



Provanhall
Housing Association



Annual Review 2023-24



Our Aims, Vision and Core Values

Mission

To be a provider of sustainable, supportive services.

Vision

To create a thriving community with affordable, desirable housing, where every tenant can feel at home.

Core Values

Community Honesty Approachable
Integrity Reliable

Our Objectives



Be innovative and provide good quality, energy efficient, affordable homes.



Improve the local, physical and social environment.



Be customer-focused with a deep understanding of needs through meaningful engagement.



Support our People, Board and Community to reach their full potential.



Continue to achieve good governance, be financially robust, efficient, and value-driven.



Welcome and Chairperson's Update



Welcome to our Annual Review which is based on the Annual Review on Charter outcomes provided to the Scottish Housing Regulator along with information on our performance.

I hope you find this information useful and would ask you to get in touch with the team if you have any questions by telephoning **0141 771 4941** or by email to **info@provanhallha.org.uk**

A handwritten signature in black ink that reads "Linda Cameron".

Linda Cameron Chairperson

The Association has a Management Committee elected by the members of the Association. It is the responsibility of the Management Committee to determine the strategy, set policies and guide the overall direction of the Association. They also monitor the operational activities of the Association. The members of the Management Committee are unpaid.

The Management Team is responsible for achieving the strategy and undertaking the operational activities in line with the policies set.

Our governing body is our Management Committee, which is responsible to the wider membership. Management Committee members serve in a voluntary capacity, and we recognise that this puts even more onus on us to ensure that we set and achieve high standards of professionalism in our work. We take governance very seriously, and in the last year, we continued to build on work from previous years, which strengthened our governance arrangements.

Our Management Committee Membership remains strong. At the end of the year, we had 11 Management Committee members. Three of our Members are external non-tenants. Attendance at Management Committee meetings was 76%. Management Committee meetings during the year were held in person with Teams available to those who could not join in person. The Management Committee (MC) undertook a substantial amount of training during the year, committed to a Training Matrix, and associated training for the year ahead for both MC and Staff. A Governing Body Assessment is planned for the year ahead with SHARE.

We welcome applications from other tenants (who can become a member for £1) to join our Management Committee and contribute to the success of Provanhall Housing Association.



Director's Review

Our operating environment continues to be challenging. The cost of living increased sharply across the UK with inflation peaking at 11.1% in October 2022. This represented a 41-year high, before subsequently easing. Recent data shows the annual inflation rate was 2.3% in April 2024. Inflation affects the affordability of goods and services, the fall in price inflation does not mean that prices are falling; they are still increasing, albeit at a slower rate.

The Association increased rent by 5.5% after consultation with our tenants. We received a high response rate of 43% from tenants sharing their views and approval of the proposed increase. Whilst significantly under the inflation rate, and within the guidance set by the Scottish government, we were acutely aware the impact of additional cost to tenants.

Despite the ongoing challenges this presents, we have maintained our commitments to funding an Income Maximisation Service, supporting Connect Community Trust in managing the Connie and continuation of Estate Management Services including gardening, bin pulls, maintaining back courts and bulk uplift for our tenants. We have published a revised Capital Expenditure programme as part of our new Business Plan committing to spending of £5,187,747 over the next five years from 2024. This will ensure our homes are fit for living in and provide good value for money.

We provided support to tenants struggling with their rent through Income Maximisation Services and despite the challenges faced, with only one case taken to court seeking eviction for rent arrears. Our performance remained high in terms of managing rent arrears with total debt (marginally down on last year) of 1.07% from 1.35% at the previous year-end.

Staff complement remained at nine. We continued to provide Income Maximisation services via a service contract from Connect Community Trust (CCT). This is part of a wider community partnership with two other local Housing Associations.

Provanhall secured additional funding from a variety of external sources in order to assist local tenants as follows:

- Funded Welfare Rights Officer post to help 243 people achieve benefit maximisation totalling **£856,324.62** for the year
- Applied for and distributed fuel bank funding in 2023/24 of **£13,679.57**
- Made a difference for kids at Christmas with Cash for Kids funding in 2023/24 of **£12,300**
- Distributed SFHA funding from the Scottish government of **£30,000** for fuel support
- Maintained comparatively low rent compared to peers. Rent levels (based on 22/23 data) for 2 and 3 apt properties (77% of our stock) are the lowest in Easterhouse
- Second year of Caravan project for families to have an affordable holiday, helping six families



The Internal Audit programme this year focussed on Reactive Maintenance and Tenant Safety both assessed as strong (being the highest rating). We engaged a consultant to audit our Annual Assurance Statement for 2023 and identified minor areas where we could improve of no material significance; and will complete further validation this year.

The Scottish Housing Regulator (SHR) are engaging with the Association about our financial management. Based on our 5-year Financial Plan submitted in 2023, we forecast a significant cash outflow over the next five years resulting in a low cash balance. We are working closely with the Regulator to address this issue and have supplied all relevant information demonstrating a higher cash balance throughout our new 30-year plan.

With a focus on damp and mould, the Association has published guidance for tenants and closely monitors all cases of dampness and mould until the issues have been resolved to the tenant's satisfaction. Over the last year, we addressed 29 reported cases of damp or mould.

The Association published an Equality Diversity and Inclusion (EDI) Strategy, which identifies how we will continue to improve outcomes and monitoring of EDI issues.

We worked with Glasgow Council on the improvement area in Balcurvie Road bringing four homes into Social Housing for refurbishment from the private sector. Developed our Finance function to provide more robust forecasting and management along with migration to a new Housing and Financial Management computer system in the year ahead. The Association developed and launched our Corporate Governance Framework. We provided more homes to families this year (assessed as homeless by Glasgow council). Of families granted a tenancy coming through the homelessness route, 100% of them sustained their tenancy.

The Association signed up to be a Disability Confident Scheme Employer and continued our Cyber Essentials Accreditation.

We continue to support Connect Community Trust (CCT) who manage the local community facility and deliver wider role projects including youth clubs, job clubs, elderly lunch clubs, I.T. classes and bingo.

We continue to work with, and develop, EHRA, the partnership of seven local Community Based Housing Associations and undertake joint lobbying and training with them.



Staff & Committee

Management Committee

Linda Cameron (*Chair*)

Deborah Anderson (*Vice-chair*) (*Appointed 13 September 2023*)

Christine Morris (*Secretary*)

Tracy Coutts

Elizabeth McEwan

Ayodeji Olorunsogo (*Appointed 13 September 2023*)

Gabriel Agbola (*Co-optee*) (*Appointed 27 November 2023*)

Calum O'Donnell (*Co-optee*) (*Appointed 25 March 2024*)

Claire McKay (*Co-optee*) (*Appointed 25 March 2024*)

Daniel Hughes (*Co-optee*) (*Appointed 25 March 2024*)

Moira Bayne (*Co-optee*) (*Appointed 25 March 2024*)

Barbara McCluskey (*Resigned 13 September 2023*)

Clarice Spaine (*Resigned 27 February 2024*)

William Blunn (*Resigned 19 December 2023*)

Geraldine Whitley (*Resigned 5 April 2024*)

James McGuire (*Resigned 19 April 2024*)

Executive Officers

Alan Hume

Stephen Baxter (*to June 2024*)

Graeme McKee (*from June 2024*)

Mark Quigley

Director

Housing Services Manager

Housing Services Manager

Technical Services Manager

Staff

Andrew Dickson

Brian Praties

Heather Elder

Julie Smith

Pamela Davren

Peter Boyle

Rachel Fitzsimons

Tracy Campbell

Finance Officer

Asset Management Officer

Corporate Services Assistant

Housing Officer

Finance Administrator

Technical Services Officer

Technical Services Assistant

Housing Officer

Registered Office

34 Conisborough Road
Easterhouse
Glasgow G34 9QG

External Auditor

Azets Audit Services
Chartered Accountants
Titanium 1
King's Inch Place
Renfrew PA4 8WF

Solicitors

Kelly & Co
184 Abercromby Street
Glasgow G40 2RZ

T C Young
7 West George Street
Glasgow G2 1BA

BTO Solicitors LLP
48 St Vincent Street,
Glasgow G2 5HS

Bankers

Bank of Scotland Plc
Glasgow The Forge,
PO Box 1000, BX2 1LB

Internal Auditor

Wylie Bissett
68 Bath Street
Glasgow G2 4TP



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Finance Highlights

Breakdown of total income & total expenditure for 2023/2024

Income

	2023/2024	2022/2023
Rental Income	2,148,546	2,045,426
Void Loss	(12,273)	(4,354)
Factoring Income	1,326	1,323
Other Grant Income	–	2,050
Wider Role Income	30,010	–
Stage 3 Grants	19,605	10,137
Amortised Grants	357,994	352,854
Interest Income	66,403	15,681
	2,611,611	2,423,117

Costs

	2023/2024	2022/2023
Management & Admin Costs	818,338	651,794
Day to Day Maintenance Costs	614,331	498,346
Cyclical & Planned Maintenance	53,555	109,404
Factoring	–	–
Tenant Participation	8,056	6,381
Wider Action	67,212	45,444
Bad Debts	9,472	10,662
Land & Building Depreciation	660,873	575,218
Loan Interest & Other Finance Charges	50,686	24,500
	2,282,522	1,921,749

Surplus for the year

329,090

501,368

How every pound is spent...

Tenant Participation **0.4p**

Land and Building
Depreciation
29.0p

Management and
Admin Costs
35.9p

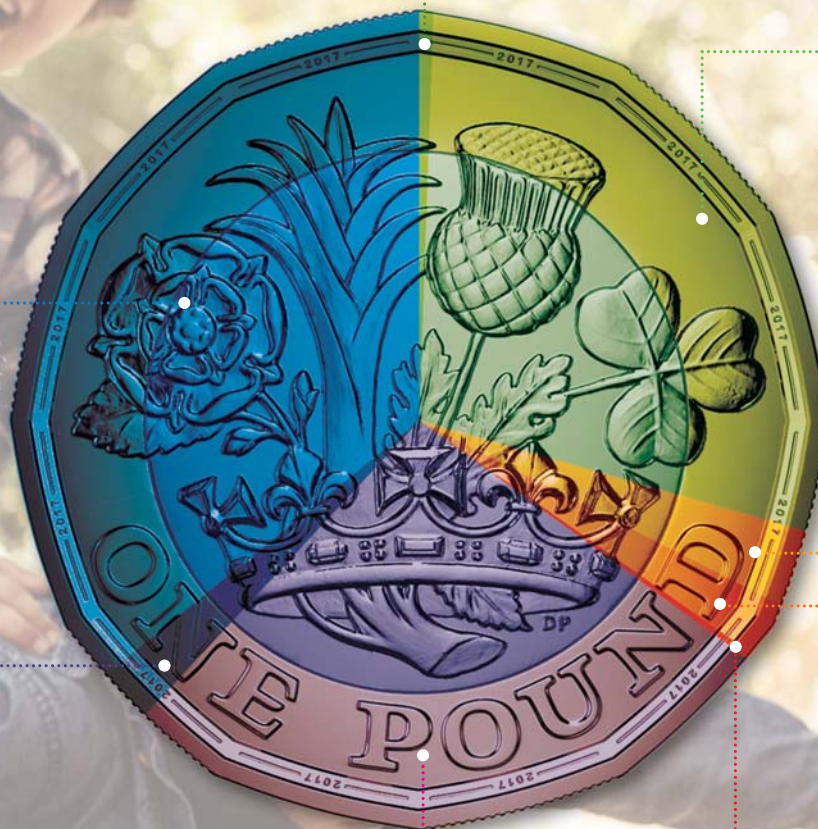
Wider Action
2.9p

Cyclical and
Planned
Maintenance
2.3p

Loan interest
& other
finance
charges
2.2p

Day to day Maintenance Costs
26.9p

Bad Debts **0.4p**



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Repairs and Maintenance

In 2023-2024, the Association completed almost 2,200 reactive repairs. From this figure, half of the reports were categorised as Urgent and Routine and staff conducted 400 repair inspections.

Annual Repairs Statistics

Repair Type	Annual Repairs 2022-23	Annual Repairs 2023-24	% Change
Emergency	635	648	↑ 2.05% increase
Urgent	314	454	↑ 44.59% increase
Routine	1008	1084	↑ 7.54% increase
Total	1957	2186	↑ 11.70% increase





Our emergency attendance timescales increased this year due to a single event out-with our control in July 2023. A Scottish Power Energy Networks power surge impacted caused damage to the combi-boilers in homes of 130 tenants. We managed to sort this out within one to three days. We made enhanced Right to Repair compensation to tenants affected and we thank them for their patience and understanding. Excluding this exceptional event, our average emergency repair timescale would be 2 hours (in keeping with the previous year's performance).

We completed non-emergency repairs on average, within six days.

Repair Type	Annual Repairs 2022-23	Annual Repairs 2023-24	SHN Average 2023-24 (data from 120 SHN members)
Emergency Repairs (Average Time)	2 hours 1 minute	5 hours 27 minutes	4 hours 10 minutes
Non-emergency Repairs (Average Time)	5 days 14 hours	5 days 10 hours	8 days 16 hours
Repairs Completed Right First Time	93.66%	94.96%	87.80%

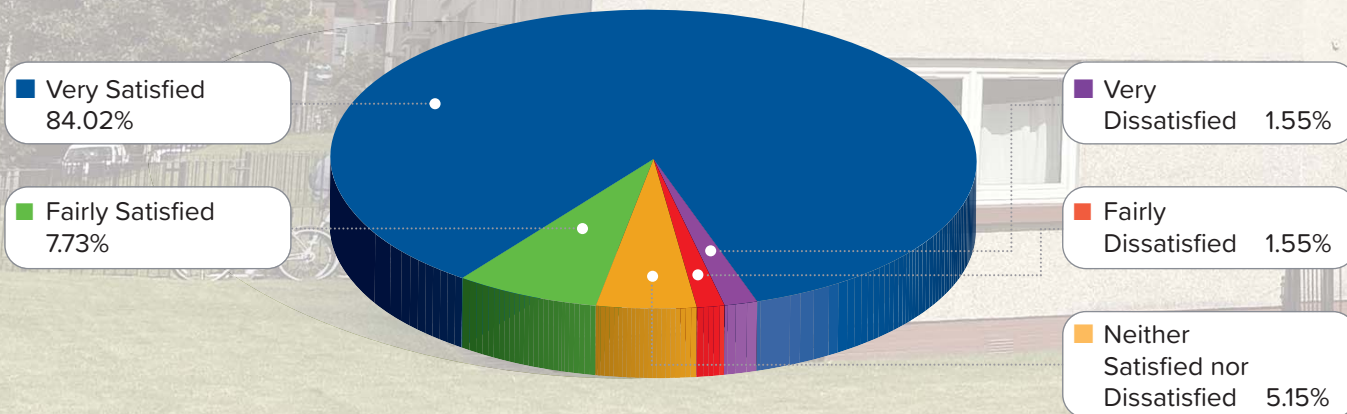


Repairs Satisfaction

It is important for the Association to measure what our tenants think about the quality of our repairs service including the helpfulness of staff and the conduct of our contractors. To measure this we survey via telephone, text, email and letter.

The following table outlines our contractor performance in 2023-2024 based on 194 responses:

Satisfaction Level	2022-23		2023-24	
	Surveyed	%	Surveyed	%
Very satisfied	192	89.92%	163	84.02%
Fairly satisfied	19	6.55%	15	7.73%
Neither satisfied nor dissatisfied	4	1.76%	10	5.15%
Fairly dissatisfied	13	0.76%	3	1.55%
Very dissatisfied	3	1.01%	3	1.55%
Tenants Surveyed	219		194	
Repairs Satisfaction (Very and fairly satisfied tenants)	211	96.35%	178	91.75%
National Average	87.48% SHN Average 2023-24 (data from 120 SHN members)			



Planned and Cyclical Projects

In 2023-2024 the Association spent over £0.6 million investing and maintaining our homes.





Reactive Spend	2022-23	2023-24	Number of Homes & Voids	Average cost per Home & Void
Repairs Works	£208,624	£300,772	518	£581
Void Works	£58,251	£98,679	23	£3,289
Cyclical Works	£100,549	£25,910		
Investment Works	£131,549	£185,461		
Total	£498,973	£498,973		

On average the Association undertook repairs valued at £581 in each home and spent £3,289 repairing and improving void properties.



Cyclical and investment works focussed on health & safety compliance and replacing components that were due for renewal, these can be summarised as:

Cyclical & Investment Works

Planned works completed

 Kitchen Renewals	10
 Bathroom Renewals	8
 Boiler Renewals	21
 Electrical Rewires	11

Cyclical works completed

 Gutter Cleaning	518
 Gas Servicing	516



Money and Benefits Advice



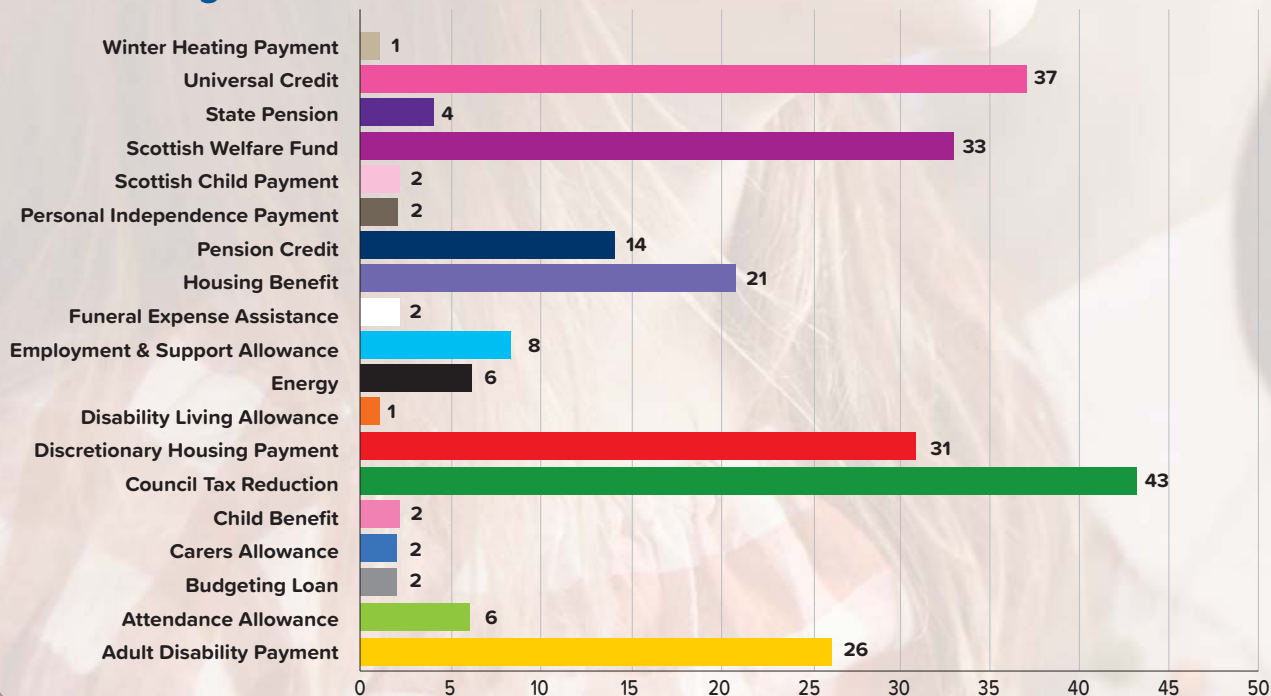
Over £800,000 additional help secured for tenants in 2023/24.

Working in partnership with Connect Community Trust, our Money Advisor, Elaine McIntyre, works closely with our Housing Services team to provide all the help and support possible to our tenants. Elaine helps with all aspects of Universal Credit, Housing Benefit and other benefits. Elaine can also help tenants to maximise their income and manage their debt issues.

During 2023/24 Elaine dealt with 243 tenants with a total financial gain of **£838,226.57**.

Please contact the office to book an appointment with Elaine.

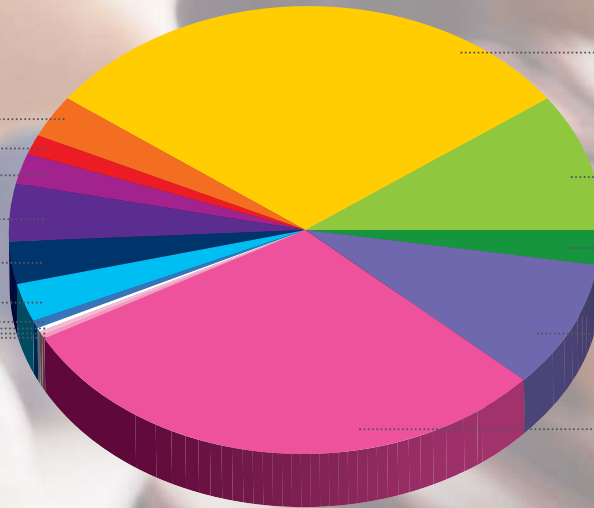
Welfare Rights Issues • New Cases • Total 243



Provanhall Housing Association – Financial Gains 2023-24

● Pension Credit	£26,947.43
● State Pension	£33,572.11
● Scottish Welfare Fund	£19,793.95
● Discretionary Housing Payment	£11,339.66
● Disability Living Allowance	£22,690.25

● Energy	£740.00
● Budgeting Loan	£686.10
● Best Start Grant	£554.00
● Winter Heating Payment	£55.00



● Child Benefit	£1,728.00
● Scottish Child Payment	£1,600.00
○ Funeral Expense Assistance	£2,779.00
● Carers Allowance	£4,605.00
● Employment Support Allowance	£21,165.76

● Universal Credit	£254,317.46
● Housing Benefit	£77,526.90
● Council Tax Reduction	£25,978.10
● Attendance Allowance	£82,637.35
● Adult Disability Payment	£250,119.50

Housing Management

Allocations:

Managing the housing list, dealing with allocations enquiries & allocating empty homes.

556 New Applications for Housing



32 Empty Homes to re-let



26 New Tenant Visits



132 Current Tenant House Visits



1045 Housing Applications Issued



441 Returned

Housing Applications Reviewed

Rent Management:

Ensuring rent is paid on time and managing arrears.

Actual Rent Arrears **1.07%**. Decreased 0.04% from 1.11% last year. This is despite the continuing impact of the cost of living crisis on households throughout Provanhall.

Stock Profile: at 31/3/24

Properties for Rent:

4 bedroom property **27**

3 bedroom property **92**

2 bedroom property **344**

1 bedroom property **60**

Total **523**

Other:

Owner occupiers **35**

Sharing owners **1**

Estate Management:

Estate management inspections and action, monitoring stair cleaning and environmental contracts including bulk uplift and checking cleansing services.

Daily, Weekly & Monthly Estate Management Inspections

Legal Notices:

Working with partners to do all we can to minimise rent arrears, legal actions, court actions and evictions.

Legal notices issued (Notice of Proceedings) **13** for rent arrears, **1** other

0 evictions

1 abandoned property

Housing Services Report 2023-24

	Provanhall Housing Association Target	Provanhall Housing Association Actual	Scottish Average
% average rent increase to be applied next year	N/A	5.5%	5.14%
Average number of days to relet empty houses	7 days	17.73days	55.61 days
% rent loss for empty homes	0.25%	0.30%	1.40%
% of lettable homes that become available	7%	6.18%	7.42%
Average number of days to process Housing Applications	10 days	2 days	N/A
% gross rent arrears	4%	1.84%	6.86%
% of former tenant arrears written off	N/A	31.72%	N/A
% of antisocial behaviour complaints resolved within local target	100%	100%	94.21%
% of existing tenants very or fairly satisfied with the quality of their home	97%	92%	84.16%
% of existing tenants very or fairly satisfied with the landlord's management of the neighbourhood they live in	99%	96%	84.30%

Antisocial Behaviour:

Dealing with neighbour & antisocial behaviour complaints.

48 complaints in total:

Category A – *Very Serious* **2**

Category B – *Serious* **5**

Category C – *Nuisance* **41**



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Community Achievements 2023/24



Provanhall
Housing Association

- ✓ Procured and commenced a three year combined Estate Services contact from April 2023.
- ✓ £26,448 spent on adapting 12 homes with medical adaptations allowing tenants to stay safely in their homes. We received £19,605 in funding from the Council to assist with this.
- ✓ Committed to Capital Expenditure programme of £5,187,747 over next 5-years.
- ✓ Second year of Caravan project for families to have an affordable holiday helping six families.
- ✓ Procured new Housing Management Computer System to help us deliver lean and efficient services.
- ✓ Maintained low arrears compared to local peers through proactive engagement and highly skilled team of people.
- ✓ Funded Welfare Rights Officer post to help 243 people achieve benefit maximisation totalling £856,324.62 for the year.
- ✓ Applied for and distributed fuel bank funding in 2023/24 of £13,679.57.
- ✓ Made a difference for kids at Christmas with Cash for Kids funding in 2023/24 of £12,300.
- ✓ Distributed SFHA funding from the Scottish government of £30,000 for fuel support.
- ✓ Maintained comparatively low rent compared to peers. Rent levels (based on 22/23 data) for 2 and 3 apt properties (77% of our stock) are the lowest in Easterhouse.
- ✓ Invested in a comprehensive training matrix for Staff and MC training and delivered all requested training identified in individual development plans.



- ✓ Reviewed and developed a new 3-year Business Plan (launched in June 2024).
- ✓ Worked with Glasgow Council on the improvement area in Balcurvie Road bringing five homes into Social Housing for refurbishment from the private sector.
- ✓ Developed our Finance function to provide more robust forecasting and management.
- ✓ Developed and launched our Corporate Governance Framework.
- ✓ Increased our S5 number of homeless households provided with a tenancy and sustained 100% last year.
- ✓ Internal Audit results in 2023/24 assessed as strong (highest) for Reactive Maintenance and Tenant Safety.
- ✓ Committed to being a Disabled Confident Employer 2023.
- ✓ Joined Glasgow and West of Scotland Forum (GWSF).
- ✓ Recruited new non-tenant Management Committee members to our Governing Body.

Total grant funding secured for our residents of £95,584.57 (including £20,000 of funding to support our partners in the Connie Centre with Connect Community Trust).

Total benefit maximisation and income for tenants of £856,324.62.

Grant funding from Glasgow council to help purchase flats in Balcurvie Road of £241,000.





Provanhall Housing Association Limited

34 Conisborough Road ■ Glasgow G34 9QG ■ www.provanhallha.org.uk

telephone 0141 771 4941 ■ email info@provanhallha.org.uk ■ text 07860 035 864

Provanhall Housing Association Limited is a company registered in Scotland under the Companies Acts, Company Number: SC037762, Registered Office: 34 Conisborough Road, Easterhouse, Glasgow, G34 9QG.

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