

# ANNUAL REPORT

## 2017/18



**Southside**  
HOUSING ASSOCIATION

**My thanks to all the volunteers who support our services,** and all my fellow Management Committee members for their ongoing support.

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# WELCOME

This is my first year as Chair of the Association. At last year's Annual General Meeting (AGM), Dorothy Murray stepped down from the role of Chair after five years of service. Dorothy was a modernising force and is a hard act to follow. We wish her well and thank her for all her efforts over the preceding years.



**Dorothy Murray stood down as Chairperson at last year's AGM.**

The Association is governed by the voluntary Management Committee which is elected at the AGM. The Committee meets monthly and I am pleased to advise that all meetings were quorate and well attended. Our newest Committee members, Jonah Chireka and Alex Cameron who were elected at the AGM were joined by Bob Turnbull who was co-opted in February. We were sorry that Parveen Mahmood resigned in April due to personal circumstances, but delighted that she has kept on her involvement through the Neighbourhood Committee. Similarly Gareth Bishop and Bob Thomson stood down from the Board of our subsidiary company and we thank them both for all their time and effort.

The Association has a subsidiary company, Southside Factoring and Related Services Ltd (SFARS), and two of the Association's Management Committee members also serve on the SFARS Board to ensure there is alignment between the parent company (SHA) and the subsidiary (SFARS). Full

details of all the Association's Governance structure and members is reported on page 8. SFARS has continued to expand its services during the year, taking on additional factoring customers, providing new Mid Market Rental homes through refurbished private acquisitions and new build, and through an innovative new Private Letting service.

The Association continues to develop new housing to meet the general demand for good quality affordable housing and to also help the Council tackle homelessness. Details of our current housebuilding programmes are reported on below. The Management Committee approved a Funding Plan for £25m in November 2017. We hope to finalise details of this loan finance in September.



**Last July over 30 local youngsters enjoyed a Summer Football Camp hosted by Glasgow City FC.**

In addition to the commitment to housebuilding, the Association also supports a wide range of community services. Two major physical projects have had very mixed fortunes. The proposed new community hub in Pollokshields, despite having secured over £2m of capital funding has failed to proceed due to a breakdown in our relationship with the Nan McKay Hall who were to be the anchor tenants. The Management Committee has expressed its disappointment that this resource is potentially lost to the Community in Pollokshields.

On a more positive note, the Halfway Community Park proposal has successfully navigated a complex set of financial hurdles and we expect work to start later this year. Our thanks to Glasgow City Council and Scottish National Heritage who are the principal funders for this £2.2m project, but especially local residents involved in the Friends of Halfway Park. After some frustrating delays we hope to be on site later this year.

The Association also continues to receive People and Communities Fund monies from the Scottish Government (£75k in 2017/18) to support a network of community bases and community support activities.



**Councillor Norman MacLeod helped us launch a new partnership with New Gorbals Housing Association and Working Rite to help local young people into employment.**

We are particularly proud of our commitment to providing advice services to our tenants and the wider community. We currently support five full time advice workers, and our thanks to the Big Lottery Fund for the grant to employ two of these posts. In these difficult times, with Universal Credit, Welfare Reform and falling real household income, the welfare rights, debt advice, tenancy sustainment work, etc. has proved invaluable to many. Last year the team secured an additional £2.43m in entitlements for households in need.

Given that we have such a strong commitment to wider community activities, it is easy sometimes to forget that our core business is to be a good social housing provider. I am pleased that we continue to outperform most Scottish Housing Associations on key social landlord activities. (More details on Page 10 and we will have a detailed report to tenants in the Autumn with our Report on the Annual Return on the Charter). Although we are outperforming the Scottish average, you will see from the statistics that there has been some deterioration in performance which we will continue to monitor in the coming year. We have concluded the three year rent re-structuring

but we recognise that we have to continue to review rents. The Council withdrawal of revenue funding for sheltered housing forced us to cease with the warden service in December, and this will be re-considered in any new rent review.

The big challenge for us, as a social landlord, is to improve the heating systems in many of our properties. Plans are advancing for the replacement of inefficient and inflexible electric storage heating at a cost of £2m. In addition, last year we spent £1m on upgrading kitchens, bathrooms, heating and insulation.

We continue to involve tenants in all aspects of the Association's decision making, whether it is on the Management Committee, the Neighbourhood Committees or in one off consultation meetings on rent proposals and on service levels. My thanks to those who take the time to give us feedback on our performance, both good and bad!



**Members chatting at AGM 2017.**

My thanks to all the volunteers who support our services, and all my fellow Management Committee members for their ongoing support. My thanks also to all the staff for their hard work and support. A number of temporary staff left during the year including Sharmili Lama, Pamela Chambers and Tony Docherty, and we wish them well for the future. Carol Anne Healy from our Rents Team left to pursue other career prospects after many years of loyal service. Last and definitely not least, both Taiba Qureshi and Satinder Kaur left due to the cuts in sheltered housing funding and colleagues and tenants were very sorry to see them go.

**Margaret McIntyre**  
Chairperson

# 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.SCSWIS.COM](http://WWW.SCSWIS.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's Factoring Service is registered with the Scottish Governments' 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 Care & Repair services.

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

During the financial year 2017/18, there were no significant concerns raised with the Association by any of our Regulatory bodies. The Scottish Housing Regulator has classified the Association as "Low Engagement" in terms of its regulatory regime.



## 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 opposite illustrates the Association's Governance Structure. The committees operate to clear schemes of delegated authority.

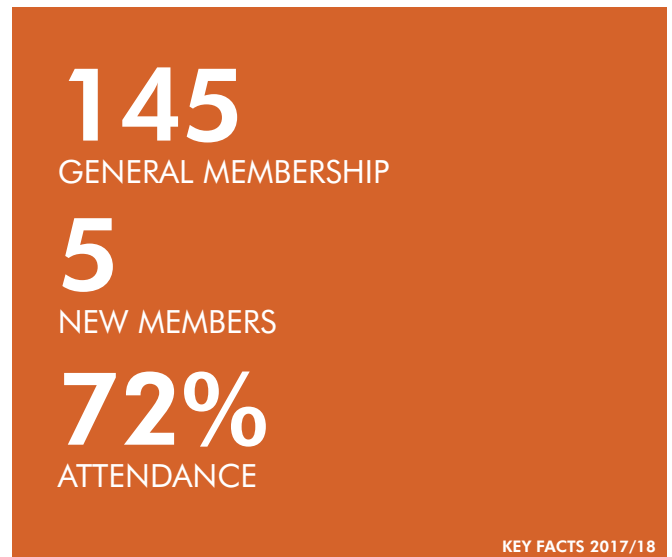
The Management Committee is the main governing body and had a stable membership throughout the past year. Details of membership are presented below. The two Neighbourhood Committees covering Halfway/Cardonald and Pollokshields/Shawlands

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 145. Under Rule 11.1.3 "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", 149 memberships were terminated. During the past year there were five new members. All meetings of the Management Committee were quorate in 2017/18, and the attendance rate by Committee members was 72%.



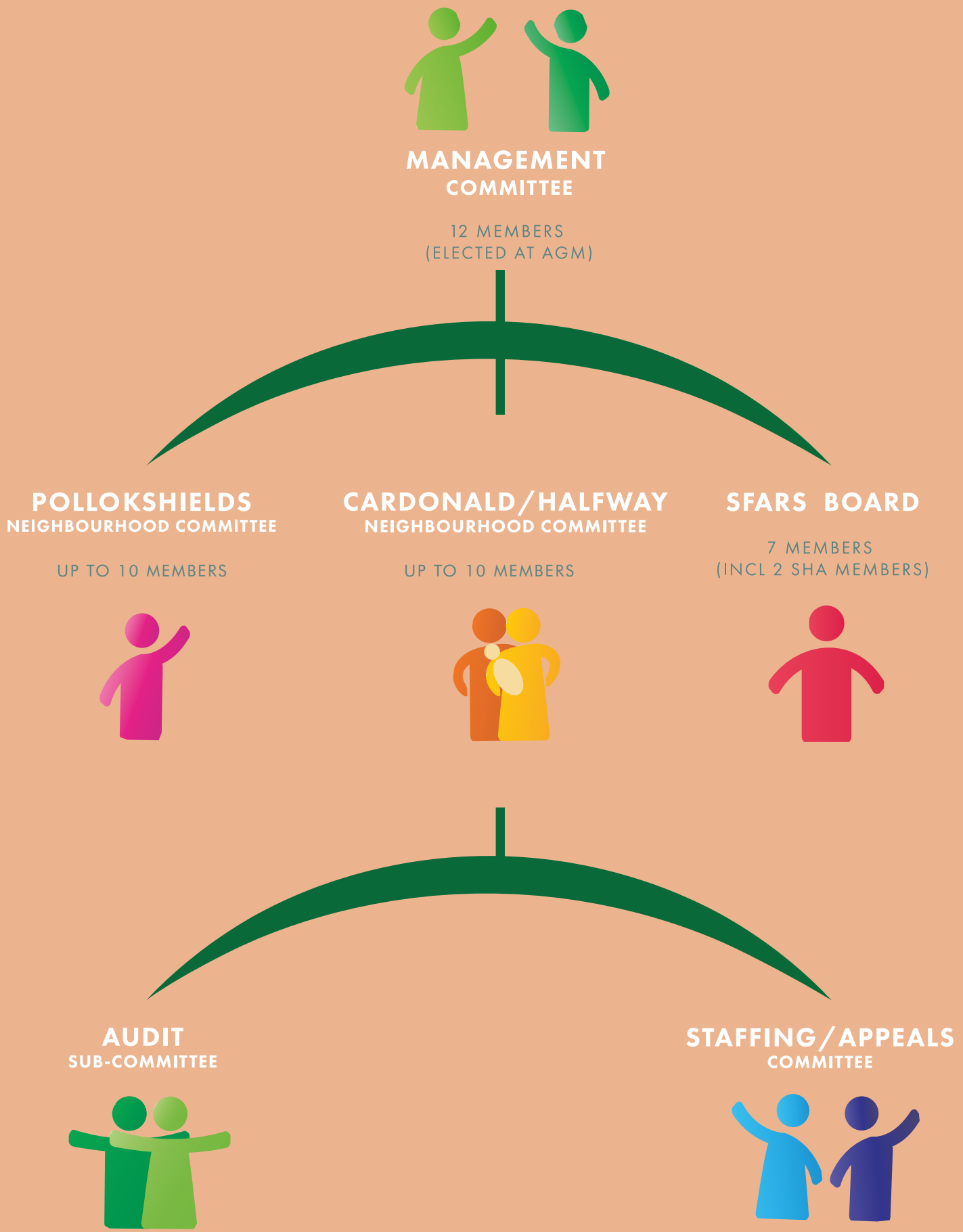
All of the Association's Management Committee meetings were quorate in 2017/18.



Jonah Chireka from Moss Heights joined the Committee last year.



Attendance Rate at Management Committee meetings was 72%.



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

## **SOUTHSIDE MANAGEMENT COMMITTEE**

- Margaret McIntyre (Chairperson)
- Iain Dyer (Secretary)
- Parveen Mahmood (Vice Chairperson) (resigned April 2018)
- Hanif Mirza
- Alan Ferguson
- Betty Macneill
- Kenneth Ross
- Surjit Singh Chowdhary
- Lucy-Anne Cowan
- Alex Cameron
- Jonah Chireka
- Bob Turnbull (Co-opted in February 2018)

## **CARDONALD / HALFWAY NEIGHBOURHOOD COMMITTEE**

- Sam Brown
- Alison MacNeill (Chair) (resigned October 2017)
- Brian Watson
- Margaret McIntyre
- Pat Shields
- May Ballantyne
- Margaret Burke (resigned October 2017)
- Jimmy Hobbin (resigned October 2017)

## **POLLOKSHIELDS NEIGHBOURHOOD COMMITTEE**

- George Thomson
- Dorothy Wason
- Betty Macneill
- Parveen Mahmood
- Sadie Swan
- Farida Fahill

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

- Bob Thompson (resigned December 2017)
- Lucy Gillie
- Alan Ferguson (Chairperson)
- Carol Wiseman
- Gareth Bishop (resigned October 2017)
- Betty Macneill
- Ruth Mc Cluskey



**The Management Committee is elected annually by the Association's membership.**



**Management Committee meetings are monthly, Neighbourhood Committees are bi-monthly.**



**Pollokshields' resident Lucy Gillie is an SFARS Board Member.**



## COMPLAINTS

If we get things wrong!

The Association operates a Formal Complaints handling process to allow dissatisfied customers to gain redress. We try and resolve matters informally if possible, but in some cases this is not possible. We value complaints and use them to improve our services. Southside Housing Association's Complaints process follows a two tier system of

**STAGE 1** – Front Line Resolution,

**STAGE 2** – Investigation.

If you are still unhappy after going through these two stages then your complaint can be referred to the Scottish Public Services Ombudsman (or the Home Owners Housing Panel for factored owners, or the Care Inspectorate for recipients of care or support services).

### Scottish Public Services Ombudsman

4 Melville Street  
Edinburgh EH3 7NS

Telephone: 0800 377 7330  
E-mail: [ask@spsso.org.uk](mailto:ask@spsso.org.uk)  
Text: 0790 049 4372  
Web: [www.spsso.org.uk](http://www.spsso.org.uk)  
Fax: 0800 377 7331

### Care Inspectorate

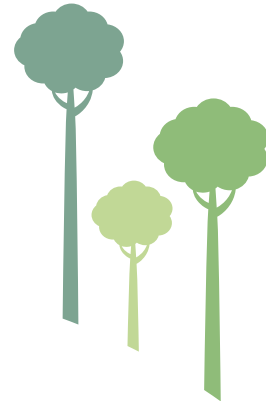
Compass House,  
11 Riverside Drive  
Dundee DD1 4NY

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

### Housing & Property Chamber

First-tier Tribunal for Scotland,  
4th Floor, Atlantic House  
45 Robertson Street  
Glasgow G2 8JB

Telephone: 0141 302 5900  
Fax: 0141 302 5901  
E-mail: [HPCAdministration@scotcourtribunals.gov.uk](mailto:HPCAdministration@scotcourtribunals.gov.uk)  
Web: [www.housingandpropertychamber.scot](http://www.housingandpropertychamber.scot)



# 62 STAGE 1 COMPLAINTS

38 UPHELD (64%)

# 18 STAGE 2 COMPLAINTS

11 UPHELD (61%)

# 0 SPSO

KEY FACTS 2017/18

# SOUTHSIDE AS A SOCIAL LANDLORD

One of the most distinctive features of SHA is the complexity and range of services and activities it is involved in. However we can never lose sight of our core purpose and first and foremost SHA is a registered social landlord, regulated by the Scottish Housing Regulator. Our core purpose is to deliver good quality, well managed affordable housing for rent. Housing Management and Maintenance are the engine room of this activity. Over the past twelve months Southside as a Social Landlord has performed well. We will be reporting to all our customers in the autumn on our performance in terms of the Annual Scottish Housing Charter. A summary of key outputs is provided below highlighting very strong performance in 2015/16 and 2016/17, with some further areas of success in 2017/18, but also some areas for improvement.



New homes at St. Andrews Drive, all of the tenants in Phase 2 of St Andrews were re-housed during the year and demolition will begin in August 2018.

INDICATORS	2015/16	2016/17	2017/18	Scottish Average 2016/17
<b>Gross rent arrears</b> (Indicator 31)	<b>4.82%</b>	<b>4.89%</b>	<b>5.79%</b>	<b>5.3%</b>
<b>Reactive repairs "right first time"</b> (Indicator 13)	<b>98.32%</b>	<b>94.09%</b>	<b>96.35%</b>	<b>92.41%</b>
<b>Satisfaction with repairs service</b> (Indicator 16)	<b>91.12%</b>	<b>90.23%</b>	<b>97.2%</b>	<b>90.57%</b>
<b>Average time to complete emergency repairs</b> (Indicator 11)	<b>1.4 hours</b>	<b>1.33 hours</b>	<b>1.93 hours</b>	<b>4.66 hours</b>
<b>Average time to complete non-emergency repairs</b> (Indicator 12)	<b>2.88 days</b>	<b>4.19 days</b>	<b>4.33 days</b>	<b>7.09 days</b>
<b>Annual gas safety inspections</b> (Indicator 15)	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>99.9%</b>
<b>Anti-social behavior cases resolved in target</b> (Indicator 19)	<b>87.23%</b>	<b>94.81%</b>	<b>96.97%</b>	<b>87.21%</b>
<b>New tenancies sustained for more than a year</b> (Indicator 20)	<b>92.12%</b>	<b>95.17%</b>	<b>92.61%</b>	<b>89.04%</b>
<b>Average time to re-let properties</b> (Indicator 35)	<b>14.51 days</b>	<b>13.01 days</b>	<b>18.56 days</b>	<b>31.54 days</b>
<b>Void Rent Loss</b> (Indicator 34)	<b>0.45%</b>	<b>0.42%</b>	<b>0.46%</b>	<b>0.87%</b>
<b>SHQS compliance</b>	<b>88.23%</b>	<b>89.2%</b>	<b>78.53%</b>	<b>93.63%</b>

## WELFARE REFORM

The Association owned 2291 social housing units in 2017/18, and during the year 189 of these became available for let. The Association processed a total of 568 new applications for housing, bringing our Housing List to 1531 households all waiting for a home. A total of 107 of all lets went to homeless households. The Association was able to add to the housing stock by converting its old offices at 553 Shields Road and refurbishing a further 19 properties acquired with assistance from Glasgow City Council.

A total of 16 properties were abandoned during the year. In addition, the Association raised 84 court actions to re-possess properties and this resulted in 12 evictions. In 11 cases the eviction was for rent arrears, and one was for anti-social behaviour.

The Association continues to invest heavily in its tenants' homes. Table 1.1 below gives a breakdown of where this investment was made. In total the Association spent £960k on investment in tenants' homes. In addition to this investment, the Association carried out 6517 repairs.

Table 1.1 **PLANNED MAINTENANCE INVESTMENT 2017-18**

<b>Insulation Works</b>		
12-48 Swinton Place	Garage/Lock-up Ceiling Insulation	£ 80,000
20-220 Mossheights Avenue	Replacement of Balcony Insulation	£ 100,000
		£ 180,000
<b>Kitchen</b>		
5 Albert Road	Kitchen Replacement	Inc
2,6,8,12 Lincluden Path	Kitchen Replacement	Inc
268 Albert Drive	Kitchen Replacement	Inc
28 Herriet Street	Kitchen Replacement	Inc
1047, 1057, 1065, 1101, 1111, 1119, 1127, 1137 Pollokshaws Road	Kitchen Replacement	Inc
10, 12, 14, 16 Baker Street	Kitchen Replacement	Inc
		£ 365,006
<b>Bathrooms</b>		
5 Albert Road	Bathroom Replacement	Inc
2,6,8,12 Lincluden Path	Bathroom Replacement	Inc
268 Albert Drive	Bathroom Replacement	Inc
28 Herriet Street	Bathroom Replacement	Inc
1047, 1057, 1065, 1101, 1111, 1119, 1127, 1137 Pollokshaws Road	Bathroom Replacement	Inc
10, 12, 14, 16 Baker Street	Bathroom Replacement	Inc
		£ 201,200
<b>Boilers</b>		
5 Albert Road	Boiler Upgrade	Inc
10, 12, 14, 16 Baker Street	Boiler Upgrade	Inc
1047,1057, 1065, 1101, 1111, 1119, 1127, 1137 Pollokshaws Road	Boiler Upgrade	Inc
12 Grantley Street	Boiler Upgrade	Inc
113 Kenmure Street	Boiler Upgrade	Inc
268 Albert Drive	Boiler Upgrade	Inc
28, 30, 32 Herriet Street	Boiler Upgrade	Inc
		£ 103,000

Common Improvements		
32 Newark Drive	Re-surfacing of Common Pathways	£ 20,000
37 Herriet St / 177 Nithsdale Road	CCTV upgrade	£ 20,000
4, 6, 8, 10 Montrave Path	Floor Coverings + Cyclical Painterwork	£ 10,000
2, 12 Lincluden Path	Painterwork	£ 3,805
10, 12 Baker Street	Painterwork	£ 4,550
38, 90 Kenmure Street	Painterwork	£ 5,711
142 -152 St Andrews Road	Painterwork	£ 26,746
65, 67, 69, 71, 73, 75, 77, 79, 81 Ibrox Street	Painterwork	£ 5,252
9, 11, 13, 15, 17, 19, 21, 23, 25 Midlock Street	Painterwork	£ 5,575
		£ 101,639
Electrical Upgrades		
	Commenced Smoke Detector Upgrade Programme, continued into 2018/19	£ 10,000
	<b>Total Investment Value</b>	<b>£ 960,845</b>

**1531** HOUSEHOLDS ON THE HOUSING LIST

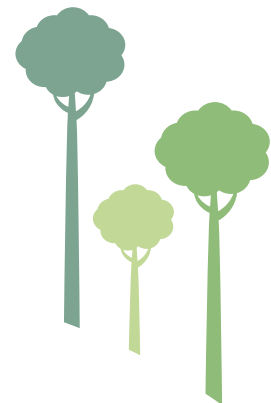
**189** HOMES LET

**107** NUMBER OF HOMES TO HOMELESS HOUSEHOLDS

**£960k** SPENT ON IMPROVING TENANTS' HOMES

**6517** REPAIRS COMPLETED

KEY FACTS 2017/18



In 2017/18 we finished bringing ground maintenance services in house and this has proved very popular with tenants and owners alike.



Work progressed in refurbishing private acquisition flats for social renting and mid market rent.

# SOUTHSIDE AS AN EMPLOYER

The Association is a major employer, and employs over 100 people including part-time, sessional and temporary staff. The Association is an Investors in People accredited employer and this year was awarded Gold Standard for its commitment to staff development. The Association is also an accredited Investor in Young People.



Fulfilling its employment role is a major responsibility of the Association's voluntary Management Committee. This role is supported through our membership of Employers in Voluntary Housing (EVH), and staff terms and conditions are negotiated collectively across the sector. The Association has a recognition agreement with Unite Trade Union.



Jordan Docherty a Working Rite placement with SHA completed 12 months employment and training and went on to gain full time employment.

The Association is an accredited Scottish Living Wage employer, and is committed to Glasgow City Council's Living Wage campaign.

In 2017/18 the Association had an absence rate of 2.71%.

## FURTHER EDUCATION AND TRAINING

The Association encourages staff training and development through a dedicated budget and annual Training Plan. This also includes further education and professional development. During the past year the following staff undertook and achieved the following qualifications:-

### **Siobhan Heenan** –

Association of Accounting Technician – Level 4

### **Paul Magee** –

CIH Level 3 Certificate in Letting and Managing Residential Property

### **Thomas McIlvaney** –

Housing Studies Post Graduate Diploma- Masters, completed June 2017

### **Jennifer Paton** –

Corgi Level 2 Gas Safety Awareness

### **Nick Swan** –

Post Graduate Diploma in Housing

### **Mel Tait** –

CIH Level 3 Certificate in Letting and Managing Residential Property

# SOUTHSIDE'S SUBSIDIARY – SFARS

The Association operates commercial and non-charitable activities through its subsidiary company Southside Factoring and Related Services Ltd (SFARS). SFARS has its own Board of Directors who operate within clear guidelines established by the Management Committee of the charitable parent, Southside Housing Association. SFARS has two trading brands:-

**SOUTHSIDE RESIDENTIAL** – to be the customer facing brand of our factoring service, and

**SOUTHSIDE LETTING** – to be the customer facing brand of our mid market and commercial letting service.

Two new websites and letterheads have been rebranded in this consistent fashion to make the service relationship clearer to customers. While this has had some short term impact in terms of increasing costs, the benefits of this investment can already be witnessed in terms of increased demand for all services and new business.

## SOUTHSIDE RESIDENTIAL

The re-branded factoring service now provides a factoring service to 1061 home owners, an increase of 136 customers (15%) from last year. To support this continuing growth, SFARS and the Association invested in additional permanent posts and a new website for both trading wings of the subsidiary company.

## SOUTHSIDE LETTING

In the past year the provision of Mid-Market Rent (MMR) through Southside Letting has increased from 90 to 114 units, an increase of 27%. In addition to this direct provision of Mid Market rent through wholly owned properties (the assets are owned by the parent company Southside Housing Association), Southside Letting also provides a letting service to private landlords. In the past year Southside Residential successfully negotiated a five year extension of the lease on 24 Mid Market Rent units owned by CCG Ltd., and has a further lease in place with one other private landlord. We expect to see an expansion in this relationship with private landlords in the coming year.



Gorbals Street, development completion date spring 2019.



New build homes for Mid-Market Rent through Southside Letting at Portman Street completed 2018.

<b>SFARS KEY FACTS AT A GLANCE</b>	<b>2015/16</b>	<b>2016/17</b>	<b>2017/18</b>
<b>Annual Turnover</b>	<b>£1,484,267</b>	<b>£1,537,747</b>	<b>£1,720,606</b>
<b>Southside Residential Turnover</b>	<b>£1,185,682</b>	<b>£1,098,823</b>	<b>£1,215,216</b>
<b>Southside Letting Turnover</b>	<b>£289,585</b>	<b>£438,924</b>	<b>£505,390</b>
<b>No. of Units Factored</b>	<b>880</b>	<b>925</b>	<b>1061</b>
<b>No of MMR units</b>	<b>85</b>	<b>92</b>	<b>114</b>
<b>Waiting List for MMR</b>	<b>203</b>	<b>264</b>	<b>397</b>
<b>Time taken to Let Properties</b>	<b>40 Days</b>	<b>44 Days</b>	<b>64 days (includes 2 abandonments)</b>



Private sector acquisitions and refurbishment in Strathbungo East includes new factoring and mid-market rent

**27%**  
INCREASE IN MMR UNITS

**11.9%**  
INCREASE IN COMBINED  
TURNOVER

**1061**  
PRIVATE FACTORING CLIENTS

KEY FACTS 2017/18



Southside Letting successfully negotiated a five year extension to the lease for the Mid-Market Properties in Tantallon Road.

# SOUTHSIDE AS A DEVELOPER

The Association has had very few completions during 2017/18, but it has a significant development programme currently on site. The only completion, in summer 2017, was the refurbishment and conversion of the HMO in 271 Albert Drive and the former Association offices at 553 Shields Road which have provided four larger family homes.

Projects currently on site during the year include:

**St. Andrews Drive Phase 1** – 36 new homes for social rent and 13 new homes for Shared Equity. The contract value is £8.4m and we expect completion to begin on a phased basis from October 2018.

**Portman Street Phase 2** – 24 new homes for Mid Market Rent in Kinning Park in partnership with Scotia Developers Ltd. Contract value is £3.1m and we expect the project to complete in early August 2018.



On site in Admiral Street with CCG Ltd building 35 new affordable homes.

**166 Gorbals Street** – the refurbishment of the former British Linen Bank building (Grade A listed) at 166 Gorbals Street. Work began in February 2018 and is expected to complete in the spring of 2019. The contract value is for £1.6m and includes six flats for rent and two commercial units on the ground floor which we hope to develop as a social enterprise café in partnership with New Gorbals H.A.



Committee Member **Iain Dyer** at the launch of the contract to renovate the historic tenement at 166 Gorbals Street.

**Admiral Street** – This project includes a mixed development of 20 new flats for Social Rent and 15 new flats for Mid Market Rent. Works commenced on site in January 2018 and are on programme to complete for December 2018. The project has a contract value of £4.2m.





**Private Acquisitions** – The Association has recently acquired a number of tenemental properties with funding from Glasgow City Council in various locations in the south side of the city of Glasgow. Twenty three of the properties are currently designed as ‘bedsits’ and the Association is currently on site carrying out internal alterations and improvements to the properties to form one bedroom flatted apartments. The contract value of these works is £1.1m and we expect completion to begin on a phased basis from August 2018.

In addition to the projects that are currently on site, we hope to begin the demolition of Phase 2 of St. Andrews Drive Deck Access flats this summer, with a view to achieving tender approval for Phase 2 of the new build programme by the end of 2018/19.



Private Acquisition Flats were refurbished at a cost £1.1m last year.

**4** NUMBER OF HOMES COMPLETED

**139** NUMBER OF HOMES ON SITE

**£7.8m** SOUTHSIDE HOUSING ASSOCIATION FUNDING

**£10m** GLASGOW CITY COUNCIL FUNDING

**£2.7m** OTHER FUNDING

KEY FACTS 2017/18



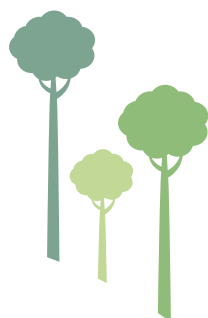
St Andrews Road Phase 1 New Build - 49 new homes due on site in late 2018.



Spiderman checking out his new home from the remaining deck access flats, Pollokshields.

# FINANCIAL PERFORMANCE

The Association reported an Operating Surplus for the year ended 31st March 2018 of £1.3m (2016/17 £976k). In addition, the Association's subsidiary company, SFARS Ltd, reported an Operating Surplus for the same period of £15k (2016/17 -£68k).



£11m spent on developing new homes and £25m of new funding approved.

SHA KEY FINANCIAL OUTPUTS	2015/16 (£'000)	2016/17 (£'000)	2017/18 (£'000)
Income	11,465	11,335	11,881
Operating Cost	10,586	10,358	10,580
Operating Surplus	879	976	1,301
Operating Margin	8%	9%	11%

SFARS KEY FINANCIAL OUTPUTS	2015/16 (£'000)	2016/17 (£'000)	2017/18 (£'000)
Income	1,484	1,538	1,721
Operating Cost	1,477	1,602	1,700
Operating Surplus	7	-64	21
Operating Margin	0.5%	-4.2%	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 £11.06m on developing new homes. (This includes Private Acquisition Pre 1919 tenements). This investment in new homes is mainly for work in progress and most of the new homes will not be complete until 2018/19. Furthermore the Association spent £1.93m on existing tenants' homes. This includes £1.66m from revenue, and a further £272k from capital.

<b>MANAGEMENT &amp; ADMINISTRATION COSTS</b>	<b>2015/16 (£'000)</b>	<b>2016/17 (£'000)</b>	<b>2017/18 (£'000)</b>
<b>Management &amp; Administration Costs</b>	<b>3,074</b>	<b>3,072</b>	<b>3,440</b>
<b>Staff Costs as a % of income</b>	<b>21%</b>	<b>21%</b>	<b>22%</b>
<b>Office Overheads as a % of income</b>	<b>6%</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 2017/18 we spent £540k on day to day repairs and £1.4m on services.

<b>BALANCE SHEET</b>	<b>2015/16 (£'000)</b>	<b>2016/17 (£'000)</b>	<b>2017/18 (£'000)</b>
<b>Cash</b>	<b>16,769</b>	<b>17,374</b>	<b>18,117</b>
<b>Reserves</b>	<b>38,734</b>	<b>39,425</b>	<b>41,994</b>
<b>Net Assets</b>	<b>38,734</b>	<b>39,425</b>	<b>41,994</b>
<b>Value of Housing Properties</b>	<b>74,042</b>	<b>79,661</b>	<b>88,286</b>

The table above provides comparative figures on the Association's balance sheet. Cash balances have increased slightly and so have reserves, reflecting the corresponding levels of investment in the Association's expenditure.

**+ 5%**  
INCOME (SHA)

**£0.74m**  
CASH INCREASE

**+ 2%**  
COST (SHA)

**£2.57m**  
RESERVES INCREASE

**£8.6m**  
INCREASE IN VALUE OF STOCK

KEY FACTS 2017/18

# SOUTHSIDE AS A CARER

## OLDER PEOPLE

We continue to be a registered provider of Housing Support services, regulated by the Care Inspectorate and funded by Glasgow City Council. However December 2017 saw the Association close its 'sheltered' housing provision after more than 40 years. After years of cuts, Glasgow City Council finally removed the revenue support grant for this service. In practical terms this has meant the removal of our part time warden service, and redundancy for our two Sheltered Housing Wardens. Our three

'sheltered' housing developments have been re-designated as 'retirement or independent living' housing, but the service is no longer registered.

The Association took the decision to support our older tenants in these three developments by creating a new independent living or enhanced housing management post funded from rental income. We have also increased security in the development with the installation of CCTV.

OLDER PEOPLES SERVICES	2015/16	2016/17	April 17 - Dec 17
No. of service users at start of period	89	86	93
No. of service users at end of period	86	93	86
No. of new service users	7	18	6
No. of service users leaving	10	11	6
Total no. of service users for the period	96	104	92



The Association has assisted sheltered housing residents through the loss of the warden service with community development supports like these 'Rags to Riches' and 'Cultural Cookery' sessions.

## SAFFRON PROJECT

Our one remaining registered housing support service is our Saffron Project. This provides up to 22 furnished flats with a 'floating' support service for young people (16-25 years) from a BME background. Funding for the housing support staff comes from Glasgow City Council.



Saffron Project is a registered housing support service.



Saffron Project provided a home and support to 29 young people from BME community facing homelessness.

SAFFRON PROJECT	2015/16	2016/17	2017/18
No. of residents at 1st April	22	24	19
Service Users at 31st March	24	22	18
New Service Users in the year	11	4	10
Service Users leaving in the year	9	6	11
Total number of Service Users in the year	33	28	29

We asked Saffron residents to list the three best things about their support. We have provided a sample of some of these statements below.



.... **HAVING AN UNBIASED, IMPARTIAL PERSON TO TALK TO** ....



.... **WHEN I HAVE ISSUES THAT NEED ADDRESSING IMMEDIATELY, I CAN ALWAYS DEPEND ON SAFFRON STAFF TO HELP SOLVE THEM** ....



.... **SHE IS SO FRIENDLY FOR ME AND SHE IS HELPFUL FOR EVERYTHING I NEED AND SHE IS MOTIVATING ME TO DEVELOP MY SKILLS AND MOVE ON WITH MY LIFE** ....

# GLASGOW CARE AND REPAIR

The Association manages the Glasgow Care and Repair Project on behalf of Glasgow City Council. This is a city wide project that provides:-

- Property Advice Services to home owners and private rented tenants who are disabled or over 65
- A Handyperson Service to the same client group
- A 'Home from Hospital' service to older people leaving hospital irrespective of tenure
- An Equity Release Advice Service to homeowners
- An additional Handyperson Service to older tenants of a group of housing associations who pay for this service.



The Handyperson Service carried out 5579 jobs for clients in 2017/18.



Care and Repair Advisor, Surina Din, provides Walter McLaren with advice on home improvements.

SERVICE OUTPUTS	2015/16	2016/17	2017/18
Advice Only	1020	1034	559
Cases Opened	283	277	273
<b>TOTAL number of Referrals</b>	<b>1001</b>	<b>1311</b>	<b>832</b>
Number of Live cases dealt with in year	691	593	576
Number of Home visits undertaken	315	353	221
Completed cases in year	305	309	280
Value of Completed Work Undertaken	£204,248	£356,511	£267,105

The Care & Repair Service also manage Southside Housing Association's medical adaptation programme.

Last year the Care & Repair Service managed £112k of medical adaptations for Southside Housing Association. A total of 152 adaptations were undertaken and there were 57 referrals.

The Handyman Service continues to be a valued and popular service. The service to elderly homeowners is funded by Glasgow City Council, the Home from Hospital Service to help older people home from hospital is funded by the Glasgow Health and Social Care Partnership, and the services to older housing association tenants are funded by the individual housing associations.

### HANDYPERSON SERVICE OUTPUTS 2017/18

	Glasgow City Council	Home From Hospital	Southside HA	New Gorbals HA	Govanhill HA	Gas Safe Scheme	Total
<b>Tasks Completed</b>	<b>3808</b>	<b>1067</b>	<b>300</b>	<b>234</b>	<b>163</b>	<b>34</b>	<b>5579</b>
<b>Value of Work</b>	<b>£144,704</b>	<b>£40,546</b>	<b>£11,400</b>	<b>£8,892</b>	<b>£6,194</b>	<b>£6,072</b>	<b>£217,808</b>
<b>Home Visits</b>	<b>1803</b>	<b>479</b>	<b>111</b>	<b>97</b>	<b>45</b>	<b>-</b>	<b>2535</b>
<b>Referrals</b>	<b>1769</b>	<b>516</b>	<b>142</b>	<b>112</b>	<b>49</b>	<b>36</b>	<b>2624</b>

The Handyman Service relies on a pool of terrific volunteers. Last year our volunteers were:

Joe Dollin  
Peter Falconer  
Ian Fraser

Ted Govan  
Derek Jones  
Derek Sharp

Frank McLachlan  
Andy Colquhoun  
Tommy Lavelle

William Ho  
John McGough

### HOME ENERGY EFFICIENCY PROJECT - EQUITY LOAN PILOT SCHEME

The HEEPS Equity Loan Pilot Scheme is a Scottish Government loan to help owner occupiers and private landlords who stay in properties in the council tax bands A to C improve the energy efficiency of their homes and carry out repairs to the fabric of the building. However, people who stay in properties outwith these council tax bands can still apply if they, a partner, or family member are in receipt of certain qualifying benefits.

Although the loan is secured against the property, there are no ongoing repayments and the loan will generally only be repaid when the property is sold or on the death of the last applicant.

The HEEPS Equity Loan Pilot Scheme is delivered by Glasgow Care and Repair in partnership with Energy Saving Trust and the Care and Repair Advisor, Stephen Kelly can support clients through the application process by:-

- ARRANGING TENDERS FROM A NETWORK OF CONTRACTORS
- ASSISTING WITH THE COMPLETION OF THE APPLICATION FORM
- MONITORING THE PROGRESS OF THE WORKS
- INSPECTING THE COMPLETED WORKS



Handypersons George and Tommy on a home visit.

ANNUAL OUTTURN	Total
Enquiries Received	107
Cases in Progress	63
Case Closed	16
Cancelled	73
Works Completed	8

SOURCE OF REFERRAL	Total
Home Energy Scotland	41
Glasgow Care and Repair	21
Housing Associations	31
Glasgow City Council	2
Self – Referral	8
Friend/Family Member	4

## WHAT PEOPLE SAID ABOUT GLASGOW CARE AND REPAIR SERVICE



.... I AM ABSOLUTELY THRILLED ABOUT THE SERVICE PROVIDED. THE TWO GENTLEMAN WHO ATTENDED WERE VERY HELPFUL PLEASANT AND PROFESSIONAL. I FEEL SO SECURE KNOWING THIS SERVICE IS AVAILABLE PLEASE ACCEPT MY UPMOST GRATITUDE...



....I HAVE BEEN USING THE SERVICE FOR APPROXIMATELY 7 YEARS. I HAVE ALWAYS FOUND THE SERVICE EXTREMELY GOOD. I FEEL CONFIDENT KNOWING THE HANDYMAN IS THERE WHEN REQUIRED...



.... A WONDERFUL SERVICE THAT PROMOTES INDEPENDENCE, SAFETY, SECURITY FOR THE ELDERLY. ALSO A HUGE HELP FOR FAMILY MEMBERS WHO DO NOT LIVE CLOSE BY. THANK YOU TO EVERYONE...



....LIVING IN THE CITY, WE ARE VERY FORTUNATE TO HAVE THE HANDYPERSON SERVICE. FROM MAKING THE TELEPHONE CALL, TO WORK CARRIED OUT, EVERYONE IS VERY HELPFUL AND POLITE. I HAVE USED THE SERVICE A COUPLE OF TIMES AND RATE THE SERVICE 100%. THANK YOU VERY MUCH ...



....IN THE LIGHT OF LOSING THE WARDEN SYSTEM, IT WOULD BE SAD TO LOSE CARE & REPAIR. I DO NOT KNOW WHAT I WOULD DO WITHOUT THEM. - SHA TENANT IN SHELTERED HOUSING...



Volunteer Handyperson Tommy Lavelle at the Pensioners' Christmas Party.



The volunteer Handyperson Service is a highly valued service.



# SOUTHSIDE AS AN ADVICE PROVIDER

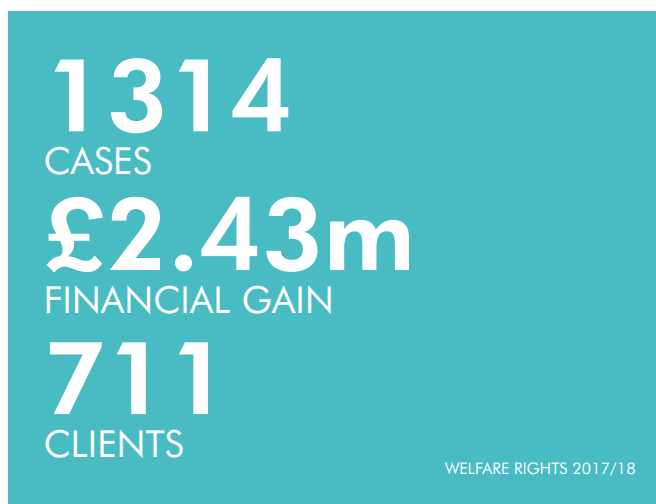
The Advice Team is now an integral part of the Association's support services. A team of five advisors provide a range of services including:-

- Welfare Rights
- Money Advice
- Tenancy Sustainment

Two of the five posts are funded by Big Lottery Fund for five years from December 2014 to December 2019.

## WELFARE RIGHTS

During the year the Welfare Rights Service supported 1314 cases from 711 clients. This generated financial gains of £2.43m.



**Andy Parker, Welfare Rights Officer, helping a local resident progress their claim.**



**Kevin Morrison, Welfare Rights Officer, supporting a resident in progressing an appeal.**



A detailed breakdown of the different caseload within Welfare Rights is provided in Table 2 below.

TABLE 2 <b>WELFARE RIGHTS CASELOAD</b>	Caseload Details
<b>Attendance allowance</b>	<b>41</b>
<b>Carer's Allowance</b>	<b>41</b>
<b>Child Benefit</b>	<b>9</b>
<b>Child Tax Credit</b>	<b>34</b>
<b>Council Tax Reduction</b>	<b>165</b>
<b>Disability Living Allowance &amp; Personal Independence Payment</b>	<b>232</b>
<b>Employment Support Allowance</b>	<b>174</b>
<b>Housing Benefit / Local Housing Allowance</b>	<b>305</b>
<b>Income Support</b>	<b>27</b>
<b>Jobseeker's Allowance</b>	<b>26</b>
<b>Other (including Universal Credit)</b>	<b>69</b>
<b>Pension Credit</b>	<b>16</b>
<b>Scottish Welfare Fund</b>	<b>154</b>
<b>Working Tax Credit</b>	<b>19</b>
<b>Education Maintenance Allowance</b>	<b>1</b>
<b>Incapacity Benefit</b>	<b>1</b>



**Samera Mohammed provides administrative support to the busy Advice Team.**



**The Advice Team provides a licensed debt advice service led by Geraldine McLaughlin.**

## MONEY ADVICE

In 2017/18, the Money Advice Service took on 98 new clients and assisted with the management of 226 new debts. Table 3 below gives a breakdown of the chosen solutions for the 98 new clients during the year.

TABLE 3 <b>CLIENTS' CHOSEN SOLUTIONS</b>	New Client Caseload
<b>Made Bankrupt</b>	<b>5</b>
<b>Awaiting Bankruptcy</b>	<b>5</b>
<b>Debt Arrangement Scheme</b>	<b>2</b>
<b>Awaiting Debt Arrangement Scheme</b>	<b>2</b>
<b>Token Payments</b>	<b>24</b>
<b>Voluntary Payments</b>	<b>20</b>
<b>Debts Written Off</b>	<b>19</b>
<b>Moratorium</b>	<b>2</b>
<b>Energy Complaints</b>	<b>9</b>
<b>One off Advice</b>	<b>10</b>

Approximately 25% of clients were seen for fuel debt only, with the majority of the write offs also being for fuel debt. The advisors succeeded in securing debt write off of £28,453 in the year.

## TENANCY SUSTAINMENT



**Volunteers at an "Away Day" - with support from the Big Lottery Fund we recruited and trained volunteers to support the Advice Team**

The Advice Team provided 32 Tenancy Sustainment Starter Packs for new tenants who were previously homeless. We also supported households with paint packs and carpet vouchers. In addition the team provided support to 12 tenancies to replace essential items including white goods and beds. The team also supported 154 applications to the Scottish Welfare Fund to provide furniture, carpets and white goods, and to provide emergency grant payments to clients in destitution.

## SERVICE DEVELOPMENT

The Advice Team is working towards Scottish National Standards for Information and Advice Providers. During the past year, with additional support from Big Lottery Fund we employed a part time Volunteer Co-ordinator and recruited and trained seven volunteers to work alongside our Welfare Rights Officers.



**Volunteers like Mae Murray are an integral part of our Community Initiatives and Advice Services.**

## CASE STUDY 1

An elderly gentleman was referred to the Advice Team as he was having difficulty meeting the shortfall in his rent. We visited his home and carried out a benefit check. The client stated he was having difficulty coping, as he was forgetting things, and described episodes when he was outside, where he became disorientated or lost. He had no family support. We asked if he had seen his G.P. but he stated he had not been to see them for years, and he couldn't recall where or who his G.P. was. We contacted the Local G.P.'s in the area, and found the surgery where he was registered, we explained our concerns for his health, and requested a home visit be arranged. He has subsequently been diagnosed with dementia, and is receiving support in his home. We submitted a claim for Attendance Allowance, which has increased his income by £85.60 per week, and a successful Scottish Welfare Fund application provided new white goods, furniture and carpets.

## CASE STUDY 2

A new Southside Housing Association tenant was referred for a benefit check. He had health issues and had spent some time homeless due to a marital break up, and was in receipt of Employment and Support Allowance and Child Benefit. He was the main carer for his two children. We made a successful application to the Scottish Welfare Fund to supply furniture, white goods and carpets for his new tenancy, and applied for Housing Benefit and Council Tax Reduction which were awarded in full. We asked if he or his ex partner had ever claimed Child Tax Credit, he was unaware he could as his ex partner was working full time. We advised as the main carer for the children he could now make an application, we assisted and he was awarded £117.18 per week.

# SOUTHSIDE IN YOUR COMMUNITY

The Association remains committed to its wider community role and recognises it is more than a landlord. In 2017/18 the Association provided £226K in revenue funding from its own resources to support this community anchor role. This was supplemented by £78,500 in external revenue funding during the past 12 months.

Our three Community Initiatives staff worked with 22 partner organisations to deliver a range of community support activities. Our work was supported by a team of six Community Volunteers, and together we delivered over 600 activities and learning sessions as part of our Southside Connections Programme.



**Gala Day in Cardonald with Govan Community Project.**



**Halfway residents visited other parks to develop their ideas for the new Community Park.**

## COMMUNITY BASES – SOUTHSIDE CONNECTIONS

We provide a network of seven community bases from which we deliver a range of community activities tackling social isolation, loneliness and community integration.

Last year we focussed on expanding the range of activities in each Community base including:

- YOUTH WORK
- DIGITAL SESSIONS
- HEALTH AND WELLBEING
- COOKING AND HEALTHY EATING
- GARDENING
- REMINISCENCE SESSIONS

We commissioned the Social Value Lab to carry out an Impact Study on the whole Southside Connections programme. The report will be considered by the Committee in the Autumn, but the headline findings are that the programme is delivering its intended outcomes of:

- REDUCING ISOLATION
- IMPROVING HEALTH AND WELLBEING
- INCREASING ENGAGEMENT IN THE COMMUNITY AND IN SERVICES FOR OLDER PEOPLE, CHILDREN, YOUNG PEOPLE AND FAMILIES

## YOUTH WORK

This year, 2018, is the Scottish 'Year of Young People' (YOYP 2018). We have three programmes of work targeting young people.

- IN CARDONALD, LOCAL YOUTH AGENCY 'SWAMP', ARE WORKING WITH A GROUP OF LOCAL YOUNGSTERS TO ENSURE THEIR PRIORITIES ARE INCLUDED IN ITS REGENERATION WORK AROUND HALFWAY COMMUNITY PARK.

**£304,500**

FUNDED TO SUPPORT COMMUNITY

**£78,500**

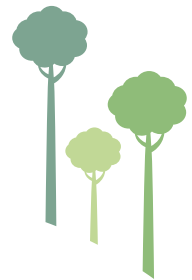
EXTERNAL FUNDING SECURED

**600**

ACTIVITY SESSIONS DELIVERED

KEY FACTS 2017/18

- IN POLLOKSHIELDS, THE ASSOCIATION SECURED SOME ADDITIONAL 'PEOPLE AND COMMUNITIES' FUND MONIES TO ENGAGE WITH PUPILS FROM SHAWLANDS ACADEMY WITH LOCAL AGENCY 'SPACE UNLIMITED' TO PRIORITISE LOCAL AMENITIES AND ACTIVITIES.
- IN EAST POLLOKSHIELDS, WORKING IN PARTNERSHIP WITH 'WORKING RITE' SUPPORTING YOUNG PEOPLE INTO EMPLOYMENT.



Southside Summer Connections.



'No place like home' - winning entry in the photo competition from residents at Herriet Court, Pollokshields.



Bird Box making at 'Smiley Saturdays'.



Parkour Summer Camp at Moss Heights.

## PHYSICAL REGENERATION PROJECTS

We are supporting two major physical regeneration projects.

**Halfway Community Park:-** this £2m project supported by a range of funders including Glasgow City Council, (City Deal monies), Green Infrastructure Fund and SHA's own contribution. Despite some delays, this project has benefitted from a tremendous Friends of Halfway Community Park Group and we hope to be on site by the end of the year 2018.



Friends of Halfway Park arranged a visit for children and parents to view other parks in the city.



Queensland 50th Anniversary.

**Pollokshields Community Hub:-** again a £2m project with funding from the Big Lottery Fund, Glasgow City Council/Scottish Government and SHA's own contribution. However this project has been paused due to our original partner and anchor tenant withdrawing from the project.



Cultural Cookery Sessions.

## VOLUNTEERS

Our Community programme could not operate without our valued team of volunteers. A huge thanks to all those who gave their time and skills unselfishly over the past 12 months. Our volunteers in 2017/18 were:-

John Williamson  
Alison Devlin  
Allen Hanby  
Mae Murray  
Sandra McGinley



Exploring ideas for a new park at Halfway.



Arts and Crafts at Herriet Court, Pollokshields.



**Busy Summer Programme in partnership with Hillington Park Parish Church.**



**Partnership working with Pollokshields Development Agency.**



**Pensioner's Party December 2017.**



**Queensland Gala Day Summer 2017.**



**Queensland Gala Day – Summer 2017.**



**Site visit to the completed refurbishment of 553 Shields Road.**



**Work progressing at new homes in Pollokshields.**



**Working Rite launch – April 2018.**

# Southside

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