



**SOUTHSIDE**  
housing association

# Annual Report & Charter Outcomes 2022

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# Welcome

Welcome to our Annual Report for 2021 – 2022. Having emerged from the global pandemic, the last year has been about trying to get back to “normal” whatever that might be. Before I look back on the previous financial year, it’s important to reflect on where we are now in October 2022.

Huge increases in utility costs and the overall cost of living brought on by double digit inflation and other economic factors, is affecting everyone. Our communities are currently facing some of the toughest challenges they have encountered and we will continue to explore ways to help people during this time. Southside HA are affected by this crisis too, as are most businesses, and we are reviewing our business plan and exploring ways to keep our costs down and absorb some of the increases we are facing as an Association.

As the financial year came to a close the war in Ukraine had gathered momentum and has sadly continued to this day. Glasgow has welcomed thousands of Ukrainians to our city as they flee the war in their homeland. We will be working with the relevant agencies to assist with rehousing where possible. Glasgow has a great reputation for welcoming refugees and asylum seekers and making these households feel safe and valued. It is natural that this same respect is being afforded to those displaced by the war.

This Annual Report will demonstrate just what we have managed to achieve at Southside in the last year, showing how our performance matches up with the Scottish Average and throughout the report there are a number of excellent case studies which tell the real story about how lives can be positively affected by delivering the services in the communities and more importantly, focusing on

a positive attitude to achieve a positive outcome. Thanks to all who contributed to these examples for being open and honest about your experiences.

It is important too to consider our statistics and figures to ensure that the business is operating well. You will see great performance, average performance and performance which is below par – and we will be ensuring that continuous improvement is ongoing to deliver the best possible services we can.

Our repairs service continues to be inconsistent and even now in October we are working hard at improving this. The construction industry, particularly reactive repairs, has gone through an unprecedented phase nationally with various contributory factors including skills shortages, increased material and labour costs and supply of materials. We are exploring how we can mitigate against this in the future to ensure that tenants receive a first class responsive repairs service.



We relet more properties last year than the previous one, and ensured that a significant number of these were to address homelessness, as well as other

types of housing need. The days we take to let our homes is still too high, which is in the main, an effect of the repairs issues we are facing. We anticipate an improvement on this in the coming year.

Development and Investment has still been a huge part of what we do at Southside in the last year, and you will read about our new 49 homes in Allison Street/Niddrie Road, as well the innovative project ongoing at 107 Niddrie Road. Phases 2 and 3 of St Andrews Drive are well underway and we are hopeful that the overall development will be completed by March 2023 delivering 120 new homes.

In addition, we have invested significantly in our existing housing stock, installing new heating systems, kitchens and bathrooms, as well as internal and external painterwork and window replacements.

The work which we carry out in relation to Charter Outcome 11 – Tenancy Sustainment, which you will read about is vital. Our Welfare Rights, Tenancy Sustainment and Money Advice Service provides a valuable lifeline to many customers, needed more now than ever before. While the outcomes are outstanding, the success is almost bittersweet as the levels of poverty in communities here and now in 2022 is disgraceful.



Our Summer 2022 newsletter highlighted all the community activities which Southside were

involved in, and these activities across all of our communities are well received and well used, providing much needed activity and engagement in partnership with other agencies.

[www.southside-ha.org/the-southside-newsletter](http://www.southside-ha.org/the-southside-newsletter)

Despite all the good news, there does also need to be that dose of reality I opened with. Southside HA is faced with difficult decisions at this time with the economic challenges facing us all. We will need to consider all of our services, and plans for development and investment and ensure that it can all be afforded. Every year, our focus is to keep rents as affordable as possible and minimise rent increases, but with less coming in and more going out, just like households across the country, this is a challenge. I know the Management Committee and Senior Management Team will do their best to ensure the decisions taken are based on sound reason and understanding and with a focus on service delivery and helping those in need.

I couldn't close without thanking our team at Southside, including staff, volunteers, and other organisations we work closely with, for helping us throughout the year. There have been many challenges along the way, with many to follow, but working together as a team is the best way to achieve success and produce good outcomes – and on the whole we have done that. Special mention and thanks goes to my colleagues on the Management Committee who give up a great deal of their time, offer their personal and professional views and help lead the Association in an entirely voluntary capacity. In my last 5 years as Chairperson, I have received tremendous support and I am very grateful for that. Having served 5 years, I stood down at the AGM in September 2022, and I am succeeded by Alex Cameron, who has been the Vice Chair in recent times. I wish Alex all the best, and I will continue to work with him on the Management Committee supporting the work of the Association.

Best Wishes

Margaret



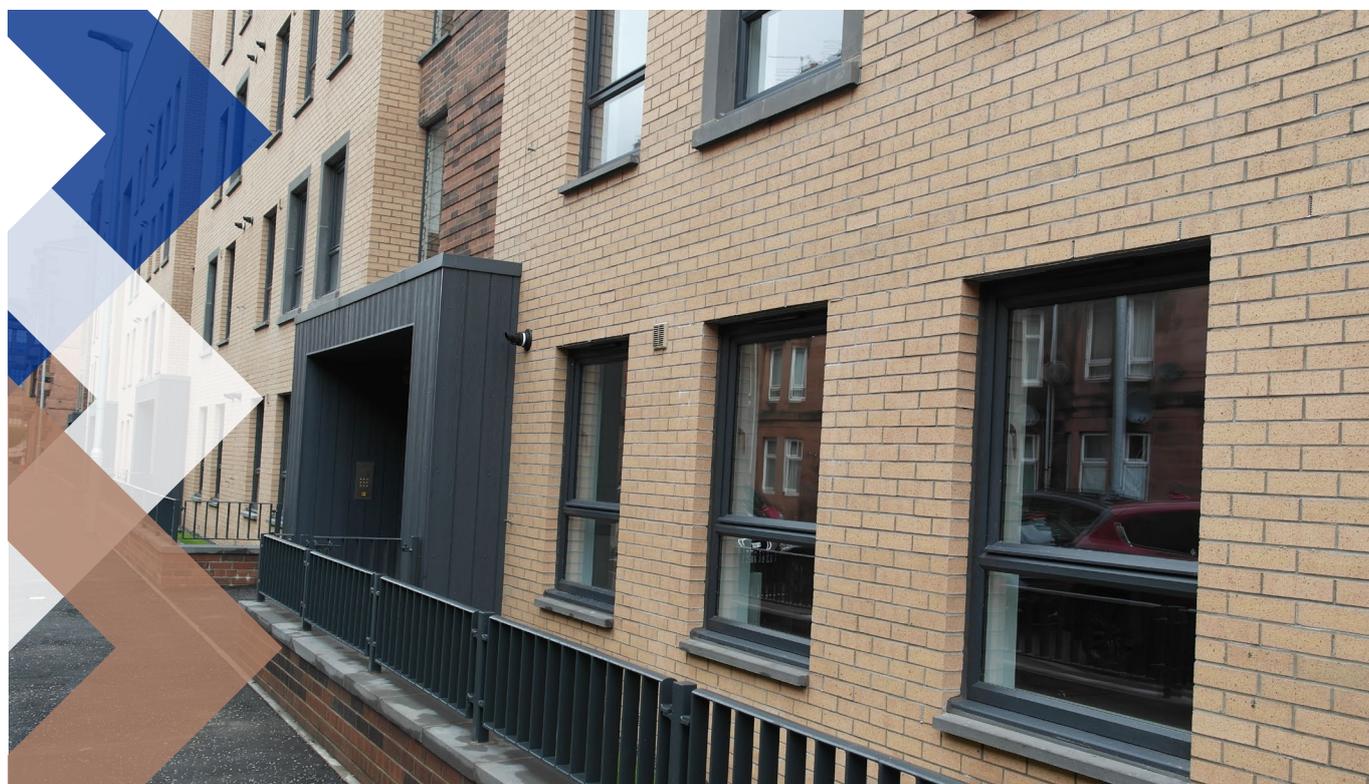
# Annual Tenant Report

## Welcome to our 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. The SHR require all Housing Associations to report on their 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 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 Association's 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 our performance.

As of March 2022 Southside Housing Association owned 2,148 homes for social rent, 199 homes for mid market rent and factored 1285 privately owned homes. The total social rent due to the Association for the year was £9,471,841. The Association increased its social weekly rent on average by 3.25% from the previous year.



# CHARTER OUTCOME 1: EQUALITIES

Southside Housing Association perform all aspects of their housing services so that:

Every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

Southside Housing Association collect and record equalities data from all tenants, including data about disabilities, to meet Scottish Housing Regulator requirements.

This data helps us to support all our tenants and their individual needs. We use this voluntarily provided data to ensure the services we offer are inclusive, accessible and open to all our current and future customers. In 2022/23 we will carry out a more detailed equalities survey of all our tenants to ensure our services are meeting the needs of our customers.

We are committed to ensuring that there is equality of access to housing and also the services we provide. We are a member of Happy to Translate, a standard showing that we provide quality interpretation and translation services. We can provide documents in different languages and formats (including Braille or large print) and can access interpretation services including British Sign Language.

Please contact us to discuss any specific communication requirements you may have.

We ensure that new or adapted properties meet the needs of customers with physical requirements. During 2021/22 we completed 56 adaptations. These adaptations varied from internal and external safety rails and lever taps through to level access showers and stair lifts. Average time to complete applications for medical adaptations was 27 days.



# CHARTER OUTCOME 2: COMMUNICATION

Southside Housing Association manage their businesses so that:

Tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

The Scottish Housing Charter places great 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. We complete a tenant satisfaction survey every 3 years.

Looking to the future, we will commission a satisfaction survey in 2023 and would urge all tenants asked to participate to do so. Where we do not meet your expectations on service delivery then please let us know as this will provide us with the opportunity of addressing any service deficiencies. Likewise, where we are meeting your expectations or in fact exceeding them, then again let us know as this helps us to build on our successes.

## Southsider Newsletter

To better serve our community and reduce costs, we are now sending monthly digital newsletters to our customers. To update your email address or to request a paper copy newsletter please contact us.

To read previous newsletters visit: [www.southside-ha.org/the-southside-newsletter](http://www.southside-ha.org/the-southside-newsletter)

## Closing the Digital Divide

During lockdown, many services that support local people had to move online. This meant households who were struggling to afford either a suitable device or broadband, were now also unable to access vital services. In response, we secured grant funding to increase the level of digital inclusion in our communities by providing devices, internet data and support to help people access the internet. We were delighted to provide 50 digitally excluded households in our community with digital devices in August 2021 through grant funding which we were successful in securing.



# Complaints

Complaints give us valuable information we can use to improve our services and overall customer satisfaction. Our Complaint Handling Procedure enables us to address customers' dissatisfaction and may also prevent the same thing happening again.

If customers are still unhappy after going through our Procedure then there is a right of appeal to the Scottish Public Services Ombudsman (or the First Tier Tribunal for Scotland for factored owners, or the Care Inspectorate for recipients of our Housing Support service).

## Scottish Public Services Ombudsman (SPSO)

Bridgeside House, 99 McDonald Rd, Edinburgh EH7 4NS

Telephone: 0800 377 7330

E-mail: [ask@spsso.org.uk](mailto:ask@spsso.org.uk)

Web: [www.spsso.org.uk](http://www.spsso.org.uk)

## Housing & Property Chamber

First-tier Tribunal for Scotland, Tribunals Centre, 20 York St, Glasgow G2 8GT

Telephone: 0141 302 5900

E-mail: [HPCAdministration@scotcourtribunals.gov.uk](mailto:HPCAdministration@scotcourtribunals.gov.uk)

Web: [www.housingandpropertychamber.scot](http://www.housingandpropertychamber.scot)

## Care Inspectorate

Compass House, 11 Riverside Drive, Dundee DD1 4NY

Telephone: 0345 600 9527

E-mail: [enquiries@careinspectorate.com](mailto:enquiries@careinspectorate.com)

Web: [www.careinspectorate.com](http://www.careinspectorate.com)

Full details of our Complaint Handling Procedure can be found at [www.southside-ha.org](http://www.southside-ha.org)

## THE TOTAL NUMBER OF COMPLAINTS RECEIVED

### STAGE 1

**218** Received in Reporting Year

### STAGE 2

**59** Received in Reporting Year

### Percentage closed within target

#### STAGE 1

**44%** Within 5 working days

#### STAGE 2

**90%** Within 20 working days

### Average time for full response

#### STAGE 1

**8.93 days** To respond in full

#### STAGE 2

**10.57 days** To respond in full

# CHARTER OUTCOME 3: PARTICIPATION

Southside Housing Association manage their businesses so that:

Tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

All forms of engagement count as participation whether discussing issues with your Housing Officer, completing a survey, attending a meeting or joining as a member. All tenants have an opportunity to influence what we do and Southside Housing Association has a responsibility to consider all feedback.

All feedback is valued and our overall aim is to improve services we deliver to you. Remember you can provide comment on a range of service areas by completing feedback cards and via our website and Facebook page.

Find out more here: [www.southside-ha.org/get-involved](http://www.southside-ha.org/get-involved)

**100%**  
Were satisfied with opportunities to participate in decision making (2020).  
Scottish average 87.0% (2021/22)



# CHARTER OUTCOME 4: QUALITY OF HOUSING

Southside Housing Association manage their businesses so that:

Tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (ESSH) by December 2020.

We delivered £2.9M of planned improvements in our homes and communities during 2021/22.

Our investment focused on improving the energy efficiency of our homes and improving communal areas as tenants have told us this is important to them. This has included the introduction of our bulk uplift service.

**71.5%**  
Scottish Housing  
Quality Standard met  
(2021/22)  
Scottish average 73.4%  
(2021/22)

## Completed Projects 2021/22

### New Heating Systems

12 - 48 Swinton Place, 21 - 39 St Andrews Crescent, 27 - 31 St Andrews Drive

### Replacement Fire Doors & Sprinkler Systems

21 - 39 St Andrews Crescent, 27 - 31 St Andrews Drive

### Upgrade to Common Stair Lighting

5 Queensland Court & 15 Queensland Gardens

### Improvement works to front entrances

5 Queensland Court & 15 Queensland Gardens

### Improvement works to front entrances

Albert Drive - various

### External and Internal Common Painter work

21 March Street, 42 Queen Mary Avenue, 41 Barfilan Drive, 15 Maryland Gardens 582 - 590 Mosspark Boulevard, 55 Nithsdale Road, 10 March Street, 425 Shields Road, 144 McCulloch Street, 960 Pollokshaws Road, 380 Tantallon Road & 390 Tantallon Road

### External Repairs and Common Painter work

5 Queensland Court & 15 Queensland Gardens

### Window Replacement

55 Nithsdale Road & 10 March Street

### Common Extract Fan Replacement

5 Queensland Court & 15 Queensland Gardens



# CHARTER OUTCOME 5 : REPAIRS, MAINTENANCE AND IMPROVEMENTS

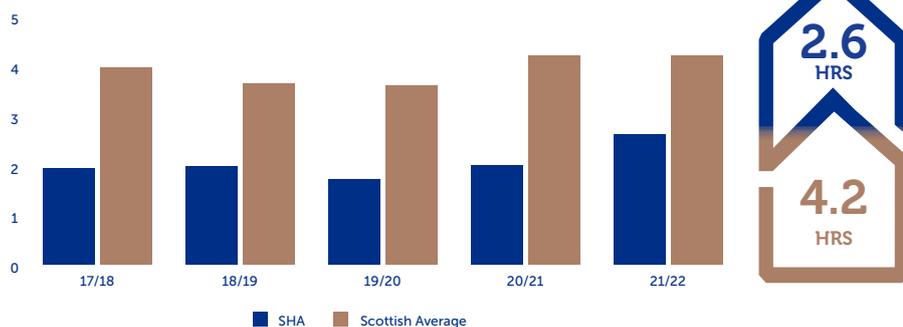
Southside Housing Association manage their businesses so that:

Tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

## Emergency Repairs

In 2021/22 we completed 2,389 emergency reactive repairs in our tenants homes.

Time taken (hours) to complete Emergency Repairs



Tenants satisfied with the repair service (2021/22)

# 62.8%

(Scottish average 88.1% (2021/22))

Time taken (days) to complete Emergency repairs	17/18	18/19	19/20	20/21	21/22
Southside Housing Association	1.93	1.97	1.72	1.99	2.61
Scottish Average	3.96	3.65	3.6	4.2	4.2

Reactive repairs 'right first time' (2021/22)

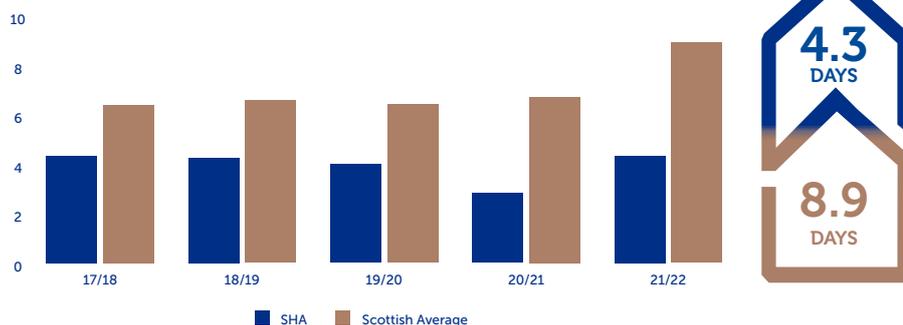
# 90.8%

(Scottish average 88.4% (2021/22))

## Non Emergency Repairs

In 2021/22 we completed 4,865 non-emergency reactive repairs in our tenants homes.

Time taken (days) to complete Non-Emergency Repairs



# 99%

Gas safety inspections completed within annual timescale (2021/22)

Time taken (days) to complete Non-Emergency repairs	17/18	18/19	19/20	20/21	21/22
Southside Housing Association	4.33	4.25	3.98	2.81	4.32
Scottish Average	6.38	6.56	6.4	6.7	8.9

To provide feedback on your repairs experience, complete the following survey: [www.surveymonkey.co.uk/r/Repairs-Feedback](http://www.surveymonkey.co.uk/r/Repairs-Feedback)

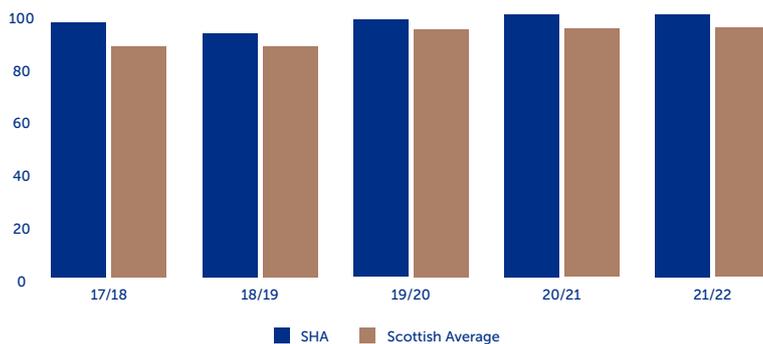
# CHARTER OUTCOME 6: ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR, NEIGHBOUR NUISANCE AND TENANCY DISPUTES

Southside Housing Association manage their businesses so that:

Tenants and other customers live in well-maintained neighbourhoods where they feel safe.

236 cases of anti-social behaviour were reported in 2021/22, a decrease from 389 in the previous year.

Anti Social Behaviour % Cases Removed



Tenants are satisfied with the management of the neighbourhood they live in (2020)

# 92.75%

(Scottish average 85.09%)  
(2021/22)

Anti-social behaviour cases were resolved during the year (2021/22)

# 100%

(Scottish average 94.8%)  
(2021/22)

Anti Social Behaviour % Cases Resolved	17/18	18/19	19/20	20/21	21/22
Southside Housing Association	97.0%	92.7%	97.8%	100%	100%
Scottish Average	87.9%	87.9%	94.1%	94.4%	94.8%



## COMMENT

The Association performance in relation to dealing with Anti-Social Behaviours continues to achieve 100% of cases resolved within timescales.

An anti-social behaviour case is signed off as resolved when we have taken the relevant action and measures to address the anti-social behaviour. All parties are notified of the outcome, although we do accept in certain circumstances some residents feel more should be done however the action the Housing Association can deliver is set out in our ASB policies, and governed by legal procedures.

## ACTION

We appreciate that although our performance on antisocial behaviour is strong, anti-social behaviour can be very distressing and frightening for all residents, so we will continue to work extremely closely with agencies such as Glasgow City Council, Police Scotland and Social Work Services

We also continue to rely on all residents to report any anti-social behaviour immediately to the Association so we can start to carry out our investigations and address anti-social issues effectively and timeously.

# Queensland Community Park

Southside Housing Association and Glasgow City Council, through Glasgow City Deal investment, are leading a project to improve the green space surrounding the blocks to make the space a great place to live.

We hope to start the works in 2023, and when the work is completed you'll see:

- A fun and active zone including a play park, a pump track for bikes and scooters, natural play equipment for climbing, swinging and sliding. The multi-use games area will remain.
- An informal woodland area along the railway line fencing
- Drainage systems called swales and raingardens to help manage rain water better
- Cycle storage with green roofs
- A total of 78 parking spaces (39 at each block)
- 10 disabled parking bays
- Electric parking bays
- Improved lighting

As we are all aware our climate is changing, with more rain due to fall. The Park will help to reduce the risk of flooding not just for you but for the wider Cardonald neighbourhood both now and in years to come. It is more than just a play park!

The project is funded by a range of funders including the European Regional Development Fund managed by NatureScot.



## Cycle Shelter Spaces

In the summer of 2021 the Association installed secure, weatherproof bike shelters across Pollokshields and Cardonald following funding from Glasgow City Council.

This has been a fantastic opportunity to give residents safe, secure bike storage, further promoting cycling as an activity that is good for health and emotional wellbeing and encouraging residents to travel in an environmentally friendly and relatively affordable way. Onsite storage will also help ease conflict over space and storage as bikes are often stored inappropriately in stairwells and cause a safety hazard.



## CHARTER OUTCOME 7, 8 AND 9: HOUSING OPTIONS

Southside Housing Association work to ensure that:

People looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.

Tenants and people on housing lists can review their housing options.

People at risk of losing their homes get advice on preventing homelessness.

## CHARTER OUTCOME 10: ACCESS TO SOCIAL HOUSING

Southside Housing Association ensures that:

People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.

To ensure that the needs of homeless applicants are met, we work closely with Glasgow City Council. A large number (74) of homeless households were successfully housed by us in 2021/22.



# 146

properties were re-let in 2021/22, an increase from

# 133

in the previous year.

# Building New Homes

During the past year, the Association committed £31.5M for developing new homes. This includes grant funding and Private Acquisition of Pre-1919 tenements.

## Allison Street / Niddrie Road - 49 new homes

Our programme of work continued in 2021/22 which included the construction of 49 new homes at Allison Street in the Strathbungo area of the city. This was completed in May 2022. The project provided 16 new homes for mid market rent as well as 33 homes for social rent.

## 107 Niddrie Road - 8 new homes

Our climate change development on Niddrie Road is focused on finding solutions to create environmentally sustainable and energy efficient pre 1919 tenement blocks. This ground breaking project aims to develop good practice amongst owners of tenements and the building industry on how to insulate their homes to meet the Government's Climate Challenge targets by 2040.

Project partners are working together to improve the way buildings are designed and constructed in the future to minimise their impact on the climate. The huge array of energy performance improvements has the added benefit of improved resident's health and significantly reduced energy costs.



## St Andrews Drive, Phase 2 & 3 - 91 new homes

CCG (Scotland) Ltd commenced works on site in late March 2021 which will see the delivery of 120 new homes for the Association. The development will dramatically change the appearance of the area. A mix of one, two and three-bed apartments, two-bed wheelchair-accessible apartments and three and four-bed main-door maisonettes will be built across 14 buildings which vary in height. The overall development is due for completion in March 2023.

## URC Church, Mosspark Boulevard - 35 new homes

The Association acquired the former United Reform Church site on Mosspark Boulevard in March 2021 and continues to develop proposals for a new build development for 35 new homes for social rent as well as associated amenity space. Should the development proceed this will provide high quality living and include a mixture of 1, 2 and 3 bed flats, including 10% adaptable standard wheelchair accommodation.



## Private Acquisition Programme - 30 new homes

In addition to the spend on new build housing, the Association received just over £1m from Glasgow City Council to acquire properties as part of the Private Acquisition Programme which focuses on acquiring and improving traditional sandstone tenements in East Pollokshields and Strathbungo East.



### Lincluden Path and McCulloch Street

On June 21st 2021 a tragic fire started at Lincluden Path, Pollokshields. Unfortunately, the fire damage was extensive and spread very quickly to the neighbouring properties at 144/146 McCulloch Street. Regrettably there was one fatality from this terrible incident. The Associations' main focus was to do everything we could to support and assist all residents directly affected by the fire. It was vital that the association had done everything to maintain the occupant's safety and also the safety of the surrounding residents in Lincluden Path and McCulloch Street.

The members of staff from Southside Housing Association liaised closely with all the emergencies services to ensure everyone was accounted for and removed from danger as quickly and carefully as possible.

The Southside staff worked jointly with their colleagues from the Homeless Casework Team to get all households affected by this incident into emergency accommodation on the same day. We moved 16 families into hotel accommodation for a few of weeks.

The households directly affected by the fire that were placed in temporary hotel accommodation and could not return to their property were all re-housed within SHA housing stock by the middle of June 2021. They will remain in this accommodation until we are able to move all the families back into their homes hopefully by September 2023.

We would like to give our sincere thanks to the local community, Glasgow City Health and Social Care Partnership, Glasgow City Council, Scottish Fire and Rescue Service, and Police Scotland for all their support and help.

Overleaf are some of the tenants experience.

### Hawa's Story

Hawa is a primary school teacher and on that dreadful day last June, when fire swept through the family's tenement, Hawa was oblivious to the disaster unfolding back in Pollokshields.

"My mum instructed everyone not to phone or text me as it would have been too upsetting to find out the news in that way. But when I drove into my street after work and saw all the emergency vehicles and the pall of thick smoke hanging over the building – it was so upsetting. SHA staff, and family and friends were great at rallying around but the two weeks in hotel accommodation were very stressful. Our biggest problem was trying to find a decant flat large enough to accommodate us all. We knew from Shahnaz and Lisa at SHA that getting one property to keep us all together was going to be very difficult and in the end we agreed to compromise and take two flats in the same tenement in Kenmure Street. It isn't ideal, but at least it keeps us all nearby, although it does make many things more expensive as we are often having to pay for two of everything.

When we were eventually allowed to enter our former home in McCulloch Street to try and salvage our belongings, there was very little we could retrieve. What the fire and smoke hadn't ruined, the water used when tackling the fire had then destroyed. When we were allowed back in a few weeks later to try and collect belongings, it was a scene of utter devastation. We were able to salvage a few of my mums cooking utensils which we were able to clean and that helped start to make the temporary decant flats a little bit like home. We have tried to make the best of things but we are desperate to get back to our real home in McCulloch Street"

Our hope is that we can get Hawa, her family and all the other families back into their homes by the end of next summer.

### William's Story

William's world was turned upside down last summer following a fire. Our Housing Team arranged for emergency accommodation and William spent three weeks in a Premier Inn before getting a move to Albert Drive.

"I really like the flat in Albert Drive and plan to discuss with Shahnaz about making it a permanent move rather than waiting to go back to Lincluden Path. My mum and dad now live in Herriet Court and the roles have reversed a bit and I'm now their principal carer. Geraldine McLaughlin in the Association's Advice Team was really helpful in getting me established as the registered carer and this is an important part of my life now. I have more space in the Albert Road flat but the main thing is that I'm close to my parents."

# CHARTER OUTCOME 11: TENANCY SUSTAINMENT

Southside Housing Association ensure that:

Tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

The Advice Team is now an integral part of the Association's support services. A team of four advisors provide a range of services including:

- Welfare Rights to assist tenants claim all benefits they are entitled to and access available grants to maximise their income.
- Money Advice to assist tenants to manage debt, including fuel debt, and where appropriate get debt written off, and reduce their outgoings.
- Tenancy Sustainment to assist new tenants to set up home, and existing tenants struggling to maintain their tenancies to access all available assistance and support services.

New tenancies sustained for more than a year (2020)

# 92%

(Scottish average 90.75% (2021/22))

## Welfare Rights

# £2.16M

Financial gains generated for 2,554 cases (2021/22)

# £53K

Provided by the Energy Redress Crisis Support Fund to assist those with fuel debt.

# £17K

provided by the SFHA Fuel Support Fund to 1,300 tenants with prepayment meters.

# £101K

Provided by the Scottish Home Heating Grant to 146 tenants with dry meters.

# £82K

Tenants debt written off following our negotiations

## Activity of Welfare Rights & Money Advice Service by Advice Sought

Welfare Rights Issue	Number of Cases
Welfare Benefit Applications	917
Grant Applications	224
Consumer Debt	68
Fuel Poverty Assistance	1345
Total	2554



## Welfare Rights Case Study 1

A couple contacted the service for assistance with a Personal Independence Payment (PIP) Review form. The husband and wife were both in receipt of full State Pension, and the wife had a small occupational pension. They had some savings in an ISA intended for funeral costs. We assisted in the completion of a PIP review form. At the interview we noted the wife also had significant health issues, and advised she should make a claim for Attendance Allowance. We assisted her to make a claim, which was successful, and she was awarded the enhanced rate at **£92.40** per week. The PIP review for her husband was also successful and he was awarded Standard Daily Living and Standard Mobility. As they were both now in receipt of a disability benefit, and no one else lived in the home, they were entitled to a severe disability premium on their Housing Benefit and Council Tax Reduction, we notified Glasgow City Council and they were awarded an additional **£38.66** per week Housing Benefit and **£18.80** per week Council Tax Reduction.

The wife had an underlying entitlement to Carer's Allowance, and this along with the entitlement to a Severe Disability Premium, meant they were also entitled to Pension Credit. We submitted an application and they were awarded **£88.25** per week.

In total they are now **£238.11** per week better off, which is over **£12K** per annum.

## Money Advice

In 2021/22, the Money Advice Service took on 40 new clients and assisted with the management of 44 new debts.

Maximising income, reducing debt, and reducing outgoings improves both the client's financial circumstances and their personal financial capability. Going through the process of completing a financial statement allows clients to see where their money goes and where savings can be made, highlighting what they should prioritise, empowering them to make better financial decisions in future. The total debt currently managed by the service is **£623,556**.

The Table below gives a breakdown of the chosen solutions for the 40 new clients during the year.

Activity of Money Advice Service by Advice Sought	
Chosen Solution	Number of New Cases
Made Bankrupt	3
Awaiting Bankruptcy	2
Debt Arrangement Scheme	0
Awaiting Debt Arrangement Scheme	0
Token Payments	18
Voluntary Payments	0
Moratorium	0
Energy Complaints	10
One off Advice	0
Debts Written Off	7

The advisors succeeded in securing debt write off of over **£82,000** in the year.

## Welfare Rights Case Study 2

A Tenant with over **£9,000** worth of debt approached the Money Advice Service 6 years ago, He was given a full benefit check, and a financial statement of all his income and expenditure was produced, and he was guided through the options available to him. He chose to enter a Debt Arrangement Scheme (DAS), and was provided with annual reviews and support and advice throughout the 6 year term. He has now cleared his debt and has over **£2,000** in savings. The tenant has learning difficulties but has held down a part time job and is now on top of all essential bills.

### Tenancy Sustainment

Our Tenancy Sustainment Service works closely with the Welfare Rights Officers, Money Adviser and Housing Management, to support new tenants who require assistance to set up home and existing tenants in difficulty by arranging help and support to maximise their ability to sustain their tenancy. This can be help with benefits, debts, accessing furniture and can mean a referral on to Welfare Rights/ Money Advice or Social Work.

The Advice Team provided 27 Tenancy Sustainment Starter Packs for new tenants who were previously homeless. We also supported households with 74 paint packs and 102 carpet vouchers. In addition the team provided support to 9 tenancies to replace essential items including white goods and beds.

The team also supported 131 applications to the Scottish Welfare Fund to provide furniture, carpets and white goods, and to provide emergency grant payments to clients in destitution.



# COMMUNITY INITIATIVES

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

After a period of closure we were delighted to welcome local residents back to our Community Hubs in the summer of 2021 with planned activities designed to tackle social isolation, loneliness and encourage community integration. The demand from residents to re-open the hubs was a clear indication of the value in providing safe, welcoming spaces for residents to come together. We also continued with our holiday food and activity programme, providing food and activities to the children of Pollokshields and Cardonald with support from funding from Glasgow City Council.

Thanks to the following who made it a great success:

Hillington Park Parish Church, Urban Roots, Make Do and Grow, Giggle and Grow, Operation Play Outdoors, Pollokshields Community Food Point and Bike for Good. Also a special thanks to our Community Initiative Volunteers.





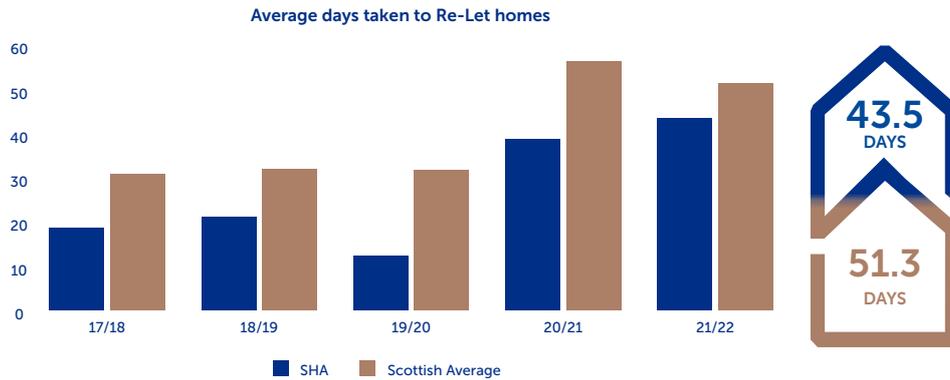
# CHARTER OUTCOME 13: VALUE FOR MONEY

Southside Housing Association manage all aspects of their businesses so that:

Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

We strive to re-let empty homes as quickly as possible to minimise lost rents.

## Average days taken to Re-Let homes



Average days taken to Re-Let homes	17/18	18/19	19/20	20/21	21/22
Southside Housing Association	18.7	21.1	12.2	38.7	43.5
Scottish Average	30.8	31.9	31.8	56.3	51.3

The aftermath of the Covid-19 pandemic has continued to have a significant impact on the average re-let times in relation to our letting. The main issues have been with the overall performance of our main contractor, which has caused extensive delays in the void turnaround and the re-let times which have increased again this year to 43.5 days.

Our turnover in lets this year rose to 146 properties from 133 in the previous year and these were allocated to the following groups.

Glasgow City Council Homeless Referrals	Waiting List Applicants	Internal Transfers	Others, including mutual exchanges
49%	22%	19%	10%

Abandoned tenancies rose from 6 to 15 in 2021/22.

Tenants feel rent for property represents good value for money (2020)

# 82.25%

Scottish average 82.51% (2021/22)

Gross rent arrears as a percentage of rent due for the reporting year (2021/22)

# 6.56%

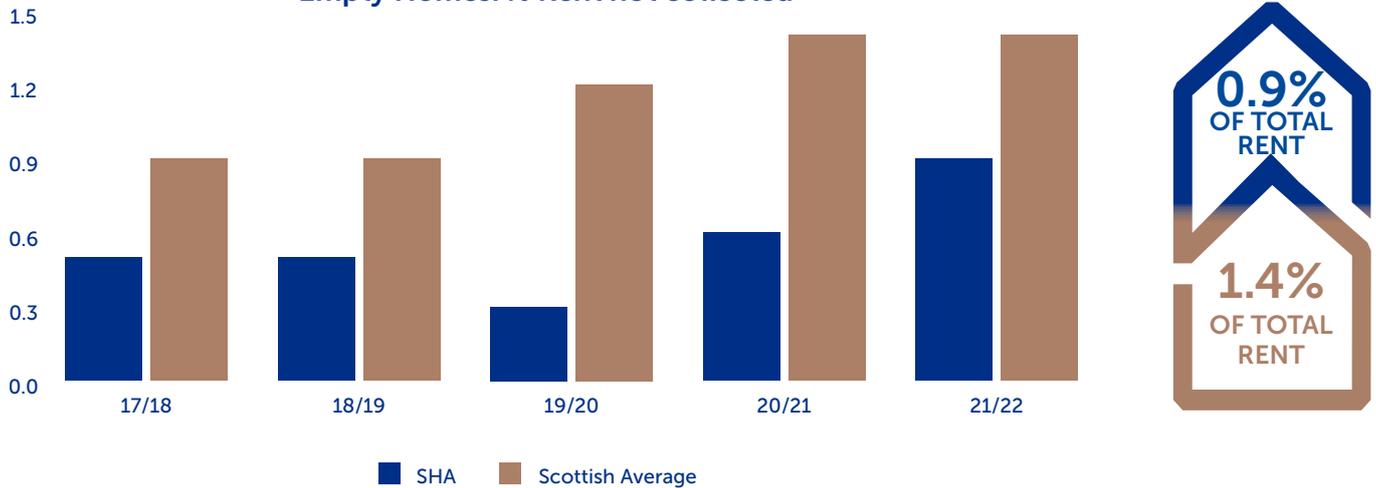
Scottish average 6.34% (2021/22)

Total rent collected (2021/22)

# 97.9%

Scottish average 99.3% (2021/22)

## Empty Homes: % Rent not collected



Empty Homes: % Rent not collected	17/18	18/19	19/20	20/21	21/22
Southside Housing Association	0.5	0.5	0.3	0.6	0.9
Scottish Average	0.9	0.9	1.2	1.4	1.4

There has been a decrease in performance this year regarding void and letting and measures are already being taken to rectify the performance for the forthcoming year. It is important to minimise lost income to allow us to fund investment, repairs and service improvements.

Our Repairs Manager is addressing the issues with contractors and we have already sourced additional contractors to complete void works. Our Neighbourhood staff are continuing to work closely with internal and external agencies to continue to assist us meet the robust demand for housing throughout our stock.

The issues with contractors is not just within Southside Housing Association, it is being experienced nationally by most housing associations. Some contractors have gone into liquidation due to increased costs and lack of manpower to complete contracts.

### Taylor's Story

Taylor and her dog Hena have been Southside tenants since May this year. "I had a spell at home with my parents after a relationship breakup and I applied to a number of housing associations as I was keen to get my own place. Southside were the first to reply and Fauzia from the main office was really helpful guiding me through the application process. After a few months I was offered one of the new build properties that were coming off site in Niddrie Road, Strathbungo. I love the flat and the fact that it was unfurnished has really allowed me to make it my own space. The backcourt is lovely and the location is excellent, sitting between the two great commercial streets of Pollokshaws Road and Victoria Road. I'm a cyclist and everything is so accessible.

I work in retail, and though I am currently looking for a new job, I find the rent is very affordable. I was previously paying more than £600 a month for a shared flat in Edinburgh, so to have my own self-contained home for less than £400 a month in such a great location is fantastic. The Council Tax is more of an issue as it feels very high. The flat is well insulated so I'm hopeful I won't have to put the heating on too much. There have been a few of the usual niggles you get with a newly built property, but the repairs service have addressed these. The neighbours have been lovely, and Marion, the Housing Officer, has been on top of any issues. Overall, I would say I'm very happy with my move."

# CHARTER OUTCOME 14 AND 15: RENTS AND SERVICE CHARGES

Southside Housing Association set rents and service charges in consultation with their tenants and other customers so that:

A balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them. Tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

## Average Weekly Rents

Size of Home	Number Owned	Southside Housing Association	Scottish Average	Difference from Scottish Average
1 Apt	66	<b>£70.63</b>	£75.95	<b>-7.0%</b>
2 Apt	1030	<b>£79.23</b>	£81.32	<b>-2.6%</b>
3 Apt	612	<b>£91.12</b>	£84.18	<b>8.2%</b>
4 Apt	385	<b>£102.83</b>	£91.48	<b>12.4%</b>
5 Apt	55	<b>£116.58</b>	£100.74	<b>15.7%</b>



### COMMENT

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 Figure 13 above, would indicate the Association's main issue is with larger properties.

### ACTION

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

### Annual % Rent Increase



### Annual Rent Increases

The table below plots the Association’s annual rent increases against the Scottish average over recent years.

Annual % Rent Increase	15/16	16/17	17/18	18/19	19/20	20/21	21/22
Southside Housing Association Rent Increase	0.5%	1.5%	2.25%	3.5%	2.9%	2.2%	3.25%
Scottish Average Rent Increase	2.66%	1.9%	2.3%	3.2%	2.9%	2.5%	2.98%

Over this period, Southside Housing Association’s rents have increased overall by 2.34% less than the Scottish average.

### Stella’s Story

Stella has always been a “soo’sider”, she grew up in Pollok and her first flat when she left home was on Victoria Road. “I went to school in Lourdes Secondary school in Cardonald and all my friends lived in Moss Heights Avenue.” Stella’s housing story shows how life circumstances change and sometimes housing needs change as well.

Stella was previously a Southside tenant in a 3 bedroom property in Moss Heights Avenue, but her family are all grown up now. “I have one daughter who is a nurse and in her 30s and she has her own place, another daughter is training to be a primary school teacher and she has her own place and my son is 27 and at college but he also has his own place. Sadly my husband died Andy in February 2020 and while having my grandchildren Dominic and Olivia to visit is a very important part of my life – the flat at Moss Heights was too big for me and so I applied for a transfer to a smaller property.” Stella was offered a transfer to the new properties in Niddrie Road and is pleased she made the move. “I love my new home, I have lovely neighbours, and lots of different people with different cultures and the shared back court is a great meeting place. When my transfer application came through and I was offered Niddrie Road, I was around regularly trying to bribe the builder with doughnuts to get an early viewing of my new home – the bribe didn’t work!”

Stella finds the rent fair and affordable. “I am paying approximately £470 per month for a two bedroom property, but my daughter is paying £700 for a much poorer private rented, two bedroom property in Bridgeton. Parking is an issue but I can live with that, and the local shopping is great. My new home also allows me to look after my grandchildren as well, so I’m very happy.” By downsizing to her new home, Stella also freed up a scarce larger home for another family on our housing list.

# Southside Factoring & Related Services (SFARS) Southside Residential

SFARS is a company limited by shares and the Association is the sole shareholder. It has its own Board of Directors, appointed annually by the Association's Management Committee, and produces its own separately audited financial accounts. SFARS must also obtain the approval of Southside Housing Association's Management Committee for its business plan and annual budget, and comply with group policies set by Southside Housing Association.

Southside Factoring & Related Services was established in 2005 and provides a factoring service to approximately 1,000 home owners whose properties are located in the south side of Glasgow.

The financial performance of the subsidiary improved during 2020/21 obtaining a healthy surplus which helps sustain the financial viability of the company particularly after a few years reporting losses or low surpluses. However, it is important to note that the surplus for 2020/21 was influenced by the COVID situation, with a material downturn in legal expenses and staff costs against budget. This is important as SFARS is a non-charitable subsidiary of the charitable parent Southside Housing Association (SHA) and must remain financially viable in the long term without being dependent on the parent.

Although Southside Residential has to operate on a commercial basis, much of its work supports the social purpose of the Association.

In addition the company provides support to a number of factored owners whose properties require major common improvement works.

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



## Gillian's Story

*"I became a landlord more by accident, as a way of trying to plan for retirement. But the property that I bought in Dixon Avenue had a lot of problems over the years, the back garden was always a mess, there was serious anti-social behaviour in the common parts of the building, including drug dealing and there were major common repairs required which we could never get the other owners to agree on. It was down to myself and another owner to constantly try and tackle the problems but we felt we were fighting a losing battle. That's when I got SHA involved as factors. They took responsibility for sorting out the immediate problems and then planning for major improvement work. The huge task of trying to co-ordinate 14 separate owners, some of whom would not co-operate or take responsibility was all taken forward by Lisa Benson, Development Officer at SHA. The improvement work is now on site and includes repairs to the roof, including the glass skylight, remedial work to the communal electrics following a fire in the close, painting of the close and a new door entry system to improve security. The overall bill is over £100k and my share is £7000 but Lisa has managed to secure grant assistance from Glasgow City Council for all those owners who are participating, and more importantly has worked with the Council to deal with those owners who refused to participate. My one big criticism is that the landlord registration system is not strong enough and too many rogue landlords continue to evade their responsibilities. But overall I'm delighted with the support from SHA and GCC and so happy to see the improvements to my own building but also the wider neighbourhood."*



# Concierge & Facilities Management Service

## Facilities Management Service

Our Facilities Management Teams provide a comprehensive service to our common areas.

Duties are widespread and include: Communal Close Cleaning, Window Cleaning, Back Court Maintenance, Gardening & Landscaping, Gritting, Identifying and Reporting Repairs.

## Bulk Uplift Service

Following Glasgow City Councils introduction of additional charges and appointments to remove bulk items, we consulted with tenants in 2021/22 with a proposal to bring the service in-house.

Following strong support from tenants, we introduced our bulk uplift service in April 2022. This has been embraced by our customers who have requested almost 200 bulk uplifts between April and September 2022.

## Concierge Service

We provide a concierge service 7 days a week, 365 days a year to over 1200 customers who live in our multi-storey and deck access houses. Our main aim is to make sure everyone feels safe and secure in their homes and are happy to live in the neighbourhood.

Our Concierge Team carry out a wide range of duties including common area cleaning, patrolling the area, reporting common repairs and bulk items for removal. This is an important service which will grow and develop in the future to meet the needs of our tenants.

For homes in Moss Heights Avenue, Queensland Court, Queensland Gardens, Swinton Place, Chirside Place, Hartlaw Crescent, St Andrews Crescent and St Andrews Drive we remotely monitor the area and blocks via CCTV at our concierge station at 160 Moss Heights Avenue. In addition homes in Moss Heights Avenue, Queensland Court and Queensland Gardens are linked by intercom to our concierge station at 160 Moss Heights Avenue.



# Glasgow Care and Repair



Glasgow Care & Repair is a city wide service managed and delivered by Southside Housing Association. A range of services are provided which offer practical assistance, advice and information to eligible older and disabled people living in Glasgow.

The team also provide signposting to other agencies, organisations and contractors. The core funders are Glasgow City Council and the Health and Social Care Partnership. In addition, income is received from partner housing associations for provision of the Handyperson Service.

## Care & Repair Advice Team

The Advice and Information service offers free and impartial advice to home owners and private rented tenants to enable and support older and vulnerable people to carry out a range of repairs and improvements to their homes. As well as help to access other support to contribute to make their home life safer; warmer and more energy efficient. The service is available to people who live in Glasgow who are aged 65 and over, or have a disability, irrespective of age.

The team also undertake other funding related initiatives such as the Gas Safe Scheme which provides preventative services that directly address risks from dangerous gas appliances. Works include gas safety checks, gas servicing, gas boilers and fire repairs. Another initiative currently being carried out is the Scottish Governments Fire & Safety Scheme, providing supply and installation of interconnected alarms.

Advice	2021/22
Total number of referrals	183
Number of home visits undertaken	118
Completed cases in year	510
Value of completed work undertaken	£264,531

### WHAT PEOPLE SAID ABOUT THE ADVICE SERVICE

"Donald at Care & Repair was instrumental in helping me by contacting other agencies for home improvements, with the result I am much more confident and comfortable in my home. Greatly appreciated, Thank you!"



## Handyperson Service

The aim of the Handyperson Service is to carry out small practical tasks and repairs around the home. There is no charge for labour, clients are only required to pay for materials purchased by the Handyperson. The service is available to eligible owners and private rented tenants and also tenants of several other housing associations, including Southside.

Handyperson	2021/22
Total number of referrals	2,053
Number of home visits undertaken	1,885
Completed job tasks in year	3,866
Value of completed work undertaken	£149,606

### WHAT PEOPLE SAID ABOUT THE HANDYPERSON SERVICE

"They were extremely professional, and importantly they were very pleasant which is good among elderly people".



## Home and Hospital Service

The Home and Hospital Service is a specialist version of the Handyperson Service, available to people who live in Glasgow aged 65 and over who are due for discharge from hospital, aimed at reducing delays in hospital discharge. The service also includes assistance to people at home to prevent admissions to hospital. This service is delivered over all tenures.

Home & Hospital	2021/22
Total number of referrals	583
Number of home visits undertaken	416
Completed cases in year	1,087
Value of completed work undertaken	£41,306

### WHAT PEOPLE SAID ABOUT THE HOME & HOSPITAL SERVICE

"I first spoke to a lady, I'm sure her name was Sandra. She made me feel better about having a keysafe installed, actually Sandra was a \*GEM\* Great service from Great People and at such a daunting time, I needed that".



# Who Regulates & Governs Us?

## 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 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)

Southside Factoring and Related Services (SFARS) is a subsidiary organisation wholly owned by the Association. SFARS delivers property factoring services, a range of mid-market housing options and a management service to private landlords. SFARS is registered as a property factor with the Scottish Government's Property Factor Register and must comply with the provisions of the Property Factors (Scotland) Act 2011 – Code of Conduct for Property Factors.

As well as these formal regulatory obligations the Association works closely with Glasgow City Council's 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 Saffron Housing Support and Glasgow Care and Repair services.

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

[www.southside-ha.org](http://www.southside-ha.org)

During the financial year 2021/22 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 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.

## 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. Membership to the SFARS Board is appointed by the Management Committee. The general membership of the Association totals 119. Last year no memberships were terminated under Rule 11.1.3 which states that this will be done if ‘For five annual general meetings in a row you have not attended, submitted apologies, exercised a postal vote or appointed a representative to attend and vote on your behalf by proxy’. During the past year there were 25 new members. All meetings of the Management Committee were quorate in 2021/22, and the attendance rate by Committee members was 84%.

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

### Southside Management Committee 2021/22

Margaret McIntyre (Chairperson)  
 Alex Cameron (Vice Chairperson)  
 Jonah Chireka (Secretary)  
 Iain Dyer (Honorary Secretary)  
 Betty Macneill  
 Surjit Singh Chowdhary  
 Munir Choudry  
 Alison Devlin  
 Ruth McCluskey  
 Shirley Robison

Bob Turnbull (left 28/04/2022)

### Southside Factoring and Related Services Ltd 2021/22

Ruth McCluskey (Chairperson)  
 Lucy Gillie  
 Elisa Campanaro  
 Michael Davie  
 Jonah Chireka (appointed March 2022)  
 Iain Dyer (appointed March 2022)

# Financial Performance

The Association reported an Operating Surplus for the year ended 31st March 2022 of £1,439,380 (2020/21 £2,390,162).

## Southside Housing Association Key Financial Outputs

	2018/19 (£'000s)	2019/20 (£'000s)	2020/21 (£'000s)	2021/22 (£'000s)
Income	12,604	13,996	14,388	14,057
Operating Cost	12,257	13,011	11,998	12,617
Operating Surplus	346	985	2,390	1,439
Operating Margin	3%	7%	17%	10%

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 committed **£31.5M** for developing new homes. This includes grant funding and Private Acquisition of Pre-1919 tenements. In addition the Association spent **£2.9M** on its existing tenants homes.



## Management & Administration Costs

	2018/19 (£'000s)	2019/20 (£'000s)	2020/21 (£'000s)	2021/22 (£'000s)
Management & Administration Costs	3,914	4,567	4,266	5,004
Staff Costs as a % of Income	24%	28%	25%	28%
Office Overheads as a % of Income	7%	7%	5%	8%

In addition to the Management and Administration costs identified above, and the investment we have made in existing homes, the majority of revenue expenditure is on the upkeep of tenants homes, whether through repairs or services. In 2021/22 we spent **£1.9M** on all repairs and an additional **£1.7M** on maintenance services.

## Southside Housing Association Balance Sheet

	2018/19 (£'000s)	2019/20 (£'000s)	2020/21 (£'000s)	2021/22 (£'000s)
Cash	9,848	5,106	5,282	3,675
Reserves	41,730	43,166	45,686	47,710
Value of Housing Properties	100,053	103,634	109,283	122,869

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

The value of housing properties has increased by **£13.5M**.

Reserves have increased by **£2.1M**, while cash has decreased by **£1.6M**.



## Income

The Association's total income decreased by 2% from the previous year, decreasing to £14,057,197 from £14,388,304. The majority of our income comes from rents (£11,224,177); however, grant released from deferred income and Government grants was 11% of total income and this was £1,622,054 in the year.

## Expenditure

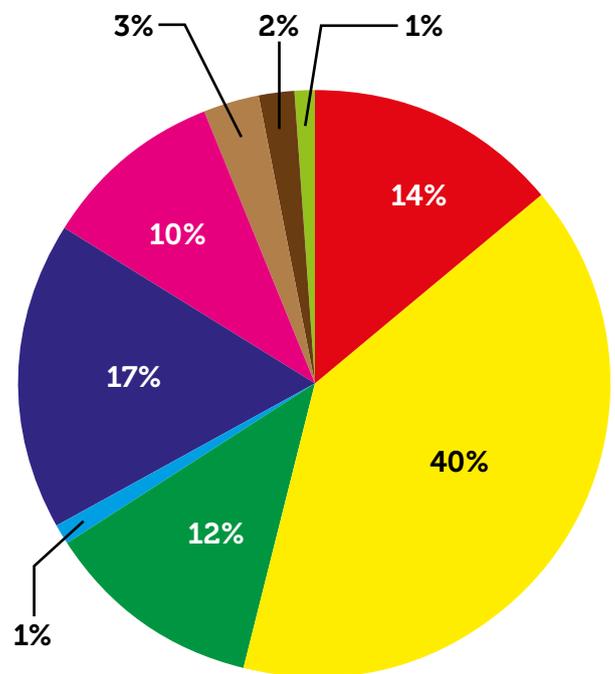
The Association's operating expenditure in 2021/22 was £12,617,817 and up from £11,998,142 in the previous year. The main expenses are running costs named as management and administration costs (£5,004,266) reactive maintenance (£1,505,601), planned and cyclical maintenance (£1,730,430) and housing depreciation (£2,515,468). Housing depreciation is the reduction in value of our houses due to the increase in age and wear and tear.

## Financial Performance

The chart below shows where we spent our cash for every £1.00 of cash received in 2021/22. This excludes non-cash items such as depreciation and deferred grant income.

For every £1.00 of cash utilised in the year, we spent the money on:

- **£0.14** went on planned and cyclical maintenance e.g. new boilers, replacing smoke detectors, painting, landscaping and gutter cleaning.
- **£0.40** on delivering the services e.g. staff costs, office accommodation, it, general overheads & maintenance overheads
- **£0.12** went on day to day repairs
- **£0.01** paying our £1.4m loans (interest)
- **£0.17** went on the new development and private acquisitions, offset by grant income received from the Scottish Government.
- **£0.10** on other activity costs e.g. wider action, care & repair and factoring, with the majority of costs covered by income.
- **£0.03** went on service costs e.g. common electricity, close cleaning and lift maintenance
- **£0.02** went on bad debts
- **£0.01** went on updating IT Systems



The graph opposite shows the historical cost value of our properties over the past few years, with the value increasing from £155M in March 2021 to £171M by March 2022.

The Association has invested £171,029,952 in properties held as at 31 March 2022.

Depreciation to date against this value for wear and tear amounts to £48,160,039.

Additions in the year included £2,866,748 of capitalised major repairs e.g. new heating systems, £13,235,433 for property purchases and towards the costs to build new homes.

At the year-end the Associations housing properties have a net book value of £122,869,913.



## Want to know more?

If you want to find out more about the Association's 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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0141 422 1112



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



[www.southside-ha.org](http://www.southside-ha.org)

or create an account and contact us through our new tenants portal MySouthside, accessible via our website.

Click the link to visit 'MySouthside' <https://digital.southside-ha.org/MySouthside/www/dashboard>

Scottish Housing Regulator No. (RSL 186). Financial Conduct Authority No. 1694R(S).

Scottish Charity No. SCO36009. VAT Registration No. 886 7830 59





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