

Annual Review 2021-22

Provanhall
Housing Association

A community for all...

Mission Statement

Our Vision:

To make Provanhall a safe, stable and thriving community.

Everyone lives in a warm and affordable home, in a neighbourhood that is well cared for.

Everyone has access to the opportunities needed to achieve a good quality of life.

Our Values:

Open and accessible

Accountable to the community

Inclusive and respectful

Supportive

Efficient

Creative and innovative

Responsible

Fair and trustworthy

“a community for all”

www.provanhallha.org.uk

Chairperson's Review 2021/22

Welcome to this year's review of the Association. Coronavirus continued to impact service delivery this year. The staff team predominantly worked remotely throughout the year until a change in Government advice allowed staff to return to the office in February 2022 with hybrid working arrangements in place. This meant staff worked from both the office and home.



In November 2021, Patricia Gallagher, our long serving Director, notified the Association of her intention to retire on 28 February 2022 following 17 years of service to Provanhall. We wish her well in her retirement and thank her for her dedication and service to our community. Sean Douglas, our Housing Services Manager, acted as interim Director until the recruitment of our new Director, Alan Hume, concluded in April 2022. Alan has worked in housing for over 20 years and we welcome him in his new role.

We continue to work closely with other local Housing Associations as part of Easterhouse Housing Regeneration Alliance (EHRA). This partnership has allowed us to share resources and recruit Money and Energy advice experts for our tenants.

Our Management Committee have nine active members who help shape service delivery and make important decisions on what the Association does with the limited resources available. Becoming a member of the committee starts with joining the Association as a member for £1. I would recommend to any resident to get in touch and find out more. You can email the Association through getinvolved@provanhallha.org.uk for more information.

The final tenants moved into our new build site at the end of 2020/21. There are no new build development plans within the next 3 years.

We successfully applied a rent freeze during the year. However for 2022/23 rents we applied a rent increase of 2.6%. This is due to higher costs we face from our contractors and suppliers. Over the coming months the cost of living crisis will be a challenge for the Association and for our wider community. Along with our partners, we will strive to continue to deliver help and support to our tenants where we can.



Liz McEwan • *Chairperson*

Financial Update

Breakdown of total income & total expenditure for 2021/2022

| Income | 2021/2022 | 2020/2021 |
|--------------------|------------------|------------------|
| Rental Income | 1,987,707 | 1,929,554 |
| Void Loss | (15,786) | (15,694) |
| Factoring Income | 1,405 | 1,514 |
| Other Grant Income | 5,008 | 27,036 |
| Stage 3 Grants | 48,995 | 14,964 |
| Amortised Grants | 364,073 | 14,964 |
| Interest Income | 509 | 963 |
| | 2,391,911 | 2,294,914 |

| Costs | 2021/2022 | 2020/2021 |
|--|------------------|------------------|
| Management & Admin Costs | 623,082 | 573,869 |
| Day to Day Maintenance Costs | 361,819 | 252,125 |
| Cyclical & Planned Maintenance | 228,427 | 134,354 |
| Factoring | - | 1,514 |
| Services | 151,909 | 140,861 |
| Tenant Participation | 2,872 | 2,091 |
| Wider Action | 39,651 | 34,915 |
| Bad Debts | 13,122 | (3,942) |
| Land & Building Depreciation | 573,295 | 540,162 |
| Loan Interest & Other Finance Charges | 17,847 | 19,089 |
| | 2,012,024 | 1,695,037 |

Surplus for the year

379,887

599,877



How every pound is spent...

Land and Building
Depreciation
28p

Bad Debts **1p**

Wider Action **2p**

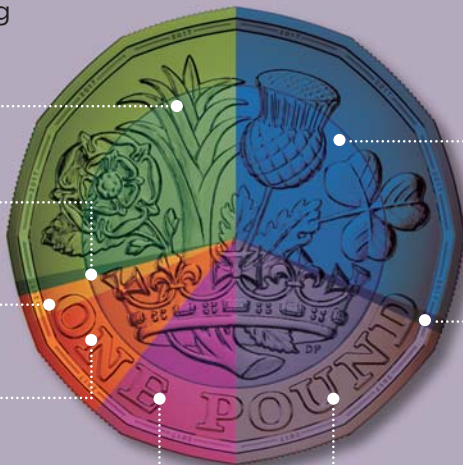
Services **8p**

Cyclical and
Planned
Maintenance **11p**

Management
and Admin
Costs
31p

Loan interest
& other finance
charges **1p**

Day to day
Maintenance
Costs **18p**



Repairs and Maintenance

We faced a large increase in costs in the 2021/22 financial year due to pent up demand in the construction sector. This additional demand, along with the pandemic and material and labour issues, caused shortages, delays and price increases from our suppliers and contractors.

Coronavirus restrictions resulted in increases in repairs by 26% compared to pre-pandemic. We had to catch up on works which were not emergency and suspended due to government Covid restrictions.

In the year we completed:

| | |
|-----------------------------|----|
| Smoke Detector Replacement | 28 |
| Bathroom Renewals | 58 |
| Controlled Entry & Handsets | 23 |

Cyclical works completed:

| | |
|---------------|-----|
| Gas Servicing | 516 |
| Painting | 212 |

Programmes delayed were:

| | |
|---|----|
| Controlled Entry & Handsets | 35 |
| <i>Delay sourcing materials, extended lead time</i> | |



Planned and cyclical work

Subject to budget and contractor availability we plan to complete the following works this coming year:

| Project | Homes Improved | Approx. Value |
|--|----------------|---------------|
| Cyclical Painting 2020 & 2021 | 51 Blocks | £97,540 |
| Annual Gas Service | 515 homes | £16,753 |
| SHQS Fire Detection | 28 homes | £13,854 |
| Bathroom Renewals 2020 & 2021 | 66 homes | £170,055 |
| Controlled Entry System Renewals 2020 & 2021 | 20 blocks | £33,220 |
| Gutter Cleaning 2021 | Full Estate | £16,442 |

Total value of works estimated **£312,461**.

Annual Repairs Statistics

| Repair Type | Annual Repairs 2020-21 | Annual Repairs 2021-22 | % Change |
|--------------|------------------------|------------------------|--------------------------|
| Emergency | 773 | 628 | ↓ 18.75% decrease |
| Urgent | 617 | 291 | ↓ 52.80% decrease |
| Routine | 779 | 854 | ↑ 9.62% increase |
| Total | 2169 | 1773 | ↓ 18.25% decrease |

The Association spent a total of **£365,670** on the following services:

£210,689 on reactive repairs

£154,981 on void repairs



The Association undertook 1773 repairs with our performance as follows:

| Repairs Performance | Achieved 2021-22 | Achieved 2020-21 | Achieved 2019-20 | National Average |
|---|------------------------------|-------------------------|-------------------------|-------------------------|
| Emergency Repairs (Average Time) | 2 hours 3 minutes | 2 hours 14 minutes | 1 hour 28 minutes | 4 hours 2 minutes |
| Non-emergency Repairs (Average Time) | 6 days 8 hours | 6 days 20 hours | 3 days 8 hours | 6 days 7 hours |
| Repairs Completed Right First Time | 93.50% | 93.45% | 98.57% | 91.50% |





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 and text.

During the year a total of 249 responses were obtained and the results are in the table below.

Tenant Views

| | 2021-22 | | 2020-21 | |
|--|------------|---------------------------------|------------|---------------------------------|
| | Surveyed | % | Surveyed | % |
| Very satisfied | 239 | 82.41% | 207 | 83.13% |
| Fairly satisfied | 34 | 11.72% | 28 | 11.24% |
| Neither satisfied nor dissatisfied | 6 | 2.07% | 3 | 1.20% |
| Fairly dissatisfied | 6 | 2.07% | 8 | 3.21% |
| Very dissatisfied | 5 | 1.72% | 3 | 1.20% |
| Total Surveys | 290 | | 249 | |
| Repairs Satisfaction (Very and fairly satisfied) | 273 | 94.4% | 235 | 94.38% |
| National Average <i>*Latest National average statistics available.</i> | | 90.1% 2020-21* | | 90.1% 2019-20* |

Money and Benefits Advice

£472,000 additional help secured for tenants in 2021/22

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 2021/22 Elaine dealt with 141 tenants with a total financial gain of **£471,849**.

Please contact the office to book an appointment with Elaine.

Energy Advisor

During 2022/23 Connect Community Trust introduced an Energy Advice Service. Lisa Slavin, Energy Advisor, is already supporting tenants with energy advice in Provanhall through drop-in clinics and referrals by our staff or self-referrals.

Lisa can help with fuel debt & bills plus tips on saving money and dealing with meter readings and any meter problems. Please contact Lisa: **07903 381629** or lsalavin@connect-ct.org.uk

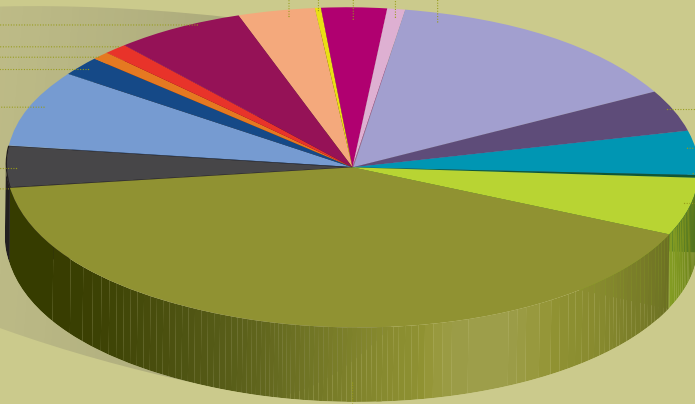
You can also contact the office and staff can make a referral.



Provanhall Housing Association - Financial Gains 2021-22

| | |
|-------------------------|------------|
| ■ Aberlour Fund | £1,300.00 |
| ■ Attendance Allowance | £16,128.00 |
| ■ Carer's Allowance | £3,920.80 |
| ■ Child Tax Credit | £4,953.75 |
| ■ Council Tax Reduction | £29,445.76 |

| | |
|--|------------|
| ■ Discretionary Housing Payment | £15,081.30 |
| ■ Funeral Expense Assistance | £3,201.09 |
| ■ Housing Benefit/ Local Housing Allowance | £68,567.59 |
| ■ Housing Costs | £19,063.99 |



| | |
|--|------------|
| ■ Low Income Pandemic Payment | £260.00 |
| ■ Pension Credit | £19,250.36 |
| ■ Personal Independence Payment - Both | £37,362.10 |
| ■ Personal Independence Payment - Daily Living | £8,940.00 |

| | |
|-------------------------------|-------------|
| ■ Scottish Welfare Fund (CCG) | £26,768.38 |
| ■ Scottish Welfare Fund (CG) | £1,672.45 |
| ■ State Pension | £21,562.05 |
| ■ Universal Credit | £194,112.29 |

Housing Management

Throughout the year our Housing Services staff team Julie, Tracy, Angela & Sean successfully secured funding streams for fuel top-ups and other support as a result of the continuing pandemic and cost of living crisis.

Despite the pandemic we continued to: manage housing applications and allocations, dealt with empty homes (voids); ensuring rent is paid on time; dealing with neighbourhood antisocial behaviour complaints; estate management inspections and follow up action; monitoring stair cleaning & environmental contracts including bulk uplift, checking cleansing services; working in partnership with support agencies to minimise legal & court actions.

Our teams' main focus is helping and supporting tenants, and potential new tenants, be happy in their home, enjoy the local environment and successfully sustain their tenancy.

To achieve this, we work in close partnership with various statutory and voluntary support agencies, including:

- Connect Community Trust (Income Advisor and Peoples Gateway Officers, Reconnect)
- Glasgow City HSCP Social Work and Homeless services

- Loretto Care
- Police Scotland
- Glasgow City Council Neighbourhoods Regeneration & Sustainability services & Financial services
- DWP
- Trussell Trust (Glasgow East Foodbank)
- Addaction
- Greater Easterhouse Alcohol Awareness Project

Stock Profile at 31/3/22

Properties for Rent:

| | |
|--------------------|------------|
| 4 bedroom property | 26 |
| 3 bedroom property | 91 |
| 2 bedroom property | 340 |
| 1 bedroom property | 60 |
| Total | 517 |

Other:

| | |
|-----------------|----|
| Owner occupiers | 35 |
| Sharing owners | 1 |

Allocations: managing the housing list, dealing with allocations enquiries & allocating empty homes.

336 New Applications for Housing 

49 Empty Homes to re-let 

45 New Tenant Visits 

0 Current Tenant Visits (due to Covid restrictions - resumed 2022-23) 

996 Housing Applications Reviewed (first annual review in 3 years due to Covid restrictions) 

Rent Management: ensuring rent is paid on time and managing arrears.

Actual Rent Arrears **1.35%**. Only increased 0.01% from 1.25% last year. This is despite the continuing impact of the pandemic and cost of living crisis on households throughout Provanhall.



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.

In addition to Covid legislation introduced by the Scottish Government, the Association was successful in these aims:

- 1 antisocial behaviour legal notice issued
- 0 evictions
- 0 abandoned houses

Antisocial Behaviour: dealing with neighbour & antisocial behaviour complaints.

77 Complaints in total:

- Category A Very Serious 0
- Category B Serious 15
- Category C Nuisance 62



Housing Services Performance Report 2021-22

| | Provanhall HA Target | Provanhall HA Actual | Scottish Average |
|---|----------------------|----------------------|------------------|
| % average rent Increase to be applied next year | N/A | 2.6% | 2.98% |
| Average number of days to relet empty houses | 7 days | 17.6 days | 51.57 days |
| % rent loss for empty homes | 0.25% | 0.46% | 1.43% |
| % of lettable homes that become available | 7% | 8.12% | 7.76% |
| Average number of days to process Housing Applications | 10 days | 2 days | N/A |
| % gross rent arrears | 4% | 2.22% | 6.34% |
| % of former tenant arrears written off | N/A | 20.20% | 31.9% |
| % of antisocial behaviour complaints resolved within local target | 100% | 100% | 94.67% |
| % of existing tenants very or fairly satisfied with the quality of their home | 97% | 88.8% | 85.44% |
| % of existing tenants very or fairly satisfied with the landlord's management of the neighbourhood they live in | 99% | 99.2% | 85.09% |

Working Together

With continued financial pressures on families, individuals and the community, we continue to fund a Money Advisor in partnership with two local Housing Associations through Connect Community Trust (CCT).

As the pandemic continued into a second year, we supported the Greater Easterhouse Covid Response Group. This involved identifying Tenants and getting them the advice and support they needed. We managed to get more help for our tenants as follows:

Scottish Government – £12,500 for almost 250 tenants for help with energy vouchers

Cash for Kids Covid-19 Grants – £22,100 that helped 128 families with Morrisons Gift Cards

STV Children's Appeal/SG funding – £3,000 that helped 30 families with cash payments

Cash for Kids – £6,685 that helped 109 families with Morrisons Gift Cards

Cash for Kids Covid-19 Grants – £5,915 that helped 91 families with Morrisons Gift Cards

Scottish Government – £5,000 for over 150 tenants for help with energy vouchers

We continue to support Connect Community Trust who manage our community facility and deliver wider role projects including youth clubs, job clubs, elderly lunch clubs, I.T. classes and bingo. During Lockdown, CCT were instrumental in delivering services on the ground for Provanhall residents, including food parcels, fuel payments, IT provision and children's activity packs. This work was undertaken as part of the Greater Easterhouse Covid response Group, of which both Provanhall and CCT are members.

We continue to work with, and develop, EHRA, the partnership of the 8 local Community Based Housing Associations and we undertake a lot of joint lobbying and training with them.

Staff & Committee 2021-22

Management Committee

Liz McEwan (*Chair*)
Christine Morris (*Secretary*)
Linda Cameron
Tracy Coutts
Rodger Harley
Barbara McCluskey
Cathie Reid
Clarice Spaine
Margaret Stewart

Executive Officers

Patricia Gallagher
Director (*retired 28 February 2022*)

Alan Hume
Director (*appointed 14 April 2022*)

Mark Quigley
Technical Services Manager

Sean Douglas
Housing Services Manager and
(*Interim Director 1 February 2022
to 14 April 2022*)

Staff Team

| | |
|--------------------------|------------------------------|
| Julie Smith | Housing Officer |
| Tracy Campbell | Housing Officer |
| Angela Marshall | Temporary Housing Officer |
| Louise Kirkland | Senior Finance Officer |
| Rachel Fitzsimons | Property Assistant |
| Samantha Cosgrove | Receptionist |

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 G34 9QG
The Forge, PO Box 1000, BX2 1LB

Internal Auditor

Wylie Bissett
68 Bath Street
Glasgow G2 4TP



Provanhall Housing Association Limited is a company registered in Scotland under the Companies Acts, Company Number: SCO37762, Registered Office: 34 Conisborough Road, Easterhouse, Glasgow, G34 9QG.

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