR) who is responsible for assessing our performance and protecting the interests of tenants.

Self-Assessment

We check that we comply with all the regulatory standards and issue an assurance statement in October of each year. We work through an action plan to ensure that we comply with the seven finance and governance standards.

We will continue to ask for feedback on our services through tenant survey surveys.

When	Who	What
Throughout year	Gardeen	Assesses performance against the Charter.
May 2022	Gardeen	Completes and submits ARC (Annual Return on the Charter) to SHR.
October 2022	SHR	Publishes on the SHR website a report about each landlord with key information from the ARC.
October 2022	Gardeen	Issues an assurance statement Publishes performance report to all its tenants.
By March 2023	SHR	Publishes engagement regulation plans for all RSLs and contributes to Assurance and Improvement Plans for Councils.
By March 2023	SHR	Publishes a report on the analysis of the sector's performance in achieving the Charter.



Not all Charter outcomes and standards apply to Gardeen, for example, outcome and standard number 12 is about local councils and their duties on homelessness, and number 16 is about responsibility for managing gypsy/travellers sites and Gardeen does not carry out this work.

The other 14 outcomes and standards that do apply to Gardeen are:

1.	Equalities
2.	Communication
3.	Participation
4.	Quality of Housing
5.	Repairs, Maintenance & Improvements
6.	Estate Management, Anti-social Behaviour, Neighbour Nuisance & Tenancy Disputes
7. 8. & 9.	Housing Options
10.	Access to social housing
11.	Tenancy sustainment
13.	Value for money
14. & 15.	Rents and service charges

Tenant Involvement

We will be asking for your views by sending out survey questions by email and text. We will also be carrying out mini surveys to get your views. Tenant satisfaction surveys are carried out every three years.



Performance Report 2021-22

We will be providing all tenants and owners a performance by October 2022. This will provide information on our performance during 2021-2022 and will provide information on how our performance compares with other housing associations.

Management Committee of Gardeen Housing Association

Gardeen is a community controlled organisation where decisions are made by the Management Committee made up of local residents and interested individuals, who employ staff to carry out the day to day work of the Association. The Management Committee agrees the strategy of the Association and they monitor and scrutinise the work of the staff to ensure that the service to you is provided in accordance with the law and best practice. The Management Committee welcomes new members. If you are interested please simply contact Roslyn or Lyndsay at our office to have a chat. If you would rather speak to an existing Committee member beforehand, again please just contact us at the office and we will arrange this for you.

You will receive an induction pack, training and support and an updated c.v. with your new skills.

Complaints Report

We try to ensure that we provide a good service to tenants, applicants and owners but sometimes we might get it wrong. We want to know if someone is unhappy with our services so we can investigate and put things right.

We follow the Complaints Handling Procedure produced by the Scottish Public Services Ombudsman (SPSO). During 2021-2022, we received 2 complaints. We upheld both of the complaints in full. We continue to work to improve our service and have reviewed our procedures.



The financial figures for 2021-2022 highlight the completion of another successful year for the Association. We continue to monitor costs closely to ensure value for money and long-term viability. Some of our plans have been affected by Covid -19. We will continue to invest in homes by updating bathrooms, kitchens, windows and heating systems.

Net assets now stand at £2,490,844

Income

Rental Income	£1,028,819
Factoring	£ 934
Amortisation	£ 278,559
Other Grants & Income	£ 40,504
Interest Income	£ 813
Total	£1,349,629

Expenditure

Management	£ 462,121
Day to Day Repairs	£ 125,726
Planned Maintenance	£ 118,499
Estate Services	£ 64,968
Tenant Participation	£ 0
Factoring	£ 934
Loan Interest & Other Finance Charges	£ 7,861
Wider Action & Other Costs	£ 183
Bad debts	£ 3,513
Depreciation	£ 430,371
Total	£1,214,176

Surplus (before pension adjustments) for the year: £130,454

Surplus is excess income over what we have spent in the year. This money is set aside to ensure we have funds for planned maintenance works in the future. As we are a not for profit charity, surplus is not a profit and is simply set aside for future costs.

Covid -19 will impact these figures in future years.



Performance Report 2021-2022

	2021/2022	2020/2021
Committee Members		
Number of Committee Members	11	9
Membership		
Number of members at year end	71	74
Tenant Satisfaction		
% of tenants satisfied with overall service	93.55% (2021 Survey)	98% (2018 Survey)
Staff		
Number of full time staff	6	6
Rent Arrears		
% gross rent arrears as a percentage of rent due	0.41%	0.53%
Void Loss		
% void loss	0.07%	0.06%
Repairs		
% Reactive Repairs completed right first time	93.18%	94.49%
Average Time to Complete Emergency Repairs	1.9 hours	1.69 hours
Average Time to Complete Non-emergency repairs	5.18 days	5 days
93.18%		
Rent Increase		
Average rent increase	4.1%	1.5%
Evictions Carried Out		
Number of evictions carried out	0	0
Properties		
Number of Gardeen homes	253	253



Wider Role

Gardeen Housing Association works in partnership with other associations and partners in Greater Easterhouse to secure funding for wider role activities.

Money Advice

In partnership with Connect Community Trust, Gardeen Housing Association provides a welfare rights service to our tenants. Gardeen residents can access a local service to help with benefit, work and money worries. The pie chart on page 17 shows the financial gains for the year 2021-2022.

Cash for Kids

The Association secured £25,670 from Cash for Kids for Gardeen families during 21-22.

Money Matters More Electricity & Gas Assistance (MEGA) Fund

The Association secured £4,840 from the MEGA fund to assist tenants with their gas and electricity costs.

Scottish Social Housing Fuel Support (SSHFS) Fund

The Association secured £2,960 from the SSHFS fund to assist tenants with their gas and electricity costs.

Covid-19 Tenant Grant Fund

The Association secured £2,506 from the Covid-19 tenant grant fund to assist tenants experiencing financial hardship.



Housing Association Charitable Trust (HACT)

The Association secured £1,400 from the HACT fund to assist tenants experiencing financial hardship.

EHRA

Gardeen Housing Association is a member of the Easterhouse Housing and Regeneration Alliance (EHRA) and works with the eight other housing associations to share services, training costs and to lobby politicians. EHRA also organises an annual community festival.

Development Update: Pendeen Road School Site

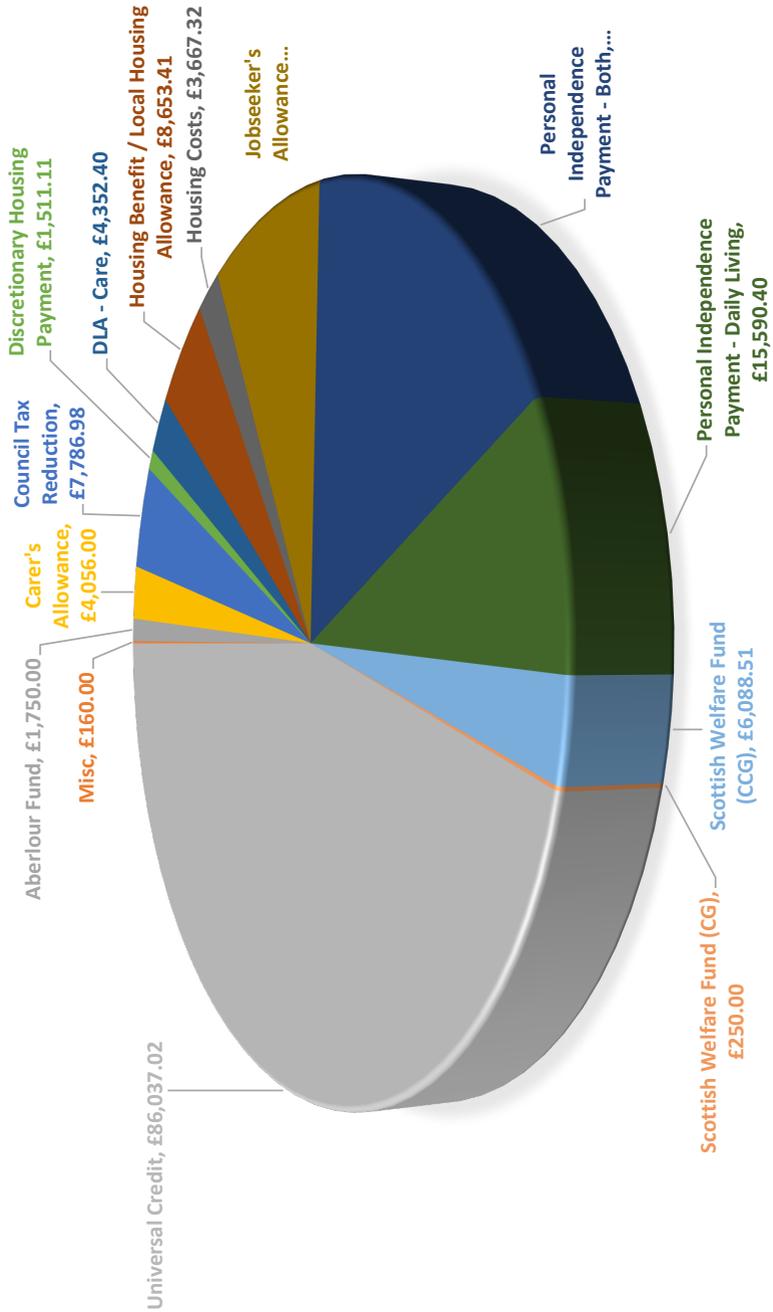
The Management Committee are keen to work in partnership to provide much-needed homes for affordable rent.

Community Growing

Gardeen is keen to support Friends of Barlanark and Springboig Greenspaces as they develop community growing spaces.



GARDEEN HA FINANCIAL GAINS



Health and Safety for Tenants

We have focused on health and safety for tenants during 2021-2022 and have worked on:

- Annual Gas service checks to all properties
- Regular electrical inspections
- Smoke detector, heat alarm and carbon monoxide detector replacements;
- Roof anchor checks
- Fire safety Checks
- Asbestos checks
- Legionella checks

Energy Standards

We have worked to ensure that all homes meet the current Government energy standards. We shall be looking at ways to fund future energy improvements to make sure that your home is affordable to heat and rent.



STAFF

Gardeen Housing Association at 31 March 2022

Roslyn Crawford

Director

Anna Morton

Customer Services Officer

Lyndsay Moffat

Senior Housing Officer

John Seggie

Property Services Assistant

Lorraine Fisher

Administrative Assistant

Kirsty Brothers

Receptionist

Consultants

David McDonald

Finance Agent (FMD)

Tom Atkinson

Atkinson Partnerships

Advisors

Elaine McIntyre

Welfare Rights Officer

Lisa Slavin

Energy Advisor (appointed May 2022)





Gardeen Housing Association Limited

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Email: info@gardeen.org.uk
Website: www.gardeen.org.uk

Open Weekdays
9:30 am - 4:30 pm

Closed for lunch 12:30 pm - 1:30 pm
and for training throughout
Thursday morning



@gardeenh

