



HOUSING ASSOCIATION



ANNUAL REPORT /
CHARTER REPORT
2018/2019



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About this report

This is our annual performance report which combines our Annual Report that we produced in previous years with our landlord report. The landlord report is a requirement of the Scottish Housing Regulator (SHR).

You can get further information on the ARC and our performance from the SHR website at: www.scottishhousingregulator.gov.uk

You can call them on 0141 242 5642 or email at: shr@scottishhousingregulator.gsi.gov.uk
or you can write to them at

Scottish Housing Regulator
Buchanan House
58 Port Dundas Road
Glasgow G4 0HF



Chairperson's Report

Welcome to our first combined Annual Report and Annual Charter Report.

It continues to be another busy year for the Association. We remain in high engagement with the Scottish Housing Regulator and we have been working hard to make the necessary improvements to meet the Regulatory Standards. This has involved some additional time spent away from the business as usual for staff and committee.

The Management Committee expect Engagement with the Regulator to continue as we undertake a Strategic Options Appraisal to determine the future direction of the Association.

We were successful in recruiting 4 additional committee members at our AGM in September 2018 and now have a committee of 9 members with 3 statutory appointed members. It is important that the Management Committee have the right skills to lead the organisation and as part of our improvement plan training is undertaken to strengthen skills.

In June 2018 we said goodbye to our Finance Officer of 24 years Dorothy McArthur and ended our arrangement with Reidvale Housing for Finance Services. Moira Smith and Mandy Lennox joined the team last summer providing financial and administrative support.

Following a consultation event with tenants in June 2017 we were approached about the

lack of play equipment in the playpark. We worked with a group of tenants and children from the clubs at Ruchazie Parish Church to develop ideas for improvements. We secured funding from Glasgow City Council Stalled Spaces and Area Partnership as well as Tesco Helping Hands to provide additional play equipment and make some ground improvements which have been welcomed. The park is clearly popular and well used.

We continue with our programme to replace kitchens and completed the installation of new kitchens at Phase 2 within the year. We completed an external paint programme in Phase 3 and continue to ensure tenant safety with an annual gas safety check at each property and a cycle of electrical checks.

I am pleased to report that tenants are satisfied with the delivery of our services and in 2018 were able to confirm 96% of our tenants were satisfied with the services we provide. Whilst this is a high number we always strive to improve. Completing satisfaction surveys about our services is a way you can help to identify areas for improvement.

We are always looking for tenants to get involved in the management of the Association. If you are interested in any aspect of the Association, please get in touch with Janice Shields or Fiona Jolly at our office who can provide you with information.



"I am pleased to report that tenants are satisfied with the delivery of our services and in 2018 were able to confirm 96% of our tenants were satisfied with the services we provide."

We hope that you find the report interesting, you can find further information about the Association on our website at www.ruchazieha.co.uk and on the Scottish Housing Regulator website where you can compare our performance with others at www.scottishhousingregulator.gov.uk.

We are always keen to hear your comments and feedback on our services, policies and publications. Please see the end of this report for more details.

Hugh Holland
Chairperson

Management Committee

Management Committee

As at 31st March 2019 the Association had 63 members.

The Management Committee of Ruchazie Housing Association makes key decisions on behalf of our members and tenants. The Scottish Housing Regulator has made 4 appointments to the Management Committee to support the organisation whilst under Regulation.

Committee members

Hugh Holland	Chairperson
Brain Tollett	Vice Chairperson
Ann Macdonald	Secretary
Agnieszka Galor	Committee Member
Robina Rigley	Committee Member
Craig Lindsay	Committee Member (resigned June 2018)
Keith Anderson	Appointee (appointed April 2018)
Bill Banks	Appointee (appointed April 2018)
Tom Brock	Appointee (appointed April 2018)
Julie Cosgrove	Appointee (appointed April 2018)

Staff

Janice Shields	Interim Director/ Housing Services Manager
Fiona Jolly	Housing & Corporate Services Officer
Sheree Colclough	Property Services Officer
Dorothy McArthur	Finance Officer (retired June 2018)
Moira Smith	Finance Officer (appointed July 2018)
Mandy Lennox	Clerical Officer (appointed June 2018)
Paul Rydquist	Statutory Manager (appointed January 2019)

(Reidvale Housing Association provided Financial Support which ended in July 2018)

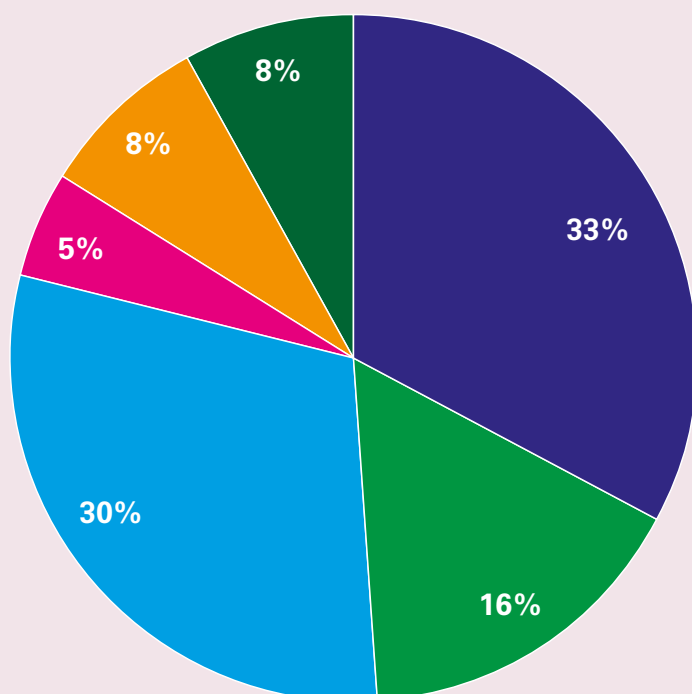


Finance

STATEMENT OF COMPREHENSIVE INCOME

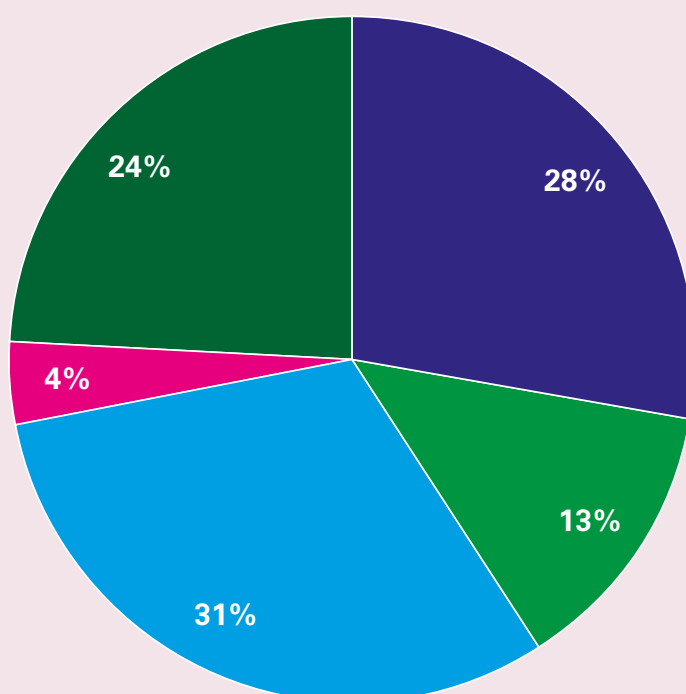
	2018/19	2017/18
	£	£
INCOME		
Rental and Other income	1,205,702	1,182,060
EXPENDITURE		
Management Costs	399,851	326,675
Repairs	190,195	158,273
Depreciation	366,578	364,638
Net Interest & Other Charges	58,526	44,863
Pension Costs Adjustment	96,000	-
SURPLUS FOR YEAR	94,552	287,611

2018/19



- Management Costs (33%)
- Repairs (16%)
- Depreciation (30%)
- Net Interest & Other Charges (5%)
- Pension Costs Adjustment (8%)
- Surplus for the Year (8%)

2017/18



- Management Costs (28%)
- Repairs (13%)
- Depreciation (31%)
- Net Interest & Other Charges (4%)
- Pension Costs Adjustment (0%)
- Surplus for the Year (24%)

Statement of Financial Position

As at 31st March 2019

	2019	2018
	£	£
NON-CURRENT ASSETS		
Housing Properties - depreciated cost	13,381,641	13,722,306
Other tangible fixed assets	19,560	21,733
	13,401,201	13,744,039
CURRENT ASSETS		
Debtors	40,218	28,957
Investments	400,000	400,000
Cash at Bank	571,057	537,086
	1,011,275	966,043
CREDITORS: Due within one year	(298,489)	(311,594)
NET CURRENT ASSETS	712,786	654,449
TOTAL ASSETS LESS CURRENT LIABILITIES	14,113,987	14,398,488
CREDITORS : Due in more than one year	(2,566,961)	(2,883,312)
PROVISION FOR LIABILITIES: Pension Liability	(246,000)	-
DEFERRED INCOME: Social Housing Grants	(9,723,571)	(10,032,231)
NET ASSETS	1,577,455	1,482,945
EQUITY		
Share Capital	63	104
Revenue Reserve	1,577,392	1,482,945
	1,577,455	1,483,049

Housing Management

Over the last 12 months our staff team has continued to provide our tenants and other customers with a housing management service that covers rent account management, allocating our empty homes, waiting list administration, estate management and dealing with anti-social behaviour.

At March 2019 the association owned 225 properties.



Rent Income – rent is our main source of income and funds all of the work and services we provide. Our main focus is to ensure that we collect all of the rent due and support tenants to make payments to any arrears they may have. We are supported by GEMAP who provide a

weekly confidential surgery for our tenants to help with all areas of financial matters.

We make regular contact with all our tenants and are available to speak to them regarding their rent account and to signpost to other agencies when needed.

	2017-2018		2018-2019	
	£	%	£	%
Current Tenant	£16,735	1.98%	£16,001	1.85%
Former Tenant	£8911	1.06%	£7063	0.85%
Total Arrears	£25,646	3.04%	£23,064	2.70%

Loss of rent from empty homes

We lost **0.03%** of our rental income due to homes being empty.

127 applicants on our waiting list.

Average time to re-let empty homes
4 days.

Property Services: Maintenance of our homes and environment is vitally important to our tenants and to us. In maintaining your home, we ensure that your home is safe, warm and secure and the wider environment is an area that residents feel safe and are proud to live in.

During 2018/19 Ruchazie HA invested £214,924 in our homes.

We carried out the following:

INVESTMENT WORKS in 2018/19

Kitchens x 9	£19,789
Boilers x 3	£4,940

REPAIRS AND MAINTENANCE works in 2018/19

REACTIVE REPAIRS	£54,625
WORKS TO EMPTY HOMES (VOID WORKS)	£9,490
CYCLICAL MAINTENANCE	£46,512
GAS MAINTENANCE	£26,032
GROUND MAINTENANCE	£21,600
MEDICAL ADAPTATIONS	£23,356
ELECTRICAL TESTING	£8,580
NO OF HOMES WITH VALID GAS SAFETY CERTIFICATES	225



Wider Role Services

Ruchazie Housing Association works with a number of partners in the Ruchazie and Greater Easterhouse Area to secure funding for projects and wider role activities.

- **Money/welfare Advice** – a valuable service provided by GEMAP. In 2018 – 2019 we made 62 referrals to the service, some tenants referred for more than one benefit. There was £141,254.88 in financial gain for our tenants. This service supports our tenants to make applications for benefit entitlements and helped reduce debt by £39,565.12.
- **Cranhill Development Trust** – we support the work of the trust by part funding the Job Club Service every Thursday at Ruchazie Parish Church. The £2500 we give, comes from the rental of the shop unit at 22 Avondale Street.
- **EHRA** – Ruchazie Housing Association is part of the Easterhouse Housing and Regeneration Alliance (EHRA) and works with the seven other community based housing associations to share services, training costs, and to lobby politicians. EHRA also organises an annual community conference.
- **The Ruchazie Pantry** – in partnership with Glasgow City Council, Ruchazie Parish Church and Fare Share. We have been part of the steering group successful in obtaining grant funding to open a community pantry in Ruchazie. This service will provide provision of affordable fresh food in our area where access to supermarket shopping is limited.
- We also contribute when requested to other clubs operating in the Ruchazie area.
- **Playpark** – we have been able to improve the playpark in Elibank Street in partnership with funding from Glasgow City Council. We received further funding from the Big Lottery and Tesco which will allow us to complete the improvements in this year.



MEETING THE SCOTTISH SOCIAL HOUSING CHARTER LANDLORD REPORT 2018-2019

This is the 6th Landlord Report for the year 2018 – 2019. This report will provide you with information on how Ruchazie Housing Association performs as a social landlord in meeting the Scottish Housing Charter.

Our staff and management committee have continued to work to improve performance in our services and strengthen governance. Tenants continue to return questionnaires about our

services which tell us where our services are good or where we could do better.

In this report we have included information for you to compare our performance with others, the Scottish average across all landlords and our peer group (small urban housing associations)

There are many ways tenants can participate and get involved with the association and we would be delighted to hear from you.

HOMES AND RENTS

We have a total of 225 homes and our rent increased by 2.9% from the previous year.

Our average weekly rents compared to the Scottish average is much lower.

Size of home	NO	Ruchazie HA	Scottish average	Difference	Peer Group	Difference
2 apt	19	£65.91	£76.10	13.40%	£62.30	-£3.61
3 apt	106	£71.92	£77.70	7.40%	£71.12	-£0.80
4 apt	83	£74.47	£84.44	11.80%	£80.98	£6.51
5 apt	17	£82.89	£93.49	11.30%	£92.68	£9.79

22% of our tenants did not think our rent represents Value for Money. We consult with tenants every year whilst considering any rent increase that may be applied, taking into consideration comments that are made.

We strive to make any increase in rents affordable for our tenants whilst ensuring that we are able to meet current and future commitments, including improvements to our homes.

We experience low level of void properties with **100%** of our tenancies sustained in the last year.

94.5% of our tenants are satisfied with the quality of their home.

We completed **13 adaptations** from grant funding of **£23,356** from Glasgow City Council.

TENANT SATISFACTION

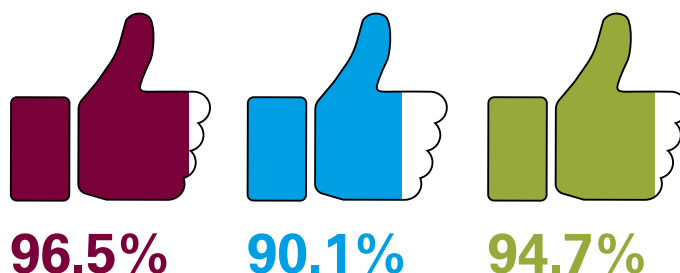
Our last tenant satisfaction survey was carried out in March 2018. We are required to carry out at least one full tenant survey about all our services every 3 years. Our next survey will take place early in 2021.

KEY

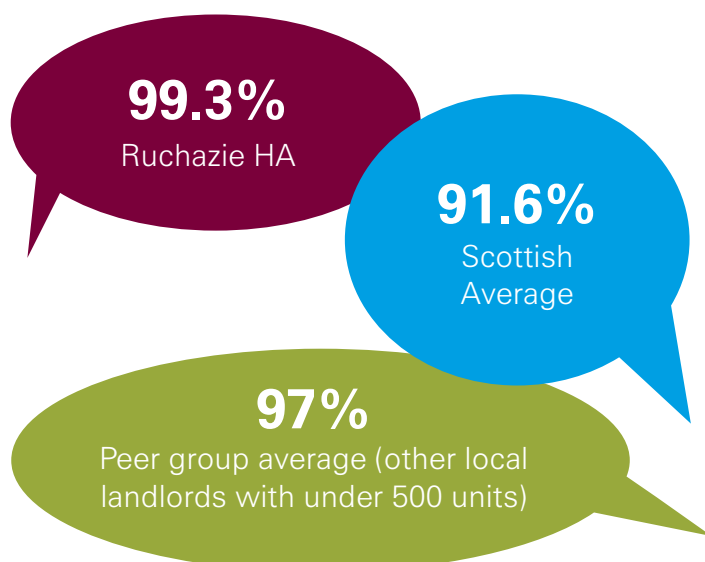
- Ruchazie HA
- Scottish Average
- Peer group average (other local landlords with under 500 units)

Here's what you said about our services:

% of tenants satisfied with the overall service provided



% of tenants satisfied with being kept informed about services and decisions



% of tenants satisfied with opportunities to participate



We are keen to listen to tenants views and take them into consideration when making decisions. If you would like to be part of the decision making process or scrutinise our performance, please get in touch.

QUALITY AND MAINTENANCE OF HOMES

Ruchazie's homes are well maintained. Repairs are improvements that are carried out when required and we consult with our tenants when replacing major components (e.g. kitchens, bathrooms etc.). We set priorities and timescales like getting repairs right first time, and we ask tenants about the service we provide following completion of repairs and improvements.

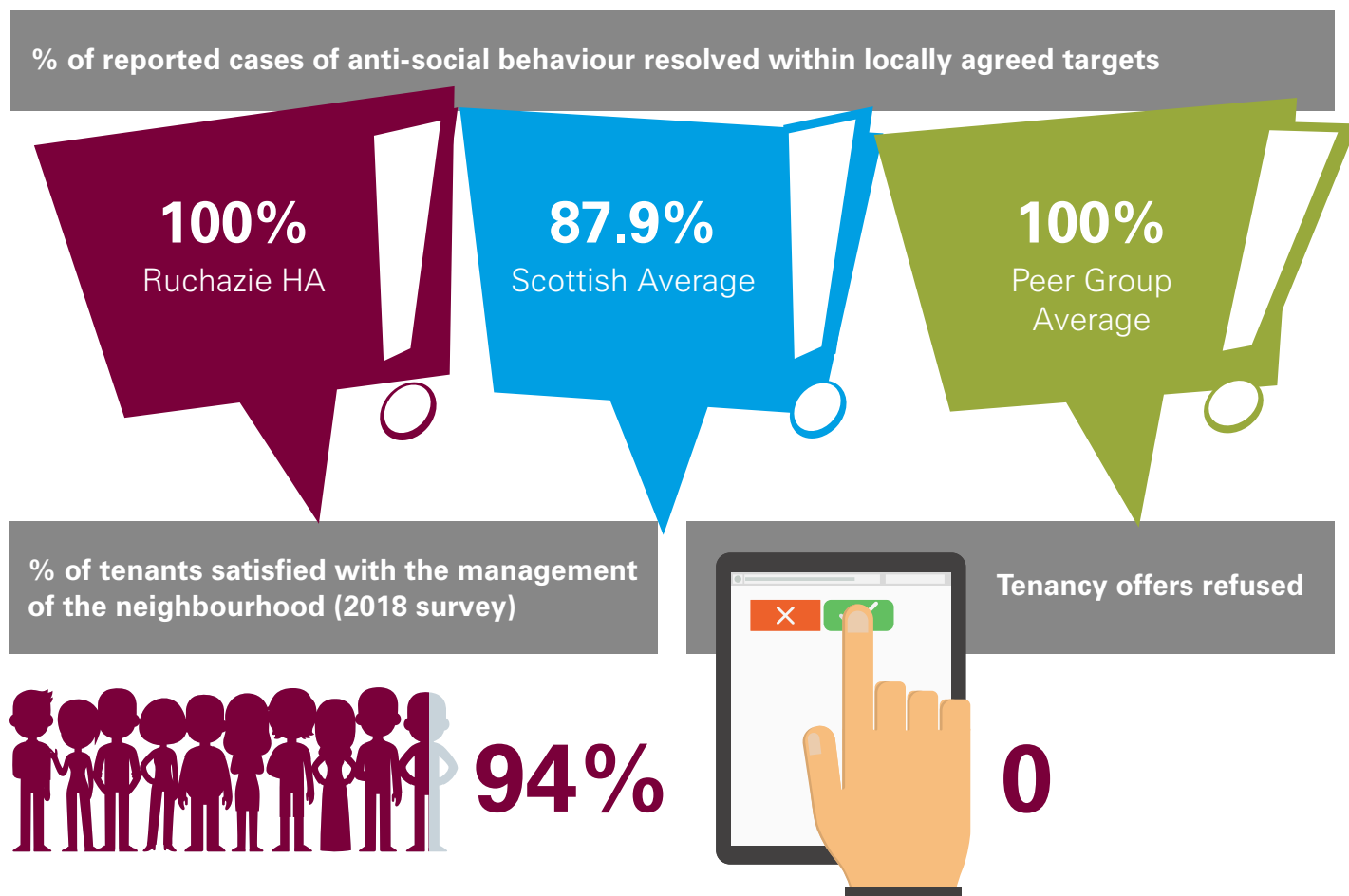
	Ruchazie HA	Scottish Average	Peer group Average
% of homes that meet the Scottish Housing Quality Standard (SHQS)	100%	94.1%	99.9%
Average time to complete emergency repairs	1.8 hours	3.6 hours	1.3 hours
Average time to complete non-emergency repairs	2.6 days	6.6 days	3 days
% of tenants satisfied with the service received	99%	91.7%	96.6%

NEIGHBOURHOOD

We carry out estate inspections at least every two weeks, and this is in addition to ad-hoc inspections and responding to requests and complaints from our tenants.

We respond effectively to complaints of anti-social behaviour to prevent escalation and

provide support and assistance when required including signposting to other agencies. For every 100 of our homes we received 5.8 cases of anti-social behaviour, and all of these cases were resolved within targets locally agreed. Being local to our tenants allows us to respond quickly to any reports of anti-social behaviour.



VALUE FOR MONEY

We understand that rent levels are important to our tenants and we aim to keep our rents as low as we can, however we do need income from rents to pay for the services we provide, and to maintain homes to the high standards expected of our tenants.

We aim to let our vacant homes as quickly as possible and minimise lost rent. In 2018-2019 we collected 100.2% of our rent due, this means that we collected all the rent money for the year, and some rent arrears.

% of rent collected in year

	Ruchazie HA	Scottish Average	Peer group Average
% of rent collected in year	100.2%	99.1%	100.9%
% of rent lost due to empty homes	0%	0.9%	0.1 hours
Average days to relet homes	3.7 days	31.9 days	5.3 days



Feedback

We value your feedback, please let us know if you have comments or suggestions on our performance or services we offer.

You can let us know your thoughts by speaking to our staff in the office, calling us on **0141 774 4433**.

emailing us on **administrator@ruchazieha.co.uk** or completing the comments slip below and returning to the office at 24 Avondale Street, Ruchazie. G33 3QS.

Name: (Optional)

Phone: (Optional)

Address: (Optional)

Email: (Optional)

I have a comment(s) about: (please circle):

Rent Services Satisfaction Performance

Other:

Your Comments: (please use a separate sheet if necessary)



H O U S I N G A S S O C I A T I O N

EHRA

Ruchazie Housing Association is a member of the Easterhouse Housing and Regeneration Alliance and works with seven other housing associations in Greater Easterhouse to share training and services. EHRA also lobby local and national politicians to highlight housing issues in our area of work. Ruchazie Housing Association tenants are invited to the Annual Conference held in September each year.



If you would like this report in any other format please get in touch.

Contact details

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