



SHETTLESTON HOUSING ASSOCIATION

*Serving the communities of Shettleston,
Springboig, Greenfield and Sandyhills*



annual report

2020/21

Social Housing Charter

The Scottish Government's Charter sets the standards and outcomes that all social landlords must aim to achieve for their tenants and service users, and is currently made up of 14 outcomes. They cover the following service areas:

- **Equalities**
 1. Equalities
- **Customer/Landlord Relationship**
 2. Communication
 3. Participation
- **Housing Quality and Maintenance**
 4. Quality of housing
 5. Repairs, maintenance and improvement
- **Neighbourhood and Community**
 6. Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes
- **Access to Housing and Support**
 - 7, 8, 9. Housing Options
 10. Access to social housing
 11. Tenancy sustainment
- **Getting Value from Rents and Service Charges**
 13. Value for money
 - 14, 15. Rents and service charges

You can read the Charter for yourself at:

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

chair's foreword



Welcome to Shettleston Housing Association's Annual Report for 2020/21 – I hope you find it interesting!

Our aim is to provide you with information about the key issues, challenges faced and achievements of the year. The report also serves as our annual Performance Report to our tenants. It provides information about our services in relation to the Scottish Social Housing Charter outcomes, and how we compared with other social landlords.

Whilst every year is different it's fair to say that the past year was like no other. The pandemic meant that everybody had a tough time and some more than others. Many in the community had their own health affected or lost loved ones. Others faced financial insecurity, increased loneliness, isolation and anxiety or struggled with home schooling children. We're certainly not out of the woods yet but hopefully over the worst.

Throughout the year the Association worked hard to continue to serve the needs of our tenants and the community. We had to find new ways of working "remotely", set up new partnership arrangements with other community bodies and neighbouring associations and were reminded of the added value that we get from our own in-house contractor – Upkeep. We hope to be able to hang onto some of these positives as we start to build back from Covid.

I would like to thank our staff and my fellow Committee Members for all their hard work in these difficult circumstances. I would also like to thank our tenants for their understanding and patience as our services had to be restricted at times to help protect everyone in line with Scottish Government requirements.

Best wishes for the year ahead.

Lesley Scoffield
Chairperson



Comparing with other landlords

Throughout this report we provide information about not just our own performance in 2020/21 but also about how we compared with the average performance of other social landlords where we think this would be of interest. To help make this easy to read we have used the following assessments of our performance:

😊 better than average performance

😐 around average performance

😞 below average performance

The term "Scottish average" means the average for all Scottish social landlords for which the Scottish Housing Regulator (SHR) collects and publishes data. Our "peer group" is a smaller group of around 38 housing associations that are most similar to us in size and in their urban setting. You can read the full published SHR data yourself on its website: www.scottishhousingregulator.gov.uk



about shettleston housing association

Our Purpose...

We are a community-controlled housing association providing affordable homes and related services for the people of Shettleston, Greenfield, Springboig and Sandyhills.

Our Vision...

Thriving and prosperous local communities where all residents enjoy great homes and services, an attractive physical environment, and good life chances.

Shettleston is a community based housing association and a Scottish Charity, led by a Management Committee of elected local residents. All members devote their time for free.

Some key facts about the Association as at 31st March 2021

2346 homes wholly owned by us	£21M investment planned in next three years
28% our homes built pre-1919	
20% our homes built since 1990	86 staff employed by SHA and Upkeep
£45M our current loan debt	

The Association has two subsidiary companies

- **East End Housing Development Company** – Set up to meet local housing needs in ways that SHA as an RSL and charity cannot. It manages our Mid-Market Rent properties through a lease agreement and directly owns a small number of tenement flats. Receives staffing services from SHA.
- **Upkeep Shettleston Community Enterprises** – The Association's social enterprise subsidiary. Upkeep is our 'in-house' contractor delivering all trades, estate caretaking and grounds maintenance services. It provides employment and training opportunities in the local area.

covid... and new ways of working



The coronavirus pandemic that emerged in early 2020 posed huge new challenges and caused severe disruption to our activities, services and plans for the year.

Our office was closed to the public throughout the whole year of 2020/21 – previously unthinkable for this community based housing association.

We were though able to respond and adapt to keep the show on the road. Our ICT team rose to the challenge and we very quickly switched to home-working for all staff, with only limited use made of the office during the year. With many staff unable to fully carry out their jobs we made use of the UK Government's "furlough" scheme, particularly in the early months of the first lockdown.

We had to regularly review our working practices throughout the year to protect the health and safety of staff

and tenants and ensure compliance with the changing Scottish Government requirements. This process continues.

Despite this, our key operations and essential services were maintained throughout the year. This required staff to adapt to new and innovative ways of working and we relied on members of our front-line staff team and contractors to continue to deliver repairs and other essential tasks in the community. We also benefitted greatly from the services of Upkeep's estate caretaking team which continued to keep closes, backcourts and common areas clean and well maintained throughout. Upkeep was also able to introduce a new bulk refuse removal service when the Council withdrew its service. Through this, over 200 tonnes of rubbish were removed directly from backcourts to Council waste centres.



Our Upkeep caretaking team.

our committee

It was also a very challenging year for our volunteer Management Committee.

By switching quickly to “virtual”, on-line, meetings the Committee was able to continue with almost a normal cycle of meetings throughout the year and attendance levels were very good. This was far from ideal particularly during a time of significant change on Committee. By the end of the year some Members had still to physically meet each other and were very much looking forward to getting back to normal meetings at the first opportunity.

It did mean though that the Committee was able to continue to exercise effective governance over the affairs of the Association. This included a need for consideration and decisions in relation to some complex and difficult issues including the review of our loan facility with RBS bank and the review of our staff structure.

During the year we were able to successfully recruit five new Committee Members bringing new skills and experience to the Committee. The average age of members also significantly reduced.



Members of our Management Committee.

supporting our tenants and the community



Residents relaxing in the courtyard at Cunningham House.

The Covid crisis created new needs for our tenants and the wider community. We were able to respond and provide support in a variety of ways – often in collaboration with other local bodies.

We continued to offer our welfare rights service to tenants and helped launch the new Tollcross/Shettleston Money Advice project with our partners, Tollcross Advice Centre and Tollcross HA. This ensured the continuing availability of quality money and debt advice to our tenants and other local residents.

Tenancy sustainment staff continued to make regular contact with tenants receiving our retirement housing service and our housing team made contact with nearly 600 of our older tenants during the critical early Covid period to check on their welfare. Through our own Community Donations Fund we made specific awards to 49 households in need. We also sent every tenant household a £15 voucher in January.

With Parkhead HA and Tollcross HA we obtained a Supporting Communities

Staff and volunteers at the Pantry.



Grant from the Scottish Government to support and develop local initiatives to address food poverty in light of Covid 19. Through this we were able to:

- Get regular emergency food parcels, delivered by our Upkeep colleagues, to around 150 tenant households over the summer months.
- Establish a pop-up Food Pantry outlet in our shop premises at 981 Shettleston Road. This was extremely successful and longer-term (3 year) funding was then

successfully sourced from the Big Lottery. The project, which is an outlet of the main Pantry, run on behalf of Parkhead HA by Unity Enterprise, continues to thrive and develop.

During the year we also entered into an agreement with Shettleston Foodbank for the use of our vacant shop on South Vesalius Street.

We launched our new Shettleston Does Digital Project in November, funded initially through Glasgow City Council's

Upkeep delivering food parcels.



Communities Fund and with FUSE Youth Café as our delivery partner. The service operates from 981 Shettleston Road but during the second lockdown

had to be temporarily delivered remotely (on the phone/on-line) but continued to provide a much needed service.

Shettleston Does Digital Project.



letting homes and meeting housing needs

During the year we re-let 165 homes, down from 215 in the previous year. This was in part due to the impact of Covid and a lower rate of tenancy turnover as people were less able to move. 7.4% of all tenants gave up their homes compared with 8.7% in the previous year.

We were unable to re-let homes to tenants until the end of June 2020 in line with government guidance, so properties had to lie empty. Once we were able to start allocating again the re-let process was slower because of the health and safety restrictions on work, the need for additional hygiene cleans etc. We also had to adapt the way we could offer properties (providing “virtual” viewings through videos) and how we facilitated tenancy sign ups in order to try and keep everyone safe. Staff worked hard to make the process as efficient as possible and we saw a slight reduction in offer refusal rates (down to 32%). There was though an unavoidable impact on our average re-let times which in previous years had always been good and we lost more rent from empty homes as a result. Other social landlords experienced the same problems as can be seen below:

Average re-let time (days)	2018/19	2019/20	2020/21
Shettleston HA	😊 19 days	😊 18 days	😞 50 days
Scottish Average	32 days	32 days	56 days
Peer Group Average	26 days	23 days	51 days

The pandemic contributed to an increase in homelessness across the City and all housing associations were asked to help the plight of affected households during these difficult and challenging times. We agreed with Glasgow City Council a higher target for housing homeless referrals and this had an effect on the overall pattern of lets we made during the year:

Analysis of lets made (% of all lets)	2019/20	2020/21
Existing tenants transferring to other SHA homes	26%	25%
Housing list applicants	43%	33%
Statutorily homeless households referred by Council	25%	41%
Other	6%	1%
Total	100%	100%

In 90% of cases homeless referrals resulted in an offer of let by the Association during 2020/2021. Of the offers made 88%, resulted in a let.

As a community based housing association we also work hard to prevent homelessness. We are pleased to report that tenancy sustainment remained high with most tenants remaining in their homes and community.

Tenancy sustainment (tenancies sustained for over a year by source of let)

	Existing Tenants	Statutory Homeless	Waiting Lists
Shettleston HA	😊 96.5%	😞 88.7%	😊 94.6%
Scottish Average	94.4%	90.2%	90.2%
Peer Group Average	93.0%	91.8%	91.3%

Anti-social behaviour (ASB)

We saw a slight increase in the number of complaints during 2020/2021. Over half the reports were for neighbour and noise nuisance, however, dog fouling and drug misuse continue to be issues of concern. Court action was initiated against one tenant during the pandemic for ASB.



improvements to existing homes

Our planned investment programme was impacted by the Covid pandemic and a number of projects were deferred to 2021/22. We did undertake the following improvement works:

- 32 kitchens were upgraded
- 29 bathrooms upgraded
- 162 properties were fitted with new boilers
- 32 properties were fitted with new windows
- 34 properties had repairs to external fabric
- 16 properties had kitchens upgraded to meet SHQS

93% of Shettleston Housing Association homes met the Scottish Housing Quality standard (SHQS). None of our stock failed the standard.

Exemptions and abeyances accounted for the shortfall in the Association meeting the standard for all stock.

The Scottish Average was 91% and our Peer Group Average was 90%.

When able to do so, the Association managed to complete 16 kitchen upgrades, which resulted in major structural work to some of our properties. However, it meant the number of our properties meeting the standard increased.

97% of our homes meet the Energy Efficiency Standard for Social Housing.

We were unable to undertake the required insulation works to some properties due to Covid restrictions and this work will be completed in 78 properties during 2021/22 to bring all homes up to the energy efficiency Standard.

Medical Adaptations

We only managed to complete 32 adaptations during the year. This was a big reduction from previous years (76 in 2019/20) and the time taken to complete them increased. Covid impacted on our performance due to delays in receiving occupational therapist referrals, contractors experiencing delays in obtaining materials, tenants shielding and health and safety restrictions on access all contributed to the decrease in performance.

Happy tenant in her new kitchen.



Tenant delighted with new energy efficient boiler.



housing quality and maintenance

Our repairs service was severely impacted during the pandemic. The number of non-emergency repairs that we were able to carry out reduced by 1,762 from the previous year. However, we still managed to deliver an emergency response service as we carried out 1,770 jobs which was very similar to a “normal” year. We were also pleased that our average response time remained quick at 2.09 hours, which was better than the sector average.



21 gas safety inspections could not be carried out due to Covid. In most cases this was because tenants were self-isolating or shielding when arrangements were made to carry out the service. When able to do so, all checks were carried out.

Performance in emergency and non-emergency repairs compared to other organisations

	Shettleston HA	Scottish Average	Peer Group Average
Average number of hours to complete emergency repairs	😊 2.1	4.2	3.9
Average number of days to complete non-emergency repairs	😊 4.1	6.7	6.9
% of non-emergency repairs completed “right first time” and “on time”	😊 93.2%	91.5%	91.3%

new affordable homes

Completed developments

22 new homes were completed at Fenella Street with 8 mid-market rent and 14 social rent flats handed over in February 2021. The remaining 12 social rent flats at Fenella Street were completed in May 2021.

Developments in progress

We secured Planning Consent for our 44 unit development at the St Mark's school site. This project will deliver eight cottage flats, 17 family homes and 19 flats for general letting. Works are due to start on site in September 2021. A further feasibility study has shown that the proposed development of the former Shettleston Halls site at Wellshot Road is not financially viable given the planning requirements. We are now developing design proposals for a smaller project at the former telephone exchange.

Our new build at Fenella Street.



getting value from rents and service charges

We aim to ensure that our rents are affordable to those on low incomes and represent value for money. We believe that our rents compare favourably with those of other social landlords. The table below shows the average rents for our property sizes and how these compare with those of other social landlords.

Average weekly rent (including service charges)	2 apt	3 apt	4 apt	5 apt
Shettleston HA	£72.44	£80.87	£91.67	£114.95
Scottish Average	£79.48	£82.60	£89.81	£99.97
Parkhead HA	£70.21	£86.73	£95.98	£118.35
Tollcross HA	£67.65	£75.94	£92.02	£102.89
Glasgow HA	£81.95	£87.41	£102.20	£112.01

When we last asked tenants in December 2019, 87% said they thought that their rent represented good value for money.

For those struggling to pay rent our housing team reached out and asked tenants to “TALK TO US” as the sooner tenants speak to us the quicker we can help.

We did, however, end the year seeing an increase in rent arrears – £276,552 was the amount of rent owed by current tenants as at 31.3.2021, up £45,980 from the previous year. During the year, however, we started to see arrears begin to reduce from January 2021, and after such a challenging year for everyone, our gross arrears only increased by 0.4%. No court actions were initiated against tenants for rent arrears during the pandemic. No tenants were evicted.

Rent collected and gross rent arrears as at 31st March 2021

	Shettleston HA	Scottish Average	Peer Group Average
Rent collected as % of rent due	😊 99.5%	99.1%	99.3%
Current tenant arrears as % rent due	😬 2.98%	4.28%	3.38%



Satisfaction

At the end of 2020, as we continued to deliver restricted services due to the pandemic, we carried out an independent survey to gauge tenants' experiences and views of the Association's services under Covid. 20% of our tenants, i.e. 455 households, were interviewed and we were pleased that the results indicated continuing high levels of satisfaction with our services, despite restrictions. Some areas for improvement were identified and an action plan was drawn up to improve in those areas. A summary of the results is provided below:

Satisfaction with...	December 2020
How well we kept you informed of changes to services	80%
How easy it was to contact us during the pandemic	66%
Close cleaning and backcourt maintenance	80%
Bulk refuse removal by SHA	75%
Our repairs service	93%
Health and safety arrangements during staff/contractor visits	92%
SHA's services overall during the pandemic	91%

Complaints

Your complaints help us to review how well we do things and make improvements to our services, where needed. The Association has two levels of response timescales, in line with the Scottish Public Services Ombudsman's guidelines, which are five working days for Stage 1 complaints and, for complaints that require an investigation, i.e. Stage 2 complaints, we aim to respond within 20 working days. In 2020/21, we received a total of 36 1st stage complaints and eight 2nd stage complaints, the table opposite details our performance in responding to these complaints in comparison with our peer group average and the Scottish average.

Complaints	Shettleston HA		Scottish Average		Peer Group Average	
Criteria	1st stage	2nd stage	1st stage	2nd stage	1st stage	2nd stage
Percentage of complaints responded to in full in reporting year	😊 97.3%	😊 88.9%	96.9%	92.6%	98.8%	93.9%
Average number of days taken to respond to complaints	😊 6.39	😊 17.62	5.04	19.01	3.49	15.74

Learning from complaints

We publish our complaints performance quarterly in our newsletter and on our website, including details of where we have learned from service user dissatisfaction.



Your feedback helps us to improve our services.

financial highlights

Our investment in existing and new properties during 2020/21

Criteria	2021	2020
Bathroom/Kitchen/Electrical Upgrades	£207,862	£888,249
Central Heating Systems	260,915	506,986
Cladding	405,437	104,246
Stone works and other major works	322,950	159,015
Smoke detectors	24,373	358,997
General Housing Quality Standard Upgrades	588,704	45,037
Shared Ownership property buy backs	55,000	57,700
New property development	1,042,271	2,351,917
Total spend	2,907,512	4,472,147

Financial Overview

During the year the Association made a surplus of £1,387,378. A big factor was the need to defer expenditure on planned major repairs, improvements and day to day repairs. This will now be undertaken in 2021/22 and future years. The pandemic resulted in some temporary cost savings particularly around the running costs of the office however we did incur unforeseen costs in improving our health and safety measures due to the pandemic. We also saw an increase in rent lost from empty properties and the cost of repairs to empty properties pre-let was higher than expected. We do continue to review our costs in a bid to make further savings. The Association made use of the Governments furlough scheme and claimed £206,236

during the financial year.

Our net assets position was £7,147,041 at the 31 March 2021.

The Association was able to conclude its loan refinancing exercise with the Royal Bank Scotland. The accounting impact on our financial statements saw a “notional” increase in our loan debt by £12.3m due to the costs of terminating the old loans, which reduced our revenue reserves. This significant change in our numbers does not affect our future financial plans and indeed the new loan structure will give us greater business planning certainty and should guard the Association against any impact on upward increase in interest rates. We also appointed Wylie and Bisset LLP as our new Internal auditors during the year.

Income

Gross rents and service charges	£9,508,152	£9,164,285
Less: rent loss from voids	(181,850)	(81,432)
Net rent and service charges	9,326,302	9,082,853
Other income	765,033	950,760
Turnover	10,091,335	10,033,613

Expenditure

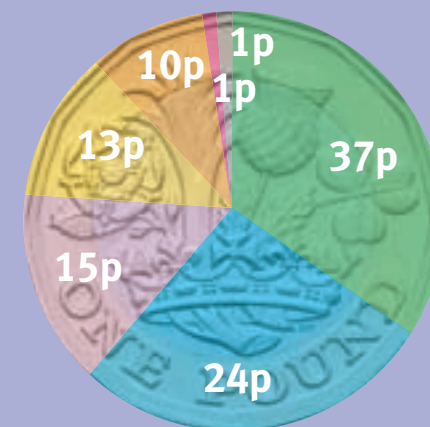
Management costs (staff and office running costs)	2,844,937	3,222,407
Service charge costs	973,209	856,336
Planned and cyclical maintenance - direct costs	753,005	696,083
Reactive and voids maintenance - direct costs	1,102,780	1,449,345
Housing depreciation and impairment	1,784,876	2,037,054
Other costs: bad debts and factoring	132,199	112,625
Operating costs	7,591,006	8,373,850
Operating surplus	2,500,328	1,659,763
Interest receivable	34,040	34,853
Interest payable	(1,308,200)	(1,724,020)
Gain/(Loss) on fixed assets disposal	25,510	15,686
Commercial revaluation Gain/Loss	135,699	(86,859)
Surplus/(Loss) before tax	1,387,378	(100,577)
Actuarial Gain/(Loss) on pensions	(1,534,000)	1,543,000
Total comprehensive income	(146,622)	1,442,423

Major improvements in our existing homes and building new homes

2,907,512 4,472,147

How each £1 of income is spent:

- Management, staff and office 37p
- Housing depreciation 24p
- Reactive and voids maintenance 15p
- Service charges 13p
- Planned, cyclical maintenance 10p
- Bad debts written off 1p
- Other costs, factoring 1p





SHETTLESTON HOUSING ASSOCIATION LTD

Helen McGregor House
65 Pettigrew Street, Glasgow G32 7XR

Tel: 0141 763 0511
Repairs direct dial: 0808 202 6565
Email: sha@shettleston.co.uk
Web: www.shettleston.co.uk



Chairperson Lesley Scoffield and CEO Tony Teasdale.

OUR MANAGEMENT COMMITTEE

Lesley Scoffield *Chairperson*
John Morrison *Vice Chairperson*
Christine Thomson *Secretary*
Grace Barbour
Isabelle Barnes
Elizabeth Battersby
Gillian Johnston
Jennifer Kiernan
Sean Connor *Co-optee*
Chloe Park *Co-optee*

OUR MANAGEMENT TEAM

Tony Teasdale *Chief Executive*
Anne McAlpine *Director of Housing & Community Services*
Colette McKenna *Director of Property Services*
Fiona Nicholl *Director of Finance & Corporate Services*
Ola Ajobiwe *Finance Manager*
Jo Farren *Corporate Services Manager*
Sandra McIlroy *Housing Manager*
Tiffany Sommerville *ICT Manager*
Ron Tracey *Maintenance Manager*

Shettleston Housing Association Ltd is a Registered Scottish Charity, No. SC036687

Registered with the Scottish Housing Regulator under the Housing (Scotland) Act 2010, No. 183

Registered under the Co-operative and Community Benefits Act 2014, Registered No. SP1884RS

Property Factor Registered No. PFO00226

Authorised by the Financial Conduct Authority, No. FRN730115

Member of the Scottish Federation of Housing Associations (SFHA)

Member of Scottish Housing Association Resources for Education (SHARE)

Member of Employers in Voluntary Housing

Member of the Glasgow and West of Scotland Forum of Housing Associations

Shettleston Housing Association is a non-profit making, community based, charitable housing association providing housing for those in housing need who wish to live in the area.



HAPPY TO TRANSLATE

Design: Melville Design Associates • Tel: 0141 637 8594