

# Annual Report

## 2018/19



**Southside**  
HOUSING ASSOCIATION

This year we have combined the Annual Report to tenants on the Scottish Housing Charter with our annual report to members and service users. Given that there was often a degree of duplication between the two reports, and given our concern about Value for Money, we have decided to combine the two. We trust you find the combined report informative and interesting and we would welcome any feedback you have on the content and format.

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# WELCOME

This year we have combined the Annual Report to tenants on the Scottish Housing Charter, (the ARC report), with our annual report to members and service users. The latter was normally issued to coincide with our Annual General Meeting in August, whereas the ARC is issued at the end of October. Given that there was often a degree of duplication between the two reports, and given our concern about Value for Money, we have decided to combine the two. We trust you find the combined report informative and interesting and we would welcome any feedback you have on the content and format.

recent years and where the Management Committee is working with staff to improve practices. Similarly, the feedback from tenants in our baseline satisfaction survey also showed areas of great strength but also areas where we can do better. A number of key areas that we are addressing over the coming year are:-

**Housing Quality** – the old electric storage heating systems have rightly come in for criticism and are expensive and inflexible, and we have a major programme of upgrading these in our mini multis, high rise blocks and deck access properties.

**Value for Money** – despite making real progress in 2015 on creating a better rent structure, the rents on smaller properties and/or high rise housing are still too high and we will be consulting with tenants on this in the coming weeks with a view to reducing the rent level for 73% of our tenants.



Annual General Meeting 2019

The past year has had some real highlights and genuine successes, but we have also had some challenges that have not gone as well as we might have hoped. I have highlighted below some of the key events, and further detail is contained throughout the report.

Our core social purpose is to be a good social landlord, and this is the aspect of the Association that is the most highly regulated. In our report on performance against Charter Standards we outperform most of the Scottish Housing Association sector in a range of measures. However there are a number of areas where our performance is not as good as it has been in



Private Acquisition, Allison Street

Our repairs service continued to perform well and we completed a total of 7,865 reactive repairs last year. The Association has a significant investment programme to maintain the quality of our tenants' homes and to ensure we maintain very high safety standards. For this year and the next few years our programme of investment of approximately £3M per

annum will be heavily weighted towards improving tenants heating, and fire safety work. This will include new fire doors and sprinkler systems in common areas in high rise properties.

Community support continues to be an important part of what we do, and staff and volunteers have successfully delivered a range of support services and activities from our six Southside Connects bases at

- Queensland
- Moss Heights
- 150 Berryknowes
- Herriet Court
- Nithsdale and Newark, and
- 423 Shields Road.



**Smiley Saturday Club, Moss Heights Avenue**

We were very disappointed to lose out on the £2M promised grant funding for the new Community Hub in Pollokshields despite all the hard work that had gone into securing it. By contrast, with strong local leadership in Cardonald, we have made huge improvements at Halfway Community Park (over £2m of investment in the land around Moss Heights Avenue), and on the back of this work we have secured £1.3m to improve parking and the grounds at Queensland which will start early in 2020. We have also supported, with staff and volunteers, alongside a range of different organisations, really vibrant and popular holiday programmes for local children.

We continue to partner with Glasgow City Council (GCC) to deliver new homes for people on our Housing List. Last year we were on site with 141 homes supported by grant funding of over £10m. We have also continued to purchase and improve pre 1919 tenement flats with the financial support of GCC.

While providing services to tenants is at the heart of what we do, we are also a factor and co-owner and also a provider of Mid-Market Rent properties through

our subsidiary company SFARS Ltd. The Management Committee was delighted to see the year on year improvement in satisfaction rates amongst factored owners and also the high scores from owners on Value For Money.



**St Andrews Drive Opening Event 2019**

Similarly our concierge service, both fixed site and mobile teams continues to generate very high rates of satisfaction. The Association continues to invest heavily in specialist Advice Services and this service is hugely popular. The Welfare Rights staff team were able to generate £2.7m in otherwise unclaimed entitlements for customers during the past year.



**Arts and Crafts Club, Herriet Court**

One of the things that makes us distinctive is that we are a community owned and controlled organisation. We employ staff to deliver a huge range of services, but all the major strategic decisions are made by and on behalf of local people. Setting the rent levels, agreeing the budget and how much we invest in your homes annually, who we prioritise for housing etc. are all decisions made by the Management Committee.

We will be launching a campaign later in the year to encourage membership of the Association and I would urge you to join if you are not already a member. In difficult times, your local community controlled housing association is often an important support in the face of central and local government cut backs.

My thanks to all those who work to deliver all the services that we provide. The staff work hard to provide services to a high standard, and where we get it wrong we are committed to redressing matters, so please use our complaints service. I also want to thank all the volunteer teams we have. We now have volunteers active in nearly every aspect of the Associations' activities including the governance of the Association, the advice services, the community support work and the handyman service. My thanks to all those who give so unselfishly of their time. I also want to thank all my fellow committee members who support the staff and I throughout the year in a totally voluntary capacity. Special thanks to both Lucy Ann Cowan and Alan Ferguson who both stood down this year after many years of volunteering on the Management Committee.



**Isobel Nelson, Employee of the Year 2019 and Margaret McIntyre, Chairperson at 2019 AGM**



**Alan Ferguson and Margaret McIntyre at 2019 AGM**

I hope you enjoy reading about the work of the Association over the past year in the following pages and if you would like to get more involved in the work of the Association please feel free to contact me on [chairperson@southside-ha.co.uk](mailto:chairperson@southside-ha.co.uk).

**Margaret McIntyre**  
Chairperson



**Community Picnic, Queensland Court & Queensland Gardens**

# WHO REGULATES & GOVERNS US?

## THE ASSOCIATION IS CONTROLLED BY THE COMMUNITIES IT SERVES.

### WHO REGULATES US?

Southside Housing Association, like all housing associations, is regulated by The Scottish Housing Regulator.

 [WWW.SCOTTISHHOUSINGREGULATOR.GOV.UK](http://WWW.SCOTTISHHOUSINGREGULATOR.GOV.UK)

The Association is also regulated by Social Care and Social Work Improvement Scotland (The Care Inspectorate) in relation to housing support services.

 [WWW.CAREINSPECTORATE.COM](http://WWW.CAREINSPECTORATE.COM)

As a charity the Association is regulated by the Office of the Scottish Charity Regulator.

 [WWW.OSCR.ORG.UK](http://WWW.OSCR.ORG.UK)

The Association is also regulated by the Financial Conduct Authority.

 [WWW.FCA.ORG.UK](http://WWW.FCA.ORG.UK)

The Association's Factoring Service is registered with the Scottish Government's Property Factor Register and is regulated by a Code of Conduct.

As well as these formal regulatory obligations the Association works closely with Glasgow City Council, the Strategic Housing Authority, in relation to the provision of new homes, tackling disrepair and poor housing standards and re-housing homeless households. The Council also has a key commissioning and contract management role in relation to housing support and Glasgow Care and Repair services.

Minutes of all Management Committee meetings are available on our website.

During the financial year 2018/19, there were no significant concerns raised with the Association by any of our Regulatory bodies.



## GOVERNANCE

The Association is controlled by the communities it serves. The Management Committee, Neighbourhood Committees and the SFARS Board are largely composed of local residents and service users who try and ensure that the Association delivers services appropriate to the needs of the local community. Fig 1.1 overleaf illustrates the Association's Governance Structure. The committees operate to clear schemes of delegated authority.

The Management Committee is the main governing body and had a stable membership throughout the past year. Details of membership are presented below. The two Neighbourhood Committees covering Halfway/Cardonald and Pollokshields/

Shawlands meet bi-monthly and operate as Sub-Committees of the main Management Committee. Membership to all sub committees and the SFARS Board is appointed by the Management Committee.

The general membership of the Association totals 140. During the past year there were 17 new members. All meetings of the Management Committee were quorate in 2018/19, and the attendance rate by Committee members was 80%.



Patrick McGrath, Director at AGM 2019



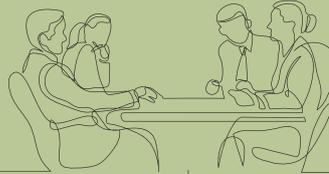
Margaret McIntyre and Ian Dyer at AGM 2019



Members of the Association at AGM 2019

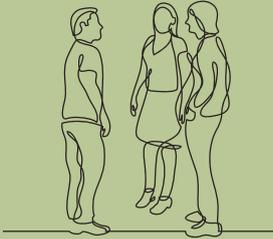
**MANAGEMENT  
COMMITTEE**

12 MEMBERS  
(ELECTED AT AGM)



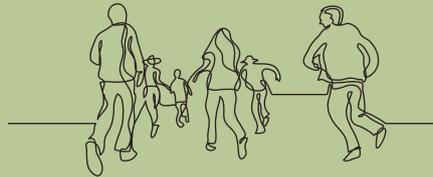
**POLLOKSHIELDS  
NEIGHBOURHOOD COMMITTEE**

UP TO 10 MEMBERS



**CARDONALD/HALFWAY  
NEIGHBOURHOOD COMMITTEE**

UP TO 10 MEMBERS



**SFARS BOARD**

7 MEMBERS  
(INCL 2 SHA MEMBERS)



**AUDIT  
SUB-COMMITTEE**



**STAFFING, APPEALS AND  
HEALTH & SAFETY  
COMMITTEE**



**Committee members who served on the Association's Management Committee and other governance structures over the past year:**

### **SOUTHSIDE MANAGEMENT COMMITTEE**

- Betty Macneill (Vice Chairperson)
- Iain Dyer (Secretary)
- Alan Ferguson (Resigned August 2019)
- Alex Cameron
- Alison Devlin (joined in September 2019)
- Bob Turnbull
- Hanif Mirza (Resigned August 2018)
- Jonah Chireka
- Kenneth Ross
- Lisa Peebles (joined in September 2019)
- Lucy-Anne Cowan (Resigned August 2019)
- Munir Choudry (joined in September 2018)
- Ruth McCluskey (joined in September 2019)
- Surjit Singh Chowdhary

### **CARDONALD / HALFWAY NEIGHBOURHOOD COMMITTEE**

- Margaret McIntyre (Chairperson)
- Pat Shields (Vice Chairperson)
- Alison Devlin (joined in July 2019)
- Brian Watson
- Elaine McGrath (joined July 2019)
- Mary Ward (joined July 2019)
- May Ballantyne
- Sam Brown

### **POLLOKSHIELDS NEIGHBOURHOOD COMMITTEE**

- Parveen Mahmood (Chairperson)
- Sadie Swan (Vice Chairperson)
- Betty Macneill
- Dorothy Wason (resigned January 2019)
- Farida Fahill
- George Thomson
- Iain Dyer (joined January 2019)
- Manar Aldulaimi (joined July 2019)

### **SOUTHSIDE FACTORING AND RELATED SERVICES LTD**

- Alan Ferguson (resigned as Chairperson August 2019)
- Lucy Gillie
- Betty Macneill
- Carol Wiseman (resigned September 2019)
- Elisa Campanario
- Michael Davie
- Munir Choudry
- Ruth Mc Cluskey (Chairperson)
- Scott Stibbs



**Management Committee Meeting 2019**



**Margaret McIntyre addressing the Management Committee 2019**

# ANNUAL TENANT REPORT

## WELCOME TO THE SIXTH ANNUAL TENANT REPORT ON THE SCOTTISH SOCIAL HOUSING CHARTER BY SOUTHSIDE HOUSING ASSOCIATION.

Southside Housing Association is regulated by the Scottish Housing Regulator (SHR). The SHR is accountable to the Scottish Government. The Scottish Social Housing Charter was introduced in April 2012 and sets out the standards and outcomes that each housing association in Scotland should achieve. Starting in 2014, the SHR required Southside Housing Association to report on its performance against the Charter each year.

The Charter submission made by each regulated housing association is extensive and the full details can be accessed on the SHR website [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk). This report concentrates on the 18 performance areas that were identified as being most important to tenants by the SHR. In addition the SHR website has an excellent interactive facility which allows you to compare Southside Housing Associations performance with any other housing association in Scotland. For the purposes of this report we have used the Scottish average as the key comparison against Southside's performance.



St Andrews Drive Opening Event 2019

# TENANT SATISFACTION

Of the tenants who responded to the Association's most recent Tenants Satisfaction Survey in 2019:

satisfied with overall service SHA provide

**85%**  
(Scottish average 90.1%)

SHA good at keeping them informed

**97.9%**  
(Scottish average 91.6%)

Satisfied with opportunities to participate in decision making

**91.2%**  
(Scottish average 86.5%)



Resident at Herriet Court, 2019

## COMMENT

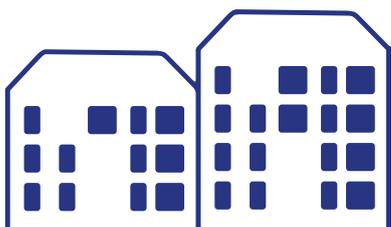
The Scottish Social Housing Charter places greater responsibility on the Association to ensure that our services reflect tenants needs and aspirations and that we can demonstrate that our tenants are satisfied with the service they receive. The satisfaction levels with the overall service we provide has disappointingly fallen since the previous satisfaction survey in 2016 and is below the Scottish Average.

## ACTION

The Association are keen to improve on satisfaction with our overall service and we hope that the rent review and further investment in our stock, including new central heating systems, will help to improve satisfaction rates. We want to hear from you however, on how we can improve our services and which services are important to you. We will start the conversations during our rent review consultation and continue thereafter using different forms of communication

Remember you can provide comment on a range of service areas by completing our survey cards, quarterly newsletter feedback cards and via our website and Facebook page.

We welcome your feedback and comments as this helps us shape our services in the future.



# HOME AND RENTS

At 31 March 2019 Southside Housing Association owned 2,270 homes. The total rent due to Southside Housing Association for the year was £8,853,279. The Association increased its weekly rent on average by 2.90% from the previous year. This increase was lower than the Scottish average of 2.97%

## AVERAGE WEEKLY RENTS (Table 1)

Size of Home	Number Owned	Southside Housing Association	Scottish Average	Difference in 2018	Difference in 2017
1 apt	77	<b>£64.92</b>	£70.22	<b>-7.5%</b>	-6.6%
2 apt	1017	<b>£82.58</b>	£76.10	<b>8.5%</b>	9.1%
3 apt	571	<b>£91.82</b>	£77.70	<b>18.1%</b>	19.6%
4 apt	421	<b>£100.84</b>	£84.44	<b>19.4%</b>	20.2%
5 apt	43	<b>£106.94</b>	£93.49	<b>14.4%</b>	14.1%

### COMMENT

Southside Housing Association rents are still on average higher than many other housing associations. The differences in average rents are distorted by the impact of the Association having a high percentage of high rise properties, with extra charges for lifts and concierge services and the further impact of a significant percentage of supported tenancies, with additional support costs. The average rent comparisons, in the table above, would indicate the Association's main issue is with larger properties. However, when examining if our rents are affordable, we look at a measure that if you require to spend more than 25% of your household income on rent then you will be experiencing rent affordability issues. Using this measure it is our smaller properties, particularly one bedroom (2apt) where there is a rent affordability issue and not the larger properties.

### ACTION

The Association's rent restructure in 2015 delivered a fairer and more transparent rent structure. We are currently carrying out a further review of rent levels and we are focusing on our smaller properties where there is rent affordability issues and our high rise and deck access properties, where value for money was highlighted as an issue in our Tenant Satisfaction Survey. We will consult with all tenants on our rent review proposal during October and November.

The Association has, in addition, tried to address the disparity in rents by holding annual rent increases close to or below the Scottish average. See Table 2.



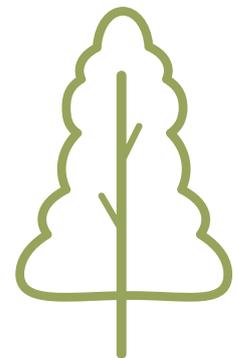
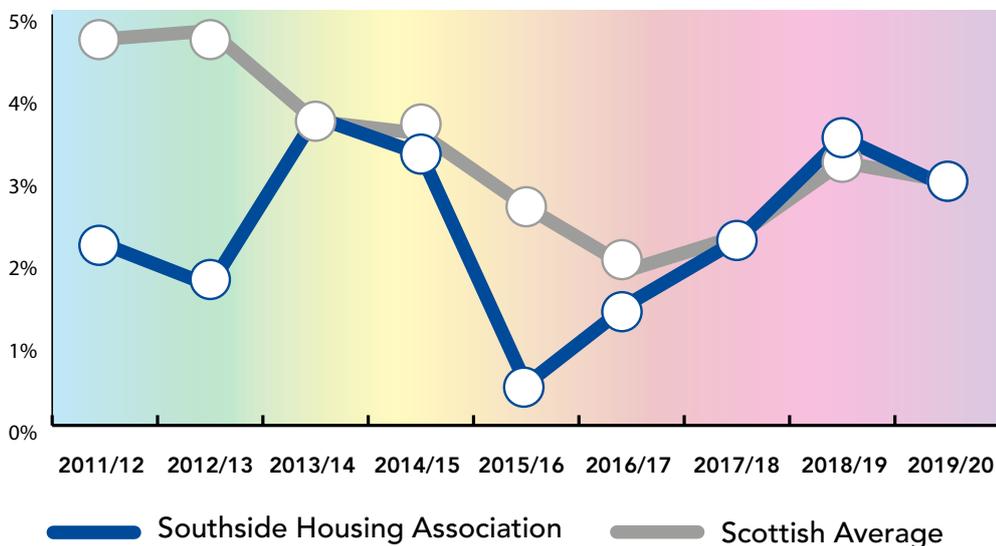
The Association has, in addition, tried to address the disparity in rents by holding annual rent increases close to or below the Scottish average.

### ANNUAL RENT INCREASES (Table 2)

The table below plots the Association’s annual rent increases against the Scottish average over the last nine years:

	11/13	12/13	13/14	14/15	15/16	16/17	17/18	18/19	19/20
Southside Housing Association Rent Increase	2.2%	1.7%	3.75%	3.3%	0.5%	1.5%	2.25%	3.5%	<b>2.9%</b>
Scottish Average Rent Increase	4.7%	4.8%	3.7%	3.55%	2.66%	1.9%	2.3%	3.2%	<b>2.97%</b>

Over the 9 year period, Southside Housing Association’s rents have increased overall by 8.18% less than the Scottish average.



# LETS

As at 31 March 2019 we had 1960 applicants on our housing list. We received and added 974 new applicants to our housing list in 2018/19. 150 properties became empty and available for let during 2018/19.

The number of lets during 2018/19 by source of let:

Lets to existing tenants (transfers)

19%

Lets to housing list applicants

46%

Lets from other sources

12%

Glasgow City Council Section 5 Homeless Referrals

23%

New Tenants satisfied with the standard of their home

91.18%  
(Scottish average 90.79%)



*"I was delighted that I was given the flat as I wanted to stay in an area I knew well, where my friends and church are. I love my flat."*

Housing List Applicant, Invergyle Drive

***"I have been with Southside Housing for about 29 years and thank all involved concerning my new house and their help."***

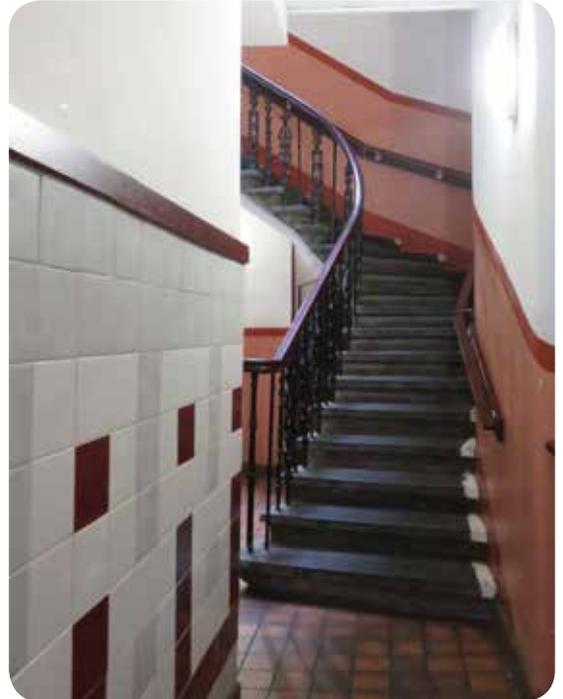
Existing Tenant Transfer, Kenmure Street





***"Very nice property, haven't needed to do very much other than freshened up the paintwork. Very quiet and really nice neighbours, also all the outside kept very well maintained."***

Housing List Applicant, Swinton Place



***"I was housebound in my previous home with the stairs; the first time I saw the house (other than in videos) was the day I moved in. It was better than I hoped and I am pleased I went ahead with the move."***

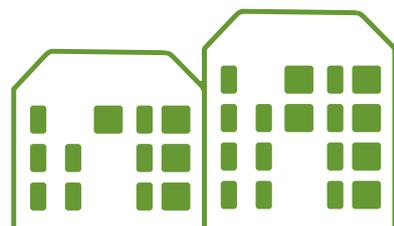
Housing List Applicant, Herriet Court



Mr Campbell, Pollokshields

***"I am really happy with my home and the service I received when moving. First Class."***

Mr Campbell was previously a private tenant in a property purchased by the Association through our Private Acquisition Programme. We discovered the electrics within the property were potentially dangerous to use. We offered Mr Campbell a transfer to alternative accommodation at Herriet Court, Pollokshields where Mr Campbell decided to remain permanently.



# ADVICE SERVICES

The Association has continued its commitment to providing high quality Advice Services to our tenants and the wider community. The Association funds some of these services from its core income with the aim of helping to increase household incomes in communities we serve and assisting our tenants to maintain successful tenancies.

**Tenants satisfied with the Welfare Advice and Money Advice service**

**98%**

**Tenancies sustained for more than 12 months**

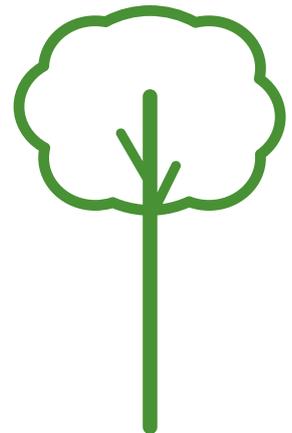
**93.1%**  
(Scottish average 88.8%)

## TENANCY SUSTAINMENT

Our Tenancy Sustainment Officer works closely with the Welfare Rights Officers, Money Adviser and Housing Management, and whether it is a new tenant who requires assistance to set up home, or an existing tenant in difficulty, they will arrange help and support to maximise their ability to sustain their tenancy. This can be help with benefits, debts, accessing furniture or could mean a referral to an external organisation.



Mrs Sohal, Pollokshields



Mrs. Sohal takes great pride in her home but her front garden was getting her down. "I'm not as able to work in the garden as much as I used to but I like to see it looking nice and tidy. I spoke to the Association and the Mobile Concierge team came out and gave the space a makeover. Mona Boutelhig (Housing Assistant for Independent Living) from the office followed this up by making a referral for me to the Council's assisted gardening programme, many thanks for all the support."



## WELFARE RIGHTS SERVICE

The Welfare Rights Service provides advice and information on all available benefits and will assist with applications, Mandatory Reconsiderations and can provide Appeal Representation at tribunals.

**1085** CASES

**4755** APPOINTMENTS

**£2,730,480** FINANCIAL GAINS



## MONEY ADVICE SERVICE

The Money Advice service provides impartial and independent debt advice. We provide details of suitable options available and provide clients with the necessary information to help make a decision. We can contact creditors and negotiate with them on our clients behalf. The service is approved by the Debt Arrangement Scheme (DAS) Scotland and is regulated by the Financial Conduct Authority.

**102**  
NEW CLIENTS

**£29,503.42**  
DEBT WRITTEN OFF

**30%**  
OF CLIENTS SEEN FOR  
FUEL DEBT ONLY



Gerry McKenzie, Tenancy Sustainment Officer



Suzanne Lavelle, Welfare Rights Team Leader

## ACCESS TO GOOD ADVICE SERVICES IS REALLY IMPORTANT

Universal Credit (UC) was rolled out in Glasgow in September 2018 and has had an adverse effect on tenants who find themselves transitioning from legacy benefits or applying for the first time. The process of applying for Universal Credit online is complicated, the rules of entitlement have changed several times since its introduction and applicants are required to upload documentation to prove their identity.

David Clarke from Pollokshields had been working full time until recently but then had to apply for Universal Credit. Stacey Donaghey from the Rents Team worked with David when he needed to apply for Universal Credit and helped him through the system.



**David Clarke, Pollokshields**

“Just a massive thank you to Stacey Donaghey for helping me through my universal credit application. She came up to my house and explained everything - statements/to do list/ payments so I couldn't be happier. Really easy to talk to. Before leaving she asked if I had any questions for her, but she already answered them with talking! Thank you, pal”



**Andrew Parker, Welfare Rights Officer**



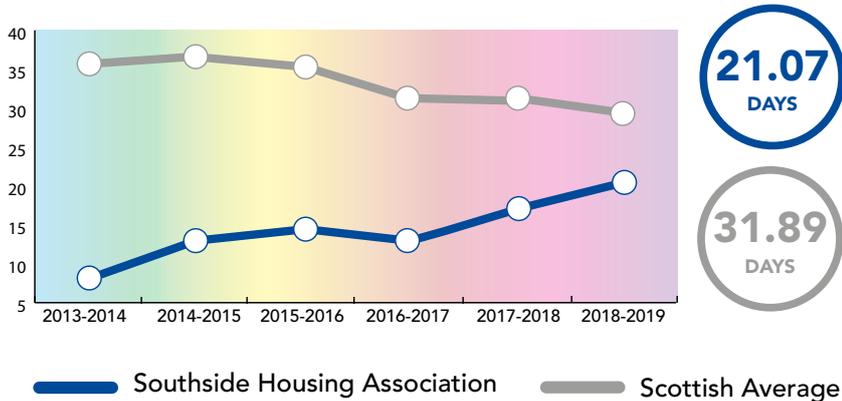
**Money Advice Appointment**

# VALUE FOR MONEY

The amount of money Southside Housing Association collected for current and past rent was equal to 98.1% of the total rent it was due in the year, compared to the Scottish average of 99.1%.

## AVERAGE RE-LET TIMES

Average days to re-let homes compared to the Scottish average in days.

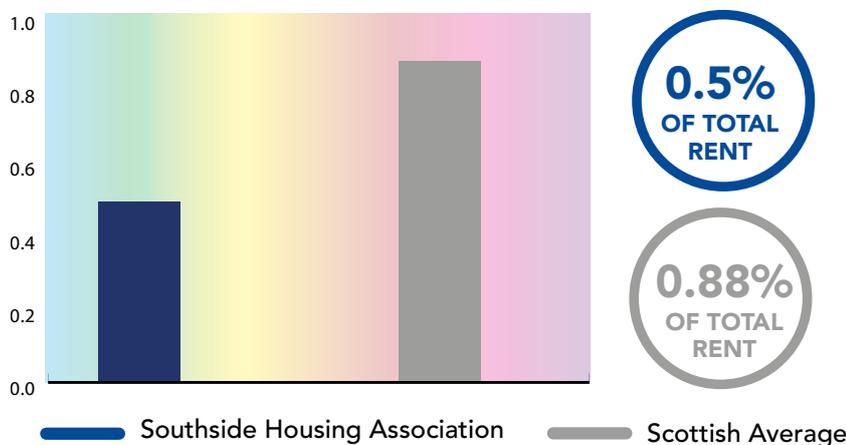


## COMMENT

There has been a dip in performance in both the "average re-let times" and the "rent not collected as homes were empty prior to re-let" categories. This is mirrored by similar performance dips in the Scottish Average and the Association still performs well above the Scottish Average figures. These are significant measures as it is important to minimise lost income to allow us to fund investment and service improvements

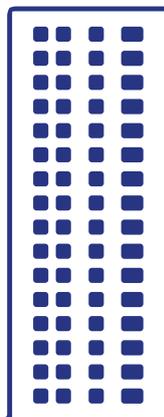
## RENT NOT COLLECTED AS HOMES WERE EMPTY

Percentage of rent not collected due to homes being empty.



## ACTION

The introduction of Universal Credit "full service" in September 2018 has provided real challenges for the Association in the value for money category. We will be focussing strongly on ensuring that we maximise income recovery to ensure services are maintained and we will look at internal processes to help improve performance.



# COMPLAINTS

If we get things wrong!

A complaint is where you tell us you are unhappy with an action or lack of action we have taken. We value complaints and use them to improve our services. Southside Housing Associations complaint handling procedure has two stages:

**STAGE 1** – Front Line Resolution.

**STAGE 2** – Investigation.

## STAGE 1 – FRONTLINE RESOLUTION

We aim to resolve complaints quickly, this could mean an on the spot apology and explanation if something has gone wrong and immediate action to resolve the problem.

We will give you our decision at Stage 1 as soon as possible and within 5 working days, unless there are exceptional circumstances.

If we cannot resolve your complaint at this stage, we will explain why. If you are still dissatisfied you can ask for your complaint to be investigated further at stage 2.

## STAGE 2 – INVESTIGATION

Stage 2 deals with two types of complaint; those that have not been resolved at stage 1 and those that are complex and require detailed investigation.

We will give you our decision at Stage 2 as soon as possible and within 20 working days, unless there are exceptional circumstances.

After we have fully investigated your complaint, if you are not satisfied with our decision you can refer your complaint to the Scottish Public Services Ombudsman (or the Housing & Property Chamber First Tier Tribunal for Scotland for factored owners, or the Care Inspectorate for recipients of care or support services).

### Scottish Public Services Ombudsman

99 McDonald Road  
Edinburgh EH7 4NS

Telephone: 0800 377 7330  
Web: [www.spsso.org.uk](http://www.spsso.org.uk)  
Post: 'FREEPOST SPSO'

### Care Inspectorate

Compass House,  
11 Riverside Drive  
Dundee DD1 4NY

Telephone: 0345 600 9527  
E-mail: [concerns@careinspectorate.gov.scot](mailto:concerns@careinspectorate.gov.scot)  
Web: [www.careinspectorate.com](http://www.careinspectorate.com)

### COMPLAINTS

**62 STAGE 1**

38 UPHELD (64%)

**18 STAGE 2**

11 UPHELD (61%)

**0 SPSO**

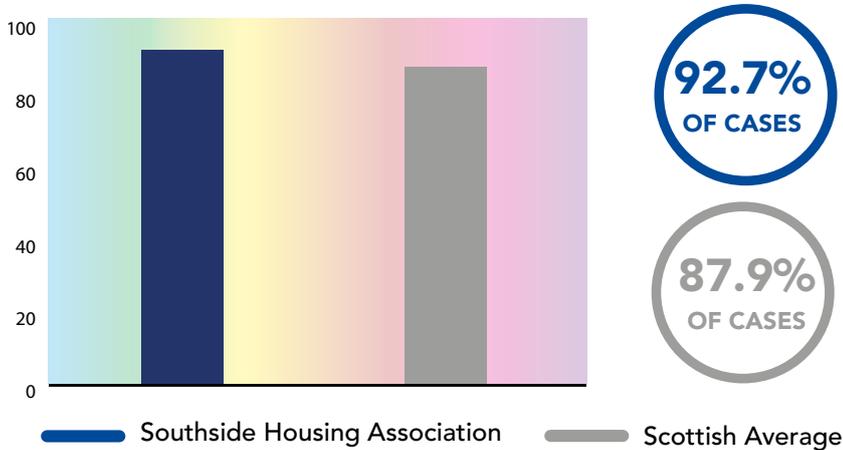
# NEIGHBOURHOODS

for every 100 of SHA homes **7.9** cases of anti-social behaviour were reported in the last year.

Southside Housing Association is better than the Scottish average with regards to anti-social cases resolved within locally agreed targets.

## ANTI-SOCIAL CASES RESOLVED WITHIN LOCAL TARGETS

Percentage of anti-social cases resolved within targets agreed locally compared to the Scottish average figure.



**COMMENT**  
 There was a moderate increase in reported cases of anti-social behaviour during the year from 7.2 to 7.9% per 100 homes. The Association dealt effectively with anti-social behaviour during the year with only a small number of serious complaints and a high success rate in resolving cases within target.

**ACTION**  
 Although the performance on anti-social behaviour is relatively strong we are aware that anti-social behaviour can be very distressing for tenants and we work closely with agencies such as Glasgow City Council, Police Scotland and Social Work Services to help minimise anti-social activity. We also rely on tenants to report anti-social behaviour timeously to the Association so that we can carry out our investigations and address the anti-social issue effectively.



Shahnaz Ahmed Shakoor, Estate Management Team Leader



# COMMUNITY

The Association continues to support and provide a wide range of community initiatives and remains focussed on bringing people together, offering the opportunity to gain new skills and experiences and improving people’s experience of living in their communities.

Lynne McIntosh and her son Scott aged 8 have been attending Smiley Saturdays provided by the Association’s Community Initiatives Team at the Community Base at 150 Berryknoves Avenue. This activities programme ran most Saturday mornings and was a great opportunity for local families with young children to meet up.



Lynne and Scott McIntosh, Cardonald

Scott stated “I have met new people who I wouldn’t have known if I didn’t go to the sessions. I’ve learnt stuff about different communities and cultures”. Lynne stated that the sessions “help bring families together, hopefully encouraging all to take pride in our community”. The cat was not available for comment but enjoyed the “empty”.



Plans for Queensland Court & Gardens



Community Picnic, Queensland Court & Queensland Gardens



Halfway Community Park 2019

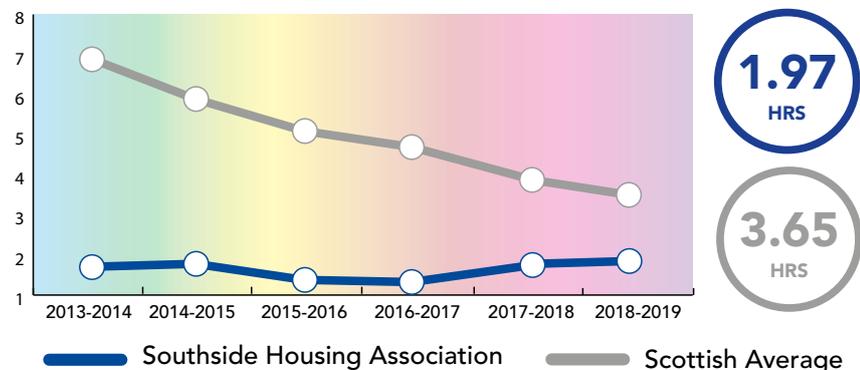


# MAINTENANCE OF HOMES

The average time the Association took to complete:

## EMERGENCY REPAIRS

The average time SHA took to complete emergency repairs compared to the Scottish average in hours



**Kept repair appointment**  
**92.90%**  
 (Scottish average 95.60%)

**Reactive repairs 'right first time'**  
**90.62%**  
 (Scottish average 92.52%)

## NON EMERGENCY REPAIRS

The average time SHA took to complete non-emergency repairs compared to the Scottish average in days.



**Tenants satisfied with the service**  
**93.70%**  
 (Scottish average 92.66%)

### COMMENT

Performance has dipped in some performance outcomes compared to last year and this is something that we will address, especially in relation to contractor performance.

Our average performance times to complete both emergency and non-emergency repairs remains consistently strong.

Repairs satisfaction levels have dropped from the previous year's high of 97.2% to 93.7% but is still above the Scottish Average.

We have challenges in repairs completed "right first time" and "repairs appointments kept" that we are discussing with our two repairs contractors.

### ACTION

Some major milestones in relation to the maintenance of homes in the remainder of 2019/20 and beyond including:

- New Stock Condition Survey (October – December) to prioritise future repairs and investment. Last survey was completed in 2014.
- New Maintenance Contractor in place by April 2020.

# QUALITY OF HOMES

Scottish Housing Quality Standard met

**85.02%**

(Scottish average 94.09%)



Admiral Street, Kinning Park

## COMMENT

The percentage of the Association's stock that fails to meet the Scottish Housing Quality Standard (SHQS) has improved from 78.5% to 85% this year. Although lower than the Scottish average, we are aware that this includes the remaining 'deck access' properties in Pollokshields that are to be demolished (72 in total) and the upgrading of our storage heating systems in our high rise and deck access properties.

## ACTION

Further roll out of new energy efficient heating system installations to around 900 properties within our high rise and deck access stock. We plan to install Air Source Heating Pump systems at Invergyle Drive, Swinton Place, St Andrews Drive and St Andrews Crescent – giving over 350 households' heat and hot water at an affordable price, which helps tackle fuel poverty, and allow us to meet energy-efficiency targets and Scottish Housing Quality Standards.



Mr & Mrs Carey, Cardonald



Individual Air Source Heat Pump

Mr & Mrs Carey, Invergyle Drive are delighted with the Air Source Heat Pump installed in the summer of 2019. Mrs Carey stated "We are very happy with new heating. The hot water and water pressure are excellent. We can't fault the new heating system -10/10".

# DEVELOPMENT

This past year has been a year of significant growth for the Association with 131 new homes completed or purchased for social rent, mid-market rent and new supplied shared equity.

## ST ANDREWS DRIVE



**36** homes for social rent

**13** homes for New Supplied Shared Equity (NSSE)

## ADMIRAL STREET



**20** homes for social rent

**15** homes for mid-market rent

## PRIVATE ACQUISITION PROGRAMME



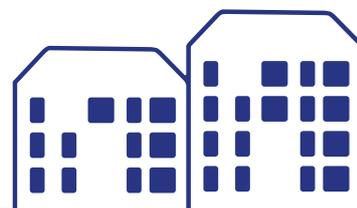
**23** new homes in 2018/19

**168** properties acquired to date by SSHA

## PORTMAN STREET

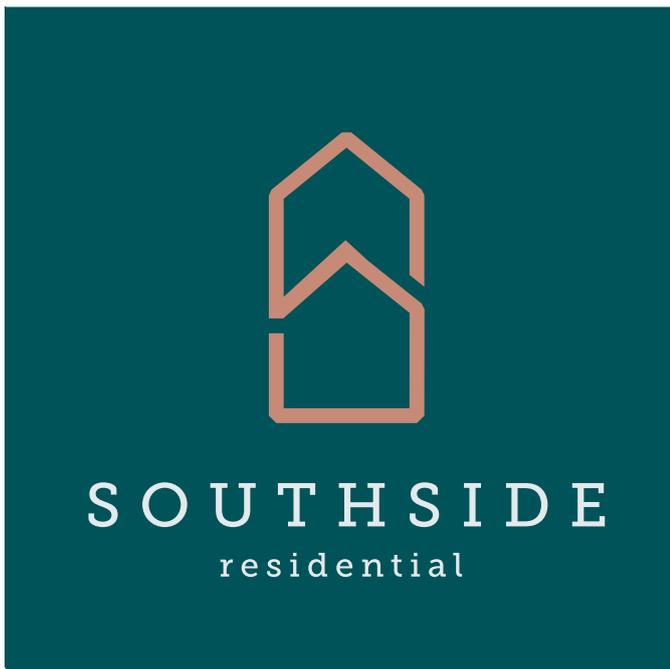


**24** new homes for mid-market rent



# SOUTHSIDE'S SUBSIDIARY – SFARS

The Association has a subsidiary company (SFARS), which trades under two brands:



## SOUTHSIDE RESIDENTIAL

This delivers factoring services to approximately 1000 home owners. The service has expanded steadily year on year and in 2018/19 the company took on 177 new customers. Factoring is now regulated by the Scottish Government and the service is registered and offers redress for any complaints through a statutory and specialist First Tier Tribunal system.

The Association commissioned independent research of the Southside Residential factoring services in early 2019 and 301 homeowners were interviewed by Research Resource. We were delighted with the results, with a significant increase in satisfaction rates amongst owners and high scores when questioned on Value for Money.

Find out more about Southside Residential at <https://southside-ha.org/residential>



## SOUTHSIDE LETTING

Southside Letting is the trading brand for all our Mid-Market Rent (MMR) properties. We now provide over 200 MMR properties and partner with private owners to let out a further 27 properties through our Private Letting Scheme.

Find out more about Southside Letting at <https://southside-ha.org/letting>



## DEVELOPING NEW HOMES

The Association recognises it has an obligation to those on our Housing List waiting for a secure and affordable home and continues to build new homes to meet this need. In 2018/19, the Association committed over £19m of expenditure on building new homes. The table below sets out our main outputs for the past and current year.

Table 2 – Development Projects for 2018/19

No	Projects	Rent	MMR	Other	Grant Funding	SHA Funding	Completed/Likely to Complete
1	Portman Street, Phase 2		24		£1m	£1.3m	April 2018
2	Admiral Street	20	15		£2.1m	£2.6m	February 2019
3	Strathbungo Tenements		23		£1m	£1m	April 2019
4	St Andrews Drive, Phase 1	36		13	£4.3m	£3.1m	August 2019
5	166 Gorbals Street		6	1	£1.9m	£0.5m	November 2019
<b>TOTALS</b>		<b>56</b>	<b>71</b>	<b>14</b>	<b>£10.3m</b>	<b>£8.5m</b>	

The figures above includes the Strathbungo Tenements contract which refurbished 26 pre 1919 Victorian sandstone tenement flats. This type of refurbishment work will continue to feature in the Associations programme for a number of years. In early 2019, the Association received an allocation of £3m to spend on purchasing and refurbishing similar properties as part of a Glasgow City Council strategy to tackle neighbourhood decline. In 2019/20 we hope to see the demolition of Phase 3 of St Andrews Drive and the commencement of Phase 2 and 3 of the related new build projects. We also hope, subject to planning permission to start work on new homes at the former Arnold Clark site in Allison Street, Strathbungo.



# FINANCIAL PERFORMANCE

The Association reported an Operating Surplus for the year ended 31st March 2019 of £346,497 (2017/18 - £1,300,339). In addition, the Association's subsidiary company, SFARS Ltd, reported an Operating Loss for the same period of £26k (2017/18 - £14k surplus).



Admiral Street Development, Kinning Park



SHA KEY FINANCIAL OUTPUTS	2016/17 (£'000s)	2017/18 (£'000s)	2018/19 (£'000s)
Income	11,335	11,881	12,604
Operating Cost	10,358	10,581	12,257
Operating Surplus	977	1,300	346
Operating Margin	9%	11%	3%

SFARS LTD KEY FINANCIAL OUTPUTS	2016/17 (£'000s)	2017/18 (£'000s)	2018/19 (£'000s)
Income	1,538	1,721	2,137
Operating Cost	1,602	1,707	2,163
Operating Surplus	-64	14	-26
Operating Margin	-4.2%	0.8%	-1.2%

In addition to these income and expenditure figures, the Association invests heavily in its existing homes and in new housing.

During the past year, the Association spent £13,885k on developing new homes. (This includes Private Acquisition Pre 1919 tenements). In addition the Association spent £1,814k on its existing tenant's homes. This includes £1,026k from revenue, and a further £788k from capital.

<b>MANAGEMENT &amp; ADMINISTRATION COSTS</b>	<b>2016/17</b> <b>(£'000s)</b>	<b>2017/18</b> <b>(£'000s)</b>	<b>2018/19</b> <b>(£'000s)</b>
<b>Management &amp; Administration Costs</b>	<b>3,072</b>	<b>3,440</b>	<b>3,914</b>
<b>Staff Costs as a % of income</b>	<b>21%</b>	<b>22%</b>	<b>24%</b>
<b>Office Overheads as a % of income</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>

In addition to the Management and Administration costs identified above, and in addition to the investment we have made in existing homes, the majority of revenue expenditure is on the upkeep to tenant's homes, either through repairs or services. In 2018/19 we spent an additional £2,190k on all repairs and £717k on services.

<b>SHA BALANCE SHEET</b>	<b>2016/17</b> <b>(£'000s)</b>	<b>2017/18</b> <b>(£'000s)</b>	<b>2018/19</b> <b>(£'000s)</b>
<b>Cash</b>	<b>17,374</b>	<b>18,117</b>	<b>9,848</b>
<b>Reserves</b>	<b>39,425</b>	<b>41,994</b>	<b>41,730</b>
<b>Value of Housing Properties</b>	<b>79,661</b>	<b>88,286</b>	<b>100,053</b>

The table above provides comparative figures on the Association's balance sheet.

The value of Housing Properties has increased by £12.2m which reflects the decrease of cash balances and associated HAG receipts.

Reserves have decreased by £264k, while cash has decreased by £8,269k.

<b>SFARS BALANCE SHEET</b>	<b>2016/17</b> <b>(£'000s)</b>	<b>2017/18</b> <b>(£'000s)</b>	<b>2018/19</b> <b>(£'000s)</b>
<b>Cash</b>	<b>143</b>	<b>162</b>	<b>122</b>
<b>Reserves</b>	<b>5</b>	<b>20</b>	<b>(7)</b>

The SFARS Balance Sheet has weakened in the past 12 months due to unexpected expenditure, but we expect this to be rectified for 2019/20.

## Our priorities for social housing in 2019/20 include:

- We will consult with you on our new Rent Review Proposals
- We will commence Phase 2 of the new build programme at St. Andrews Drive / Maxwell Oval
- We will complete the regeneration project at Halfway Community Park
- We will progress our compliance with Energy Efficiency Standards for Social Housing (EESH) by prioritising energy efficiency measures within our properties.
- We will commence major environmental improvements at Queensland Court and Gardens.
- We will complete our new Stock Condition Survey to prioritise investment.
- We will appoint a new Repairs and Maintenance contractor
- We will continue to prioritise fire safety measures and complete the fire door renewal contract at the St Andrews Drive mini multies.



## Want to know more?

If you want to find out more about the Associations performance, please contact us directly. The Scottish Housing Regulator expects all landlords to make performance information available to tenants and others who use their services.

The Regulators website has lots of further information about your landlord and our work. You can:

- compare your landlord's performance with other landlords
- see all of the information your landlord reported on the Charter
- find out more about some of the terms used in this report
- find out more about our role and how we work

Visit the Regulators website at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

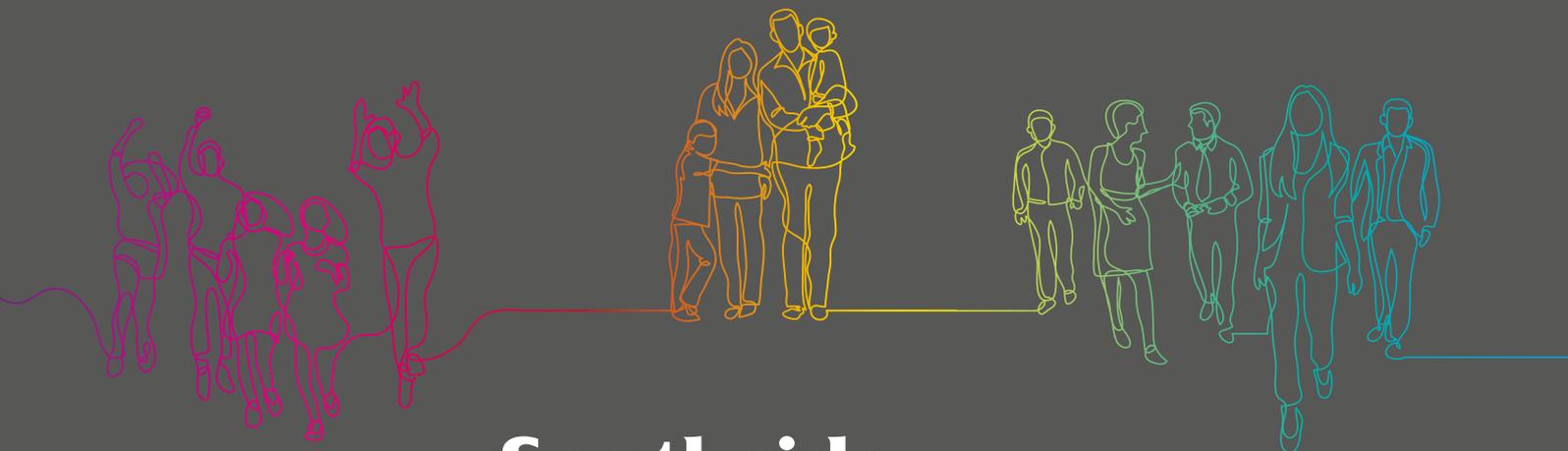
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Call 0141 422 1112

Email [enquiries@southside-ha.co.uk](mailto:enquiries@southside-ha.co.uk)



# Southside

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