



SOUTHSIDE
housing association

ADMIRAL PATH 4-2

Annual Report 2021

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Welcome

It is a bit odd looking back at the year from April 2020 to March 2021, particularly from the vantage point of November. I'm not sure about everyone else, but the detail of all the Lockdowns and various phases of restrictions have all started to merge together but thankfully we at last appear to be getting back to normal.

We spent the early summer of 2020 recovering from the most severe of Lockdowns and we started to emerge last Autumn into what we thought was a recovery phase. When I wrote to you all last November, we thought we were over the worst of things, naively we were looking forward to Christmas and a brighter 2021, only to be plunged again into severe restrictions in early January. Like everyone else, I found this further phase of Lockdown the hardest of all. It was a mixture of the winter weather and the interminable months of uncertainty that appeared to go on forever. Hopefully, with most adults vaccinated, we can genuinely look to 2022 with some confidence.



Influenced by the various public health restrictions, the services the Association has been able to offer have ebbed and flowed. We have continued to

keep tenants safe by carrying out all our main safety checks on gas, electricity, water hygiene and fire safety etc. irrespective of the restrictions that were in place. Our thanks to our contractors for maintaining these essential services throughout. We have also worked hard to meet all the new legislative requirements for February 2022 in relation to smoke alarms and fire detectors in homes and we have worked throughout the pandemic to keep this programme on track.



Our 'day to day' repairs service suffered in the more severe Lockdowns, sometimes we were restricted to just emergency repairs with contractors having to take exceptional measures to enter homes. The Report on the Scottish Social Housing Charter 2021, which forms a major part of this report, gives a full breakdown of all our activities and shows that the overall volume of repairs was reduced, but the number of emergency repairs was considerably higher. Where possible staff did their best to re-categorise 'urgent repairs' as 'emergencies' to maintain a service, but we have had a significant backlog of repairs to work through over this summer.

Investment in tenants' homes was badly affected after Christmas 2021 and over this summer we have been re-establishing existing contracts on heating systems, fire doors, and electrical safety. Our major upgrade to heating systems has been the Air Source Heat Pumps in the mini-multis in Cardonald and Pollokshields and we are pleased that more than half of tenants have opted for this solution. We were delighted with the very positive coverage that we received on the BBC News in Douglas Fraser's piece in relation to Air Source Heat Pumps. However, for some tenants, the levels of disruption and the loss of amenity space on balconies made this option unattractive and we will be following up with a more traditional heating system for these households and also replacing the heating in Queensland and Berryknowes as well.

Allocating homes proved very challenging during the most severe phases of the Lockdowns and the turnaround time on empty homes took considerable longer. Although we are now back to 'normal', we have a considerable backlog of properties to let which will take us several months to clear. Again the Report on the Housing Charter shows how our performance targets were affected by Covid and how our performance compares with the national averages.



Our new build contractors at St. Andrews Drive in Pollokshields and Allison Street in Strathbungo have had few restrictions placed on them and work on these building sites continued throughout much of 2020/21. Our apologies to all the nearby residents

who had to endure the noise of the piling which went on for several months and was undoubtedly disruptive.

The eyes of the world will be on Glasgow this November for COP 26 and efforts to save the planet are now affecting many aspects of the Association's life. Air Source Heat Pumps are a direct consequence of our efforts to reduce carbon emissions, as is the shift away from gas heating to electric heating. The bigger challenge is to reduce energy requirements through higher insulation standards in existing buildings and we have a number of projects testing how we can do this as efficiently as possible with the objective of reducing tenants' heating bills. There has been a lot of interest in our retro-fit work to 107 Niddrie Road, which is the first effort to achieve EnerPhit standard in a traditional Victorian sandstone tenement. This is likely to receive further attention during COP 26 and beyond and we are anxious to learn the lessons and adapt our investment programme accordingly.



As I noted above, many of our services continued to operate as near as normal throughout all the restrictions. My thanks to all our cleaners, the concierge, the repair contractors and all our other staff and contractors who kept everything going through out the pandemic. Our Welfare Rights Service continued to operate, ensuring people got their entitlements and successfully navigated a complex benefits system. We were also able to avail ourselves of various government and voluntary sector initiatives to redirect financial support to where it was most needed including fuel vouchers, help with utilities bills and debts and various other interventions. We worked successfully with the

volunteers from Pollokshields Community Food Point throughout the last year and they helped many households in Pollokshields, Cardonald and other neighbourhoods during difficult times. We were delighted to support the Food Point become an independent charity and look forward to them being partners of the Association for many years to come. Well done to everyone involved.

I don't want to mention any individuals as it always runs the risk of forgetting someone, but SHA is a team effort, involving volunteers, local residents, staff, contractors and funders. My thanks to all those who have worked in the most challenging of times to look after people and neighbourhoods and especially my fellow volunteers on the Management Committee who have given their time unselfishly over the past 12 months. Despite all the restrictions, the Management Committee continued to meet monthly throughout the pandemic.

I don't want to tempt fate like last year but we are hopefully heading to healthier times in 2022. Nevertheless an emerging major worry for many is the inflation affecting household expenditure at the same time as income levels are falling. The Association is not immune from these cost pressures but we will do our best to try and protect tenants from these financial pressures.

I hope you find the details in this Report of interest and please feel free to contact me if you want further information on any aspect of the Association's activities.

Best wishes

Margaret McIntyre
Chairperson
Email: chairperson@southside-ha.co.uk



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

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

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

 www.oscr.org.uk

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'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

During the financial year 2020/21 there were no significant concerns raised with the Association by any of our Regulatory bodies.

Governance

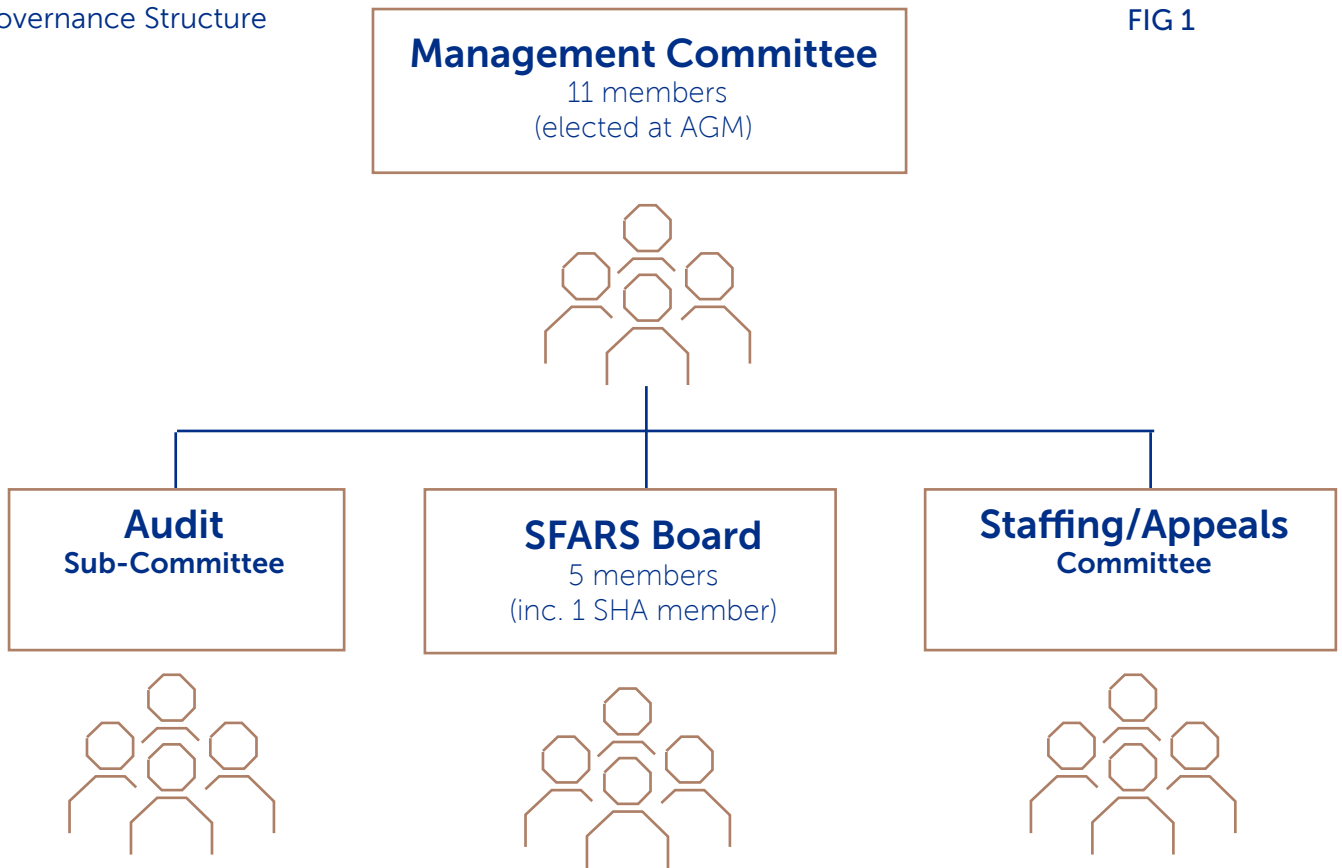
The Association is controlled by the communities it serves. The Management Committee and the SFARS Board are largely composed of local residents and service users who try and ensure that the Association delivers services appropriate to the needs of the local community. Fig 1 below illustrates the Associations 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 142. Last year 5 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 26 new members. All meetings of the Management Committee were quorate in 2020/21, and the attendance rate by Committee members was 88%.

Governance Structure

FIG 1



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

Southside Management Committee

- 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

Southside Factoring and Related Services Ltd

- Ruth McCluskey (Chairperson)
- Lucy Gillie
- Elisa Campanaro
- Michael Davie



Complaints

If we get things wrong!

The Association operates a formal Complaints Handling Procedure (CHP) 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

Full details of our Complaint Handling Procedure can be found at www.southside-ha.org

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 our Housing Support service).

Scottish Public Services Ombudsman

4 Melville Street, Edinburgh EH3 7NS

Telephone: 0800 377 7330 Fax: 0800 377 7331 Text: 0790 049 4372

E-mail: ask@spsso.org.uk

Web: www.spsso.org.uk

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@scotcourtsribunals.gov.uk

Web: www.housingandpropertychamber.scot

Care Inspectorate

Compass House, 11 Riverside Drive, Dundee DD1 4NY

Telephone: 0345 600 9527

E-mail: enquiries@careinspectorate.com

Web: www.careinspectorate.com

Southside Housing Association received and responded to 55 complaints in 2020/21.

STAGE 1

44 responded to in full

88% resolved within SPSO timescales (5 working days)

STAGE 2

11 responded to in full

91.67% resolved within SPSO timescales (20 working days)

Annual Tenant Report

Welcome to the eighth annual tenant report on the Scottish Social Housing Charter by Southside Housing Association.

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

The Charter submission made by each regulated housing association is extensive and the full details can be accessed on the SHR website www.scottishhousingregulator.gov.uk.

This report concentrates on the 18 performance areas that were identified as being most important to tenants by the SHR. In addition the SHR website has an excellent interactive facility which allows you to compare Southside Housing 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.



TENANT SATISFACTION

Of the tenants who responded to this landlord's most recent satisfaction survey completed in 2020:

satisfied with overall service SHA provide
94.5%
(Scottish average 89%)

SHA good at keeping them informed
98.5%
(Scottish average 91.7%)

Satisfied with opportunities to participate in decision making
100%
(Scottish average 86.6%)



COMMENT

The Scottish Housing Charter places greater responsibility on the Association to ensure that our services reflect tenants needs and aspirations and that we can demonstrate that our tenants are satisfied with the service they receive. The satisfaction levels with the overall service we provide has increased since the previous satisfaction survey in 2019 and is above the Scottish Average.

Tenant satisfaction levels in the last year have improved across the housing sector and, against that backdrop of Covid, we are delighted with the very high satisfaction rates you reported in 2020. We are pleased that we are significantly above the Scottish average on the majority of categories and in some service areas we have almost achieved 100% satisfaction.

Looking to the future, this level of satisfaction will be challenging to maintain and we need your assistance to help us try and meet this challenge. 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.

ACTION

We provide opportunities for you to inform us on how we are performing throughout the year in a range of service areas such as:

- Asset Management & Investment
- Repairs & Maintenance
- Estate Management
- Concierge Services
- Welfare Rights
- Factoring Services
- Care & Repair

We welcome your feedback and comments and we would encourage you to provide feedback using the methods below as this helps us shape our services in the future.

Contact us



0141 422 1112



csd@southside-ha.co.uk



www.southside-ha.org

or create an account and contact us through our new tenants portal MySouthside

HOME AND RENTS

At 31 March 2021 Southside Housing Association owned 2,088 homes. The total rent due to the Association for the year was £10,094,809.

The Association increased its weekly rent on average by 1.0% from the previous year. This increase was lower than the Scottish average of 1.2%.

Average Weekly Rents (Figure 2)

Size of Home	Number Owned	Southside Housing Association	Scottish Average	Difference from Scottish Average
1 apt	59	£69.93	£73.61	-5.0%
2 apt	1,003	£78.45	£79.48	-1.3%
3 apt	586	£90.22	£82.60	+9.2%
4 apt	384	£101.81	£89.81	+13.4%
5 apt	56	£115.43	£99.97	+15.5%



COMMENT

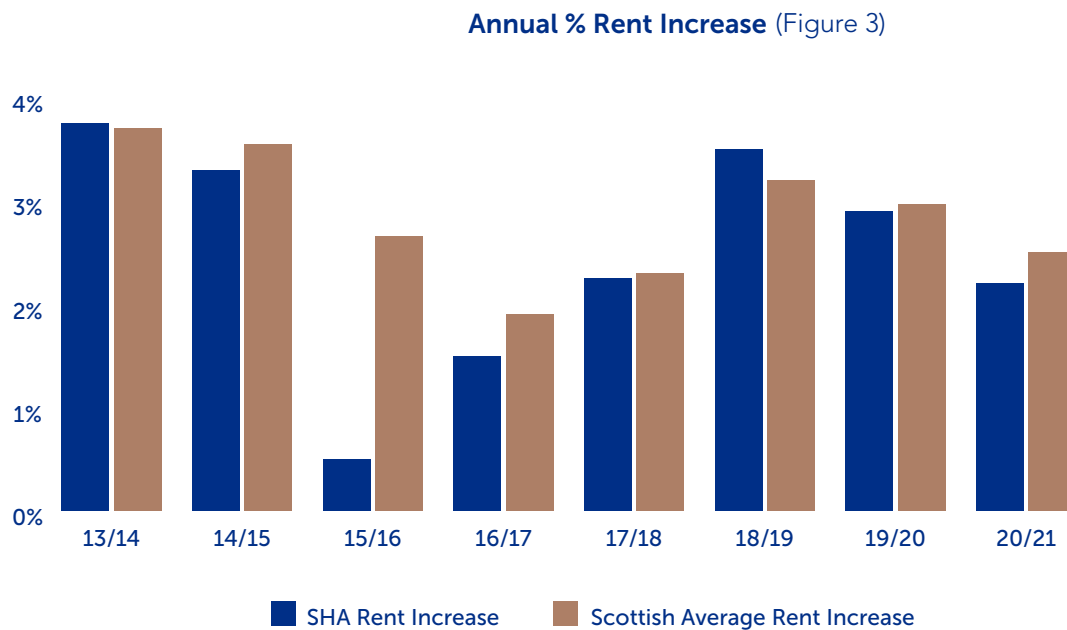
Southside Housing Association rents are still on average higher than many other housing associations, although our 1 and 2 apartments do compare favourably.

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

ACTION

The Association carried out a review of rent levels during 2019 and we focussed on our smaller properties where there is rent affordability issues, and our high rise and deck access properties, where value for money was highlighted as an issue in our 2019 Tenant Satisfaction Survey. As a result of the review, 73% of our customer's rents decreased. The Association commissioned a Tenant Satisfaction Survey in 2020 and satisfaction with the 'Value for Money' of rent is 82.25% which is an increase of almost 14% on the previous Satisfaction Survey.

The Association has, in addition, tried to address any disparity in rents by holding annual rent increases close to or below the Scottish average. See Figure 3.



Annual Rent Increases (Figure 4)

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

Annual % Rent Increase	13/14	14/15	15/16	16/17	17/18	18/19	19/20	20/21
Southside Housing Association Rent Increase	3.75%	3.3%	0.5%	1.5%	2.25%	3.5%	2.9%	2.2%
Scottish Average Rent Increase	3.7%	3.55%	2.66%	1.9%	2.3%	3.2%	2.97%	2.5%

Over this period, Southside Housing Association’s rents have increased overall by 2.84% less than the Scottish average.

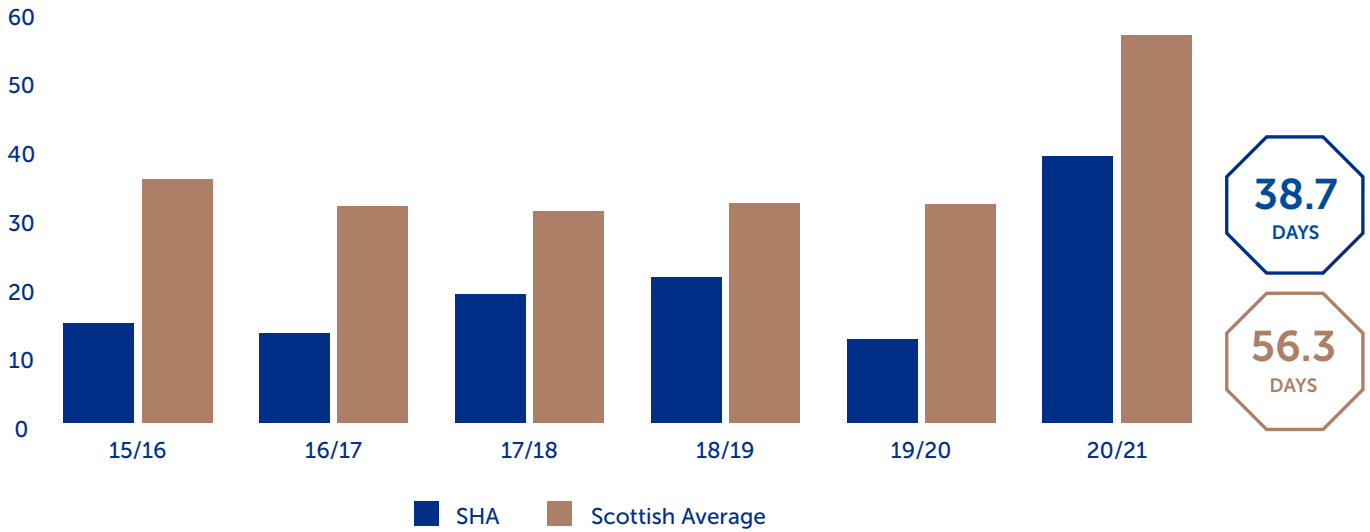


VALUE FOR MONEY

Average Re-Let Times

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

Average days taken to Re-Let homes (Figure 5)



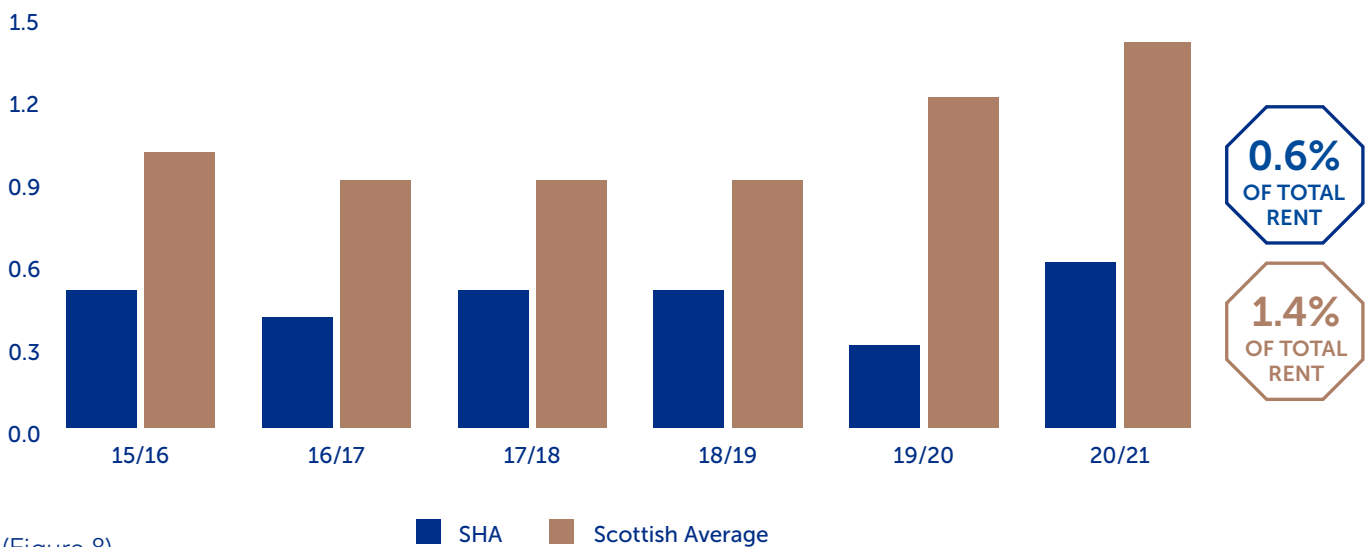
(Figure 6)

Average days taken to Re-Let homes	15/16	16/17	17/18	18/19	19/20	20/21
Southside Housing Association	14.5	13.0	18.7	21.1	12.2	38.7
Scottish Average Rent	35.4	31.5	30.8	31.9	31.8	56.3

Rent not collected as homes were empty

Percentage of rent not collected due to homes being empty.

Empty Homes: % Rent not collected (Figure 7)



(Figure 8)

Empty Homes: % Rent not collected	15/16	16/17	17/18	18/19	19/20	20/21
Southside Housing Association	0.5	0.4	0.5	0.5	0.3	0.6
Scottish Average	1.0	0.9	0.9	0.9	1.2	1.4



COMMENT

The Covid-19 pandemic made letting empty homes extremely difficult and challenging for the Association, customers and potential new customers. Performance during 2020/21 cannot be measured against previous years as the focus has been different and more emergency orientated due to Covid-19.

Due to Government restrictions we could not work in empty properties for almost four months and therefore could not let any properties except for some emergency accommodation.

ACTION

These are significant performance measures as it is important to minimise lost income to allow us to fund investment, repairs and service improvements.

With the return to 'normal' in the summer of 2021, we have been able to get our contractors back to work and help us meet the robust demand for housing throughout our stock.



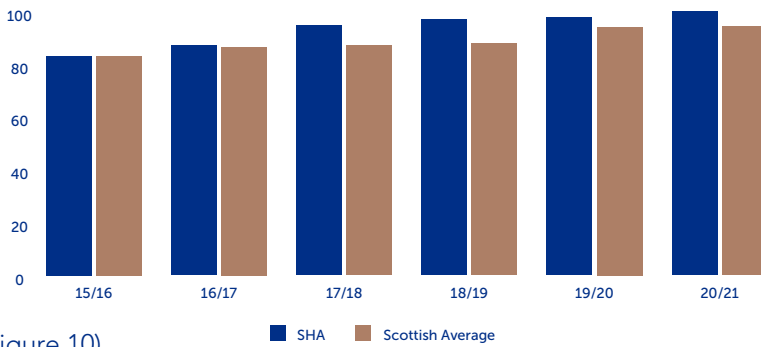
NEIGHBOURHOODS

100%

of anti-social behaviour cases were resolved during the year

(Scottish average 94.4%)

Anti Social Behaviour % Cases Removed (Figure 9)



(Figure 10)

Anti Social Behaviour % Cases Resolved	15/16	16/17	17/18	18/19	19/20	20/21
Southside Housing Association	87.2%	94.8%	97.0%	92.7%	97.8%	100%
Scottish Average	86.6%	87.2%	87.9%	87.9%	94.1%	94.4%



COMMENT

The Association met the challenges of Covid 19 restrictions and remained effective in resolving anti-social behaviour (ASB) cases within target.

We consider an anti-social behaviour case to be resolved where we have taken appropriate measures to address the cause of the anti-social behaviour and advised the tenant of the outcome, as set out in our ASB policies and procedures.

In some cases, we consider the case to be resolved when we do not have the authority or powers to resolve the issues and we have provided a full explanation of our position to our tenant.

Although the performance on anti-social behaviour is strong we are aware that anti-social behaviour can be very distressing for tenants and we work closely with agencies such as Glasgow City Council, Police Scotland and Social Work Services to help minimise anti-social activity.

We also rely on tenants to report anti-social behaviour timeously to the Association so that we can carry out our investigations and address anti-social issues effectively.

Contact us



0141 422 1112



csd@southside-ha.co.uk



www.southside-ha.org

or create an account and contact us through our new tenants portal MySouthside



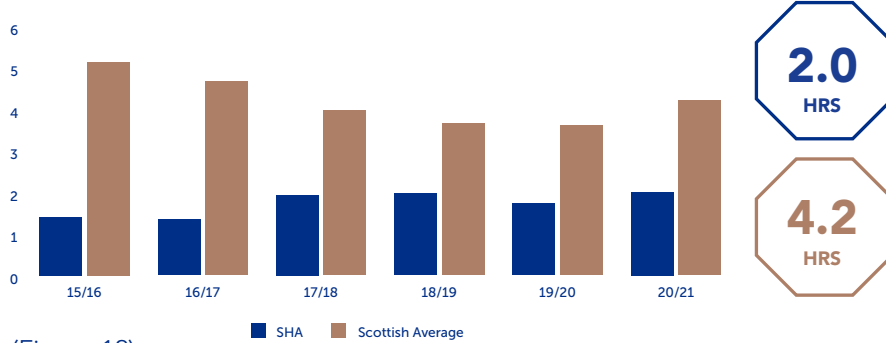
MAINTENANCE OF HOMES

The average time the Association took to complete:

Emergency Repairs

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

Time taken (days) to complete Emergency Repairs (Figure 11)



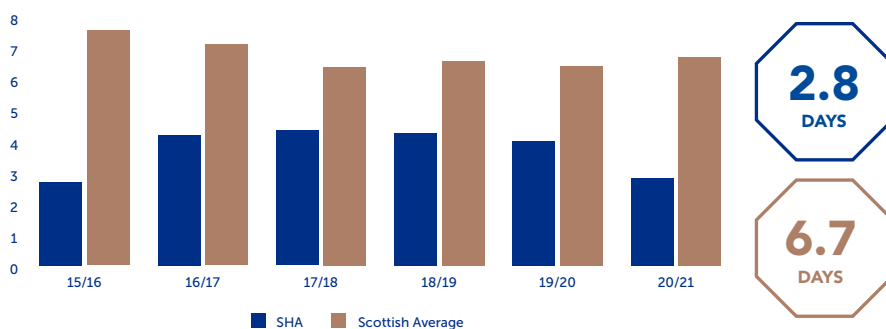
(Figure 12)

Time taken (days) to complete Emergency repairs	15/16	16/17	17/18	18/19	19/20	20/21
Southside Housing Association	1.4	1.33	1.93	1.97	1.72	2.0
Scottish Average	5.13	4.66	3.96	3.65	3.6	4.2

Non Emergency Repairs

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

Time taken (days) to complete Non-Emergency Repairs (Figure 13)



(Figure 14)

Time taken (days) to complete Non-Emergency repairs	15/16	16/17	17/18	18/19	19/20	20/21
Southside Housing Association	2.88	4.19	4.33	4.25	3.98	2.8
Scottish Average	7.54	7.09	6.38	6.56	6.4	6.7

Scottish Housing Quality Standard Met

74.8%

(Scottish average 91%)

Reactive repairs 'right first time'

96.7%

(Scottish average 91.5%)

Success rate in carrying out very important gas safety inspection is just under

100%

Thank you to all tenants who provided access within ten months of their previous inspection.

Tenants satisfied with the repair service

We took the decision to temporarily suspend postal surveys following reactive repairs carried out in 2020/21. This was due to reduced number of reactive repairs completed during lockdown restrictions and to reduce the risk of transmitting Covid 19 between tenants and staff.



COMMENT

Overall, Southside Housing Association performed well in the Quality and Maintenance of Homes category against the Scottish average.

The Association had to operate within changing levels of COVID-19 restrictions throughout 2020/21. This directly impacted our ability to deliver a reactive non-emergency repairs service and created a backlog of repairs at a time when many contractors had ceased trading. I am delighted that our average times to complete both emergency and non-emergency repairs has remained consistently low.

The COVID-19 pandemic continues to impact contractor availability and supply chains and we anticipate that the impact will continue during 2021/22.

We made the decision to suspend our planned investment programmes in March 2020, including those to build new homes and to achieve the Scottish Housing Quality Standard and the Energy Efficiency Standard in Social Housing. We are disappointed we are below the Scottish average with 74.8% of our stock meeting the Scottish Housing Quality Standard in 2020/21.

The properties failing to meet the SHQS are tenement and high rise stock with electric storage heating. Our planned investment programmes were restarted in summer 2021 and we hope to see improved performance in next year's Charter report.

ACTION

The main focus of Southside Housing Association's planned investment programmes for 2021/22 will be towards improving the energy efficiency of our housing stock, tackling fuel poverty and meeting the Energy Efficiency Standards for Social Housing and beyond. We will be carrying out various major works to improve the energy efficiency of hard to heat homes. This will include new energy efficient heating systems along with internal and external insulation.



Southside's Subsidiary – SFARS

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 SHA's Management Committee for its business plan and annual budget, and comply with group policies set by SHA.

SFARS has two trading brands:-



Customer facing brand of our factoring service

Southside Residential

Southside Factoring & Related Services (SFARS), which was established in 2005, provides a factoring service to approximately 1000 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 works 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>



Southside Letting

Southside Letting is the trading brand for all of our Mid Market Rent (MMR) and Private Letting properties.

We currently have 214 MMR properties with a further 21 properties currently on site at two development projects within the Strathbungo area of the City. In addition we provide a further 28 properties for rent, which are privately owned, via our Private Letting Scheme.

At Southside Letting we provide the following services:

- Property Management for Landlords
- Properties for Rent
- Properties for Purchase

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



Southside as a Developer

Southside Housing Association continues to be a developer of new homes. Easing of restrictions in 2021 have resulted in a number of new homes being constructed during the year.

Building new homes

Our programme of work includes the construction of 49 new homes at Allison Street in the Strathbungo area of the city, which is due to complete in early 2022. The project will provide 16 new homes for mid market rent as well as 33 homes for social rent. A commercial unit will also feature on the ground floor occupying the space at the corner of Allison Street and Niddrie Road.

Demolition of the remaining deck access flats on Maxwell Drive in Pollokshields was completed in late 2019 which made way for the next development of new homes on the cleared site.

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.

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. The 35 new homes will provide high quality living and include a mixture of 1, 2 and 3 bed flats, including 10% adaptable standard wheelchair accommodation.

Development Projects for 2020/21 (Figure 15)

Project	Rent	MMR	Shared Equity/ Other	Grant Funding	SHA Funding	Due to be Completed
43 Allison Street	33	16	1	£4.038m	£3.365m	Feb 2022
St Andrews Drive	91		29	£14.163m	£7.220m	Mar 2023
TOTALS	124	16	30	£18.201m	£10.585m	

In addition to the above 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..



Investing in our homes

Whilst a number of our major repair works were delayed due to covid restrictions during the year, we still managed to deliver £766,000 of planned improvements in our homes and communities.

This included:

- £456,000 on providing new Air Source Heating Systems and upgrading the common water supply system to a number of our homes in Swinton Place in Cardonald.
- Approximately 50 of our tenants benefited from the installation of a new kitchen or bathroom at a cost of just under £195,000.
- Common Water Tank and Booster Pump Replacement works were carried out at 5 Queensland Court at a cost of £60,000
- £55,000 was spent on common area painterwork to a number of our properties.

The Association also appointed a new contractor during the year to complete the installation of Smoke & Heat Alarms in a number of our properties to ensure our compliance to have interlinked alarms by February 2022.

Financial Performance

The Association reported an Operating Surplus for the year ended 31st March 2021 of £2,390,162 (2019/20 £984,799).

Southside Housing Association Key Financial Outputs (Figure 16)

	2017/18 (£'000s)	2018/19 (£'000s)	2019/20 (£'000s)	2020/21 (£'000s)
Income	11,881	12,604	13,996	14,388
Operating Cost	10,581	12,257	13,011	11,998
Operating Surplus	1,300	346	985	2,390
Operating Margin	11%	3%	7%	17%

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 £29.8M for developing new homes. This includes grant funding and Private Acquisition of Pre-1919 tenements. In addition the Association spent £766K on its existing tenants homes.



Management & Administration Costs (Figure 17)

	2017/18 (£'000s)	2018/19 (£'000s)	2019/20 (£'000s)	2020/21 (£'000s)
Management & Administration Costs	3,440	3,914	4,567	4,266
Staff Costs as a % of Income	22%	24%	28%	25%
Office Overheads as a % of Income	7%	7%	7%	5%

In addition to the Management and Administrations 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 tenants homes, whether through repairs or services. In 2020/21 we spent an additional £1.5M on all repairs and an additional £933K on maintenance services.

Southside Housing Association Balance Sheet (Figure 18)

	2017/18 (£'000s)	2018/19 (£'000s)	2019/20 (£'000s)	2020/21 (£'000s)
Cash	18,117	9,848	5,106	5,282
Reserves	41,994	41,730	43,166	45,686
Value of Housing Properties	88,286	100,053	103,634	109,283

The table above provides comparative figures on the Associations balance sheet.

The value of housing properties has increased by £5.6M.

Reserves have increased by £2.5M, while cash has increased by £176K.



Glasgow Care and Repair



Glasgow Care & Repairs 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 provides signposting to other agencies, organisations and contractors. The core funders are Glasgow City Council, Glasgow Health and Social Partnership. In addition, funding is received from the Energy Saving Trust and partner housing associations.

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 small funding related initiatives such as the Gas Safe Scheme which is to provide preventative services that directly address risks from dangerous gas appliances. Works include gas safety checks, gas servicing, gas boilers and fire repairs.

(Figure 19)

Advice	2020/21
Total number of referrals	1314
Number of home visits undertaken	20
Signposting	1055
Completed cases in year	729
Value of completed work undertaken	£228,450

WHAT PEOPLE SAID ABOUT THE ADVICE SERVICE

"Advisor gave me and my disabled son much needed support when I had no idea I could get my son's extension repaired".



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 and clients are only required to pay for materials required to be purchased by the Handyperson. The service is available to eligible owners and private rented tenants and also tenants of several partnership housing associations, including Southside.

(Figure 20)

Handyperson	2020/21
Referrals	922
Home Visits	900
Signposting	73
Tasks Completed	2,391
Value of completed work undertaken	£66,424

WHAT PEOPLE SAID ABOUT THE HANDYPERSON SERVICE

"My Mum has been registered blind and your prompt responses to the calls we make are fantastic. The Handypersons are kind and polite and respectful and my Mum says what lovely people they are. Thank you for this service still running through COVID-19".



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 has been extended to include assistance to people at home to prevent admissions to hospital. This service is delivered over all tenures.

(Figure 21)

Home & Hospital	2020/21
Referrals	529
Home Visits	498
Tasks Completed	1019
Value of completed work undertaken	£38,722

WHAT PEOPLE SAID ABOUT THE HOME & HOSPITAL SERVICE

"What a wonderful & desperately needed service. Could not have envisaged my aunt getting out from hospital & back home without this help. Can't thank you enough. Thank you from the bottom of our hearts".



Southside as an Advice Provider

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
- Money Advice
- Tenancy Sustainment

Welfare Rights

During the year the Welfare Rights Service supported 2315 cases which generated financial gains of £1.85M.

- Secured £5K from the Cash for Kids Covid Crisis Fund which was distributed to 150 children
- Secured £53K from the Energy Redress Covid Crisis Fuel Vouchers for 967 tenants struggling to heat their homes
- Secured £62.8K from the Scottish Government Home Heating Grant for tenants with prepayment meter arrears

Figure 22

Activity of Welfare Rights Service by Advice Sought	
Welfare Rights Issue	Number of Cases
EST Fuel voucher	1302
Money Advice	131
Attendance allowance	14
Best Start Grant Early Learning	3
Best Start Grant School Age	2
Carer's Allowance	17
Child Benefit	3
Child Tax Credit	8
Council Tax Reduction	111
Discretionary Housing Payment	28
Disability Living Allowance	33
Employment Support Allowance	37
Housing Benefit / Local Housing Allowance	123
Incapacity Benefit	1
Income Support	2
Jobseekers Allowance	3
Other	68
Pension Credit	14
Personal Independence Payment	129

Figure 22 contd.

Activity of Welfare Rights Service by Advice Sought	
Welfare Rights Issue	Number of Cases
Scottish Child Payment	1
Scottish Welfare Fund	101
SG Home Heating Grant	74
Universal Credit	107
Warm Home Discount	3
Total	2315



Case Studies

CASE A

We assisted a couple, who initially contacted us for help to apply for Personal Independence Payments (PIP); we completed a form for both the husband who needs a knee replacement, and the wife who has cancer. The wife was receiving Statutory Sick Pay and they had been claiming Universal Credit (UC) since July. They allowed us access to their UC journal as in the last month, their UC was nil, this was due to a back payment they had received for holiday pay from her employer, paid on the first day of their assessment period over a month previous. They had not realised the impact would be so great on their UC award, and had not budgeted for this, it was a couple of weeks before Christmas, and they did not have enough income to last them to their next payment. We applied for a Scottish Welfare Crisis Grant and they received £160.16. In addition we supplied three fuel vouchers at £40 each to assist them until they received their next payment. We advised who to contact for an application for a grant from McMillan Cancer Support, which they successfully did, and they were awarded £250.

We noticed on their UC account, the DWP had not assessed them yet for the Support Component of UC, which they should do within 13 weeks of the date of claim. We made a complaint on the journal and the DWP issued the assessment form, which we assisted them to complete, and they received a backdated payment of over £3000, and UC increased by £341.92pcm.

The PIP claim was taking a very long time to be processed, so we submitted a complaint to the DWP, pointing out the severity of the wife's condition. She was subsequently awarded the highest rate of both components, with a backdated payment of over £4000 and an ongoing weekly award of £151.40.

We submitted a Mandatory Reconsideration when the husband's claim was refused. We have submitted an appeal as the decision remained unchanged. The case is ongoing.

CASE B

A tenant (69) and his wife (66) approached us as his wife's Employment Support Allowance had stopped. His wife was in receipt of Disability Living Allowance and he had Power of Attorney for her due to her health issues.

We applied for her State Pension and she received £175.20 per week.

While we were waiting on her State Pension being awarded she had no income, so we applied for a Crisis Grant from Glasgow City Council and she was awarded £60.

As her benefits had changed, her Housing Benefit/Council Tax reduction stopped. A Change of Circumstances Form was sent to Housing Benefit to advise the change and their benefit was therefore awarded again and backdated.

The tenant had council tax arrears and wanted to make payments before the Council took further action. We discussed what he could afford and arranged a repayment plan at £20 per month.

He contacted us again when he received a DWP overpayment letter. The overpayment was previously being deducted from his wife's Employment Support Allowance. The DWP now wanted to deduct £116.80 per fortnight from her State Pension. We wrote to DWP enclosing a full Income & Expenditure Form and they reduced the deductions to £60 per fortnight.

They had also fallen into high gas and electricity arrears. Their bills were previously paid directly from ESA money but that stopped when her ESA stopped and their bills had mounted up to over £1000. We applied for the Scottish Government Home Heating Grant and they received £1150 towards their debt.

As he felt his health had deteriorated we advised him to apply for Attendance Allowance. We assisted with the application and he received high rate Attendance Allowance of £89.15 per week.



Money Advice

In 2020/21, the Money Advice Service took on 88 new clients and assisted with the management of 136 new debts.

Fuel debt was a major issue this year because of the recent lockdowns and increased costs of staying at home, for example home schooling. We saw an increase in clients opting to make token payments or seek moratorium (no payments for a period of time) as a result of the pandemic and having little or no available income to offer the creditors.

Figure 23 below gives a breakdown of the chosen solutions for the 88 new clients during the year.

Figure 23

Activity of Welfare Rights Service by Advice Sought	
Chosen Solution	Number of New Cases
Made Bankrupt	3
Awaiting Bankruptcy	5
Debt Arrangement Scheme	0
Awaiting Debt Arrangement Scheme	0
Token Payments	20
Voluntary Payments	10
Moratorium	30
Energy Complaints	10
One off Advice	5
Debts Written Off	5

The advisors succeeded in securing debt write off of over £27,000 in the year.



Money Advice Case Studies:

CASE C

A Single Parent with 3 dependent children, who was self-employed, and his business was adversely affected by Covid, contacted the Money Advice Service to deal with £19,000 worth of debt. He was worried about not being able to pay his bills or rent.

We assisted him to open a new bank account, as some of the debt was owed to the bank he currently held his account with, the client now has a moratorium to deal with non-priority debts and Universal Credit to assist with his rent. The client said using the service has had a major positive impact on his life.

Tenancy Sustainment

The Advice Team provided 30 Tenancy Sustainment Starter Packs for new tenants who were previously homeless. We also supported households with 16 paint packs and 68 carpet vouchers. In addition the team provided support to 14 tenancies to replace essential items including white goods and beds.

The team also supported 101 applications to the Scottish Welfare Fund to provide furniture, carpets and white goods, and to provide emergency grant payments to clients in destitution.



Southside in Your Community



The Association continues to support and provide a wide range of community initiatives and despite the challenges of the last year or so it remains focussed on bringing people together, offering the opportunity to gain new skills and experiences and improving people's experience of living in their communities.

Community Hubs

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.

Pollokshields Community Food Point

In April 2020, local residents organised an online forum for residents and organisations to come together to produce advice and information for the Pollokshields community in response to the pandemic. From this initial response a partnership was born between the Association and Pollokshields Mutual Aid (PMA) and a range of other community groups who pulled together to establish the Pollokshields Community Food Point.

The Food Point has sustained hundreds of households experiencing food insecurity throughout the past year, distributing more than 15,000 food parcels to residents in both Pollokshields and Cardonald. This has been supported by thousands of hours of volunteers' time and generous donations.

The Food Point have now successfully established themselves as an independent charity and they continue to operate out of the Association's premises at 423 Shields Road. They are open from 3-5pm on Saturdays, Sundays and Mondays each week (2-3pm for donations).

South West Foodbank

We also supported the South West Foodbank's venues at Cardonald, Mossbank and Ibrox with food and personal protective equipment (PPE).

Our thanks to all those who have supported this wonderful community effort including The Scottish Government, Glasgow City Council, local businesses and agencies, volunteers and all those who have made donations of food and money.

There are also many other charities, community groups and local hubs that have supported our tenants during the pandemic and we would like to recognise the difference they have made.

Thank you!

SUPPORTING CHILDREN AND FAMILIES

As children’s lives were disrupted by the pandemic we tried to offer our support in the form of activities (where possible), good, healthy food and home activity and learning packs with support from Glasgow City Council funding. We provided 330 ‘Lockdown Learning’ packs from Make Do And Grow.

When restrictions allowed, and with funding from the Scottish Government, we worked with Urban Roots and the Govan Community Project to deliver outdoor learning and activity sessions in Pollokshields and Cardonald, which gave children the opportunity to make friends, learn and spend quality time outdoors.

By the Spring of 2021 we were able to bring children and their families together outdoors for our Southside Connections holiday food and activity programme. It wasn’t quite as we remembered it, but we embraced the outdoor spaces we have in our communities at the Halfway Community Park and the Bowling Green in Pollokshields. With funding provided by Glasgow City Council we were able to provide healthy lunches 5 days a week for Spring and Summer holidays, alongside loads of sports and outdoor activities.

ONE PARENT OF A 10, 8 AND 3 YEAR OLD SHARED THEIR EXPERIENCE OF OUR SESSIONS SAYING:



“It’s been good to get out of the house and meet different people. I like helping there and we really needed something after lockdown. My kids would be there every day if they could! It’s a nice feeling knowing the kids and my Mum are enjoying themselves as well as exercise and nature”

During 2020, almost 70 children participated in outdoor activity sessions led by Urban Roots and West End Adventure in both Cardonald and Pollokshields.



PHYSICAL REGENERATION PROJECTS

Halfway Community Park

The Halfway Community Park project in Cardonald was mostly completed at the end of 2019 and offered a fantastic outdoor resource for the whole community during the difficult times of 2020. The project is part of a major new £37.5 million Scottish programme of projects to improve the urban environment of larger towns and cities.

The Green Infrastructure Strategic Intervention led by Scottish Natural Heritage and part funded through the European Regional Development Fund has contributed £893,000 towards the £2.2m project.

The Park which sits to the south of the Moss Heights flats, has transformed the area by introducing;

- a toddler play area
- community and games zone
- natural and adventure play area
- additional trees and shrubs
- seating
- improved pedestrian access through the site
- the creation of 'home-zones' to allow local children to play safely and away from vehicles



QUEENSLAND COMMUNITY PARK

Southside Housing Association and Glasgow City Council are leading a £1.4M project to improve the green space surrounding the high rise blocks at Queensland Court and Gardens in Cardonald to make the space a great place to live.

Southside Housing Association and Glasgow City Council have used the Building with Nature Standards to help shape the design of outdoor spaces at Queensland Court and Gardens. The design team were able to achieve a Building with Nature Full Award at the 'Excellent' level with support of the NatureScot Green Infrastructure Fund, and a Building with Nature Approved Assessor from landscape consultancy RaeburnFarquharBowen.

Queensland Community Park is part of a major new £37.5 million Scottish programme of projects to improve the urban environment of our larger towns and cities. The Green Infrastructure Strategic Intervention is led by NatureScot and is part-funded through the European Regional Development Fund (ERDF).

In addition the project is also funded by Glasgow City Council through City Deal funding as well as a number of other funders.

The project will include:

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

Keep an eye out in our newsletters and Facebook page for updates on when work will begin.





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

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