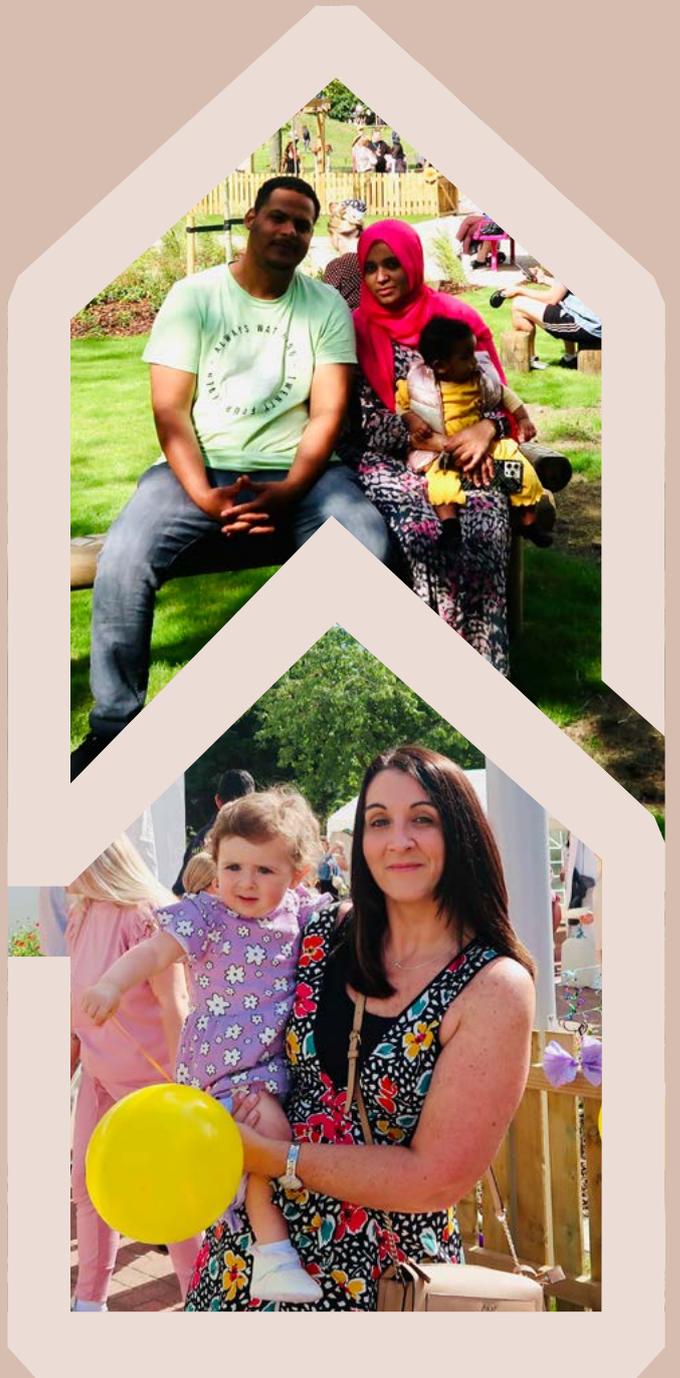




SOUTHSIDE
housing association

Annual Report 2023



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Welcome From The Chairperson

Welcome to our 2023 Annual Report.

Following my first full year as Chairperson, I am pleased to reflect on our activities last year which proved challenging and extremely busy, but one where we laid solid foundations for moving forward.

Our performance over the past year has not quite been to the level we would have wished to see. A range of external factors such as rising supply chain costs, contractor performance and shortages of key parts have had an adverse impact upon our repairs and maintenance performance. It has also been a challenge keeping our business objectives on track through a really difficult economic environment, and a cost of living crisis which continues to impact upon both the Association and our tenants and other customers. We are confident that we have taken the right steps to make improvements and these should be forthcoming in the months ahead.

This has included appointing new contractors to deliver our reactive repairs service, void property repairs and our out of hours emergency repairs response and call handling service. These new contracts have started on 1 September 2023 and is already having a positive impact on our repairs and maintenance performance.

We have continued with our reputation of helping our communities in any way we can, and this is particularly evident in our articles

in this report on our Community Initiatives, Welfare Rights and Money Advice, and Care & Repair/Handyperson Service. The difference these services make to our communities is huge as they can help reduce or avoid debt, hunger, poverty, hospitalisation and social exclusion. This is fundamental to our role as a community anchor and a charitable organisation.

During the year there have been changes in staffing and perhaps most notably, with the retirement of our long-standing Director, Patrick Mc Grath. Patrick steered Southside Housing Association for over 20 years overseeing a trebling in size and many new developments and initiatives. His impact on the Association cannot be underestimated. In September 2022, Patrick handed over the reins to Paul McVey as our new CEO, who will carry on developing the organisation and focusing on improving our services and communities.

The rent increase decision was a difficult one last year and we face another difficult one in the year ahead, due to high inflation and rising costs. We still managed to keep the rent increase below inflation which comes at a cost to the Association and increases the focus on tight management of all plans in the years ahead to ensure we are achieving value for money and cost effectiveness. We will ensure this is the case.

Our development activity increased with St Andrews Drive Phases 2 & 3 nearing



completion, which will result in the supply of 120 new homes. We are involved in other initiatives both in terms of development and also property acquisition, where we are buying homes to improve and add to the letting pool. We are supported by Glasgow City Council and the Scottish Government with funding assistance.

I have been really fortunate in my first year as Chair, to be assisted by Margaret McIntyre as Vice Chair, who previously held the position for 5 years. Margaret has been really supportive and shared her knowledge and experience of housing association governance to make my first year that bit smoother. I am of course, also assisted by a great team of Committee Members who give up their time voluntarily to manage the governance activities of the Association and ensure that we are compliant with regulatory standards and legislation.

I would like to close by thanking all of the Committee Members, staff team, volunteers and organisations who have worked closely with us during the year and help us achieve our outcomes. I am confident that we are focused on the challenges ahead and look forward to working with everyone to deliver excellent services in the year ahead.

I hope you enjoy reading the report, and thank you for your support.

Best Wishes

Alex



Housing Services

Lets and Empty Homes

As a registered social landlord and a Scottish charity, Southside Housing Association is committed to helping alleviate homelessness and poor housing conditions. Last year we rehoused 68 homeless applicants – all being housed as direct referrals from the local authority. We also allocated properties to be used as temporary furnished accommodation for homeless households, and manage referrals from other voluntary agencies.

Last year, in total, we met the rehousing needs of **192** households – with **147** of these being relets of accommodation and **45** new lets. The breakdown of our lets are detailed below.

Existing tenants that were transferred to more suitable housing	36
Applicants from our housing list	63
Lets from other sources	22
Applicants who were assessed as statutory homeless by the local authority	68
Nominations from the local authority	3
Total	192

The time taken to re-let our properties and associated rent loss have both increased over the past year. Poor contractor performance and some of our own internal void management processes have contributed to rising re-let times, we have addressed both of these factors to ensure that we manage our void properties more effectively.

- On average it took **59.86** days to re-let homes in 2022/2023.
- **1.8%** of rent due was not collected because homes were empty.

Anti-Social Behaviour

Southside Housing Association seeks to resolve complaints made to us about anti-social behaviour and the conduct of neighbours. Performance during 2022/2023 was good in that 99% of cases were resolved within the target time.

The Association can resolve some types of problems directly by enforcing tenancy conditions or acting on estate management issues. However, tackling serious anti-social behaviour often depends on partner organisations and we work closely with Glasgow City Councils Community Relations Unit, Police Scotland, and Glasgow City Council to reduce serious levels of anti-social behaviour in our area.

Estate and Tenancy Management

All residents are entitled to the peaceful enjoyment of their homes surrounded by a clean, tidy and safe environment and Southside Housing Association is committed to providing a high quality, professional estate management service to all residents of the Association.

We ensure that regular estate inspections are carried within each of our neighbourhoods and that any problems are addressed. We want our neighbourhoods to be attractive, well maintained, safe, secure places to live, and with the help of our mobile facilities and concierge team, this is a significant part of what we do in the community.

Our neighbourhood team will engage in a range of actions to enforce tenancy conditions on estate management and neighbourhood nuisance. These actions will include assisting with resolving neighbour disputes and arranging or providing tenancy support where this is needed.

Regular meetings are held with relevant agencies and partners to highlight and discuss any issues and ensure corrective action is taken. Our neighbourhood team continue to work with tenants and Glasgow City Council to reduce dog fouling in our areas.



Rents and Arrears

The rent increase consultation and decision was as difficult as it's ever been last year, with the cost of living crisis and economic and financial troubles facing residents, customers and businesses. While we still managed to keep our rents below inflation last year, which is at a cost to the Association in the longer term, our rents were increased by 6%. We anticipate further difficult decisions in the months ahead as we prepare for budget and rent setting for 24/25.

Average weekly rents:	
1apt	£73.03
2apt	£86.16
3apt	£101.97
4apt	£112.24
5apt	£120.69
Stock Average Rent	£96.03

The Association's rent arrears position at the end of 2022/2023 for current arrears was **5.12%** against a target of **5%** for the year. This is higher than the previous financial year's position of **4.46%**. While the cost of living crisis has had a real impact on rent collection over the last year, our income maximisation team will continue to intervene early to assist tenants who may be struggling and work in close proximity with our Advice Team to ensure that our tenants and other customers have access to the best money and advice services.

	Actual Arrears (non-technical) 2021/2022		Actual Arrears (non-technical) 2022/2023	
Current Tenant	£443,804.18	4.46%	£539,578.17	5.12%
Former Tenant	£121,739.18	1.22%	£101,756.23	0.97%
Total	£565,543.36	5.69%	£641,334.40	6.09%

Legal Action:

The Association initiated four new court actions for recovery of possession during 2022/2023. One decree for eviction was obtained following court action which was for anti-social behaviour. The decree was enforced by year end resulting in eviction. We see eviction as very much the last resort and will work to help tenants in difficulty to sustain their tenancies. However, where there is an unwillingness to pay or reach agreements, then we will carry out eviction when a decree is available.





Property Services

Planned Investment

We continue to invest in our homes through our planned investment and major works programmes. Despite the challenging operating environment in terms of supply chain costs, historically high inflation and other financial pressures and some of the legacy effects of the COVID-19 pandemic, it's important that we invest in your homes to ensure that they are well maintained, modern, safe and secure, and warm and energy efficient places to live. You told us in our large scale tenant satisfaction survey we carried out in 2023 that the overall quality of your home was the highest priority, and our investment programme looks to deliver on that priority.

The following table details our planned investment works completed in 2022 - 2023 which assisted us in achieving SHQS and EESSH compliance in a number of our properties which were failing in last financial year.

Project	Address	No. of Properties	Spend
Gas Boiler Replacement	Ad-hoc Properties	7	£14,388.02
Full Central Heating Systems	Maxwell Grove & Gardens	25	£99,851.38
EPC Certificate Survey	Various	117	£29,870.52
Glazing Screens Thermal Improvement	27-31 St Andrews Drive, 21-39 St Andrews Crescent, Swinton Place & Invergyle Drive	114	£60,333.57
Kitchen Replacement	Ad- hoc Properties	2	£13,174.64
Rewiring	Ad-hoc Properties	1	£3,720.00
Smoke & Heat Alarm Replacement	Various	330	£200,716.02
Windows	Ad- hoc Properties	2	£9,000.00
Bathrooms	Ad- hoc Properties	2	£7,649.88
Total			£439,122.67

Housing Stock

The Association owns:

- **2161** self-contained properties for social rent (this includes 49 new build)
- **11** non self-contained bed spaces
- **201** Mid Market Rental properties
- **2** garages
- **36** Shared Owners
- **9** offices
- **7** commercial units.

In addition we manage **24** properties for CCG.

Our self-contained stock profile on 31 March 2023 is detailed below:

Apt Size	House	High Rise	Tenement	4 In a block	Maisonette	Owned Stock	Lettable Units	Average wkly rent
1	0	0	32	0	27	59	56	£73.03
2	13	364	426	0	228	1031	1000	£86.16
3	24	307	261	0	30	622	612	£101.97
4	18	204	132	0	40	394	386	£112.24
5 +	19	0	31	0	5	552	51	£120.69
Total	74	875	882	0	330	2161	2105	£96.03

Repairs and Maintenance

In common with many social landlords, delivery of our reactive repairs and maintenance service experienced some contractor challenges which had an adverse impact on our emergency and non-emergency repairs timescales. We still managed to deliver a service above the overall average for Scottish landlords. We are striving to return our repairs performance to the previous very high standard, and have appointed a range of new small local contractors from September 2023 to help us achieve this.

	Southside Results 2022/23	Southside Results 21/22	Scottish Average 22/23
Emergency Repairs Average hours	3.5 hours	2.6 Hours	4.2 Hours
Non-Emergency Repairs Average Days	8.5 days	4.3 days	8.7 days
Reactive Repairs "right first time"	70.6%	90.8%	87.8%
Satisfaction with repairs	71%	62.8%	88%
% of Gas Services on time	100%	99%	
Scottish Housing Quality Standard - % of homes that meet the standard	71.5%	67.5%	79%

Over the past year reactive repairs and void management demands have increased while our property services team underwent a period of internal re-structure and recruitment. We now have a range of knowledgeable and experienced property services team members delivering our repairs and void management services, and working in closer proximity and partnership with housing services colleagues. We hope our new team and approach to delivering our service, along with our new contractors will contribute to improving our performance over the next year.

The Scottish Housing Regulator has placed a real focus on tenant safety for social landlords. As part of this heightened focus, we had to report specifically on our performance with Electrical safety and our performance in carrying out an Electrical Installation Condition Report (EICR) on all of our homes which we must do every five years. Over the past year and also in the forthcoming year, we have a real focus both on delivering a 'catch-up' programme, and our scheduled EICR programme and we work with our new contractors towards achieving full compliance.

We also obtained assurance around our landlord safety compliance over the past year through our annual internal audit programme which included a rigorous assessment of our landlord and tenant safety processes. One area that was a focus of this compliance was the installation of interlinked smoke alarms. This was introduced in law back in February 2022. We are now 100% compliant with our interlinked smoke alarms across our housing stock.

Southside Factoring & Related Services (SFARS) Southside Residential

Our subsidiary SFARS continues to provide a property factoring service, deliver our mobile facilities offer – landscaping, close cleaning and a bulk uplift service – to factored homeowners. SFARS is also the part of our business which manages Mid-Market Rent and other commercial services. We are currently working on a review of how property factoring is delivered by our subsidiary as part of an overall improvement plan for SFARS.



SOUTHSIDE
residential



Scottish Social Housing Charter Report 2022/23

Every year we submit statistics to the Scottish Housing Regulator highlighting our performance in key areas of the Scottish Social Housing Charter. Our performance is then compared with other landlords in Scotland and full details can be found on the Scottish Housing Regulator's website <https://www.housingregulator.gov.scot/>

The next few pages contain our Landlord Report which shows the key performance indicators compared with the Scottish Average.

Areas of Operation:

Cardonald, Halfway, Ibrox, Kinning Park, Penilee, Pollokshields, Shawlands, Strathbungo, Cathcart and Mount Florida.



At 31 March 2023, SHA owned **2,161 homes**



The total rent due for the year was **£9,747,223.46**

Average Weekly Rents

Apt Size	Number of Homes	SHA	Scottish Average	Differential
1	59	£73.03	£78.26	- 6.7%
2	1033	£86.16	£83.46	+ 3.6%
3	622	£101.97	£86.28	+ 18.2%
4	392	£112.24	£93.96	+ 19.5%
5	55	£120.69	£103.72	+ 16.4%
Average Weekly Rent	2161	£96.03	£87.59	+ £8.44

Quality and Maintenance of Homes and Neighbourhoods

99.76% of rent was collected compared to the total rent due in the reporting year.

Scottish Average **99.03%**

Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year:

7.27%

Scottish Average **6.86%**

1.07% of rent due lost through properties being empty during the last year.

Scottish Average **1.4%**

59.86 days Was the average length of time to re-let properties in the last year.

Scottish Average **55.61 days**

30.06% of tenancy offers refused during the year.

Scottish Average **30.87%**

67.93% of tenants feel the rent for their property represents good value for money.

Scottish Average **81.79%**

84.18% of tenants are satisfied with the overall service provided by SHA.

Scottish Average **86.7%**

93.25% of tenants feel SHA is good at keeping them informed about their services and decisions.

Scottish Average **89.68%**

98.21% of tenants are satisfied with the opportunities given to them to participate in SHA's decision making processes.

Scottish Average **85.86%**

67.48% of our stock meet the Scottish Housing Quality Standard at the end of the reporting year.

Scottish Average **79.02%**

77% of tenants are satisfied with the quality of their home.

Scottish Average **84.16%**

3.54 hours Is the average length of time taken to complete emergency repairs.

Scottish Average **4.17 hours**

8.52 days Is the average length of time taken to complete non-emergency repairs.

Scottish Average **8.68 days**

70.63% of reactive repairs that were carried out in the last year and were completed right first time.

Scottish Average **87.8%**

71% of tenants who have had repairs or maintenance carried out in last 12 months and were satisfied with the repairs and maintenance service.

Scottish Average **88.02%**

92.51% of tenants satisfied with the SHA's contribution to the management of the neighbourhood they live in.

Scottish Average **81.79%**

99.51% of anti-social behaviour cases that were reported in the last year which were resolved.

Scottish Average **94.21%**

Complaints

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

See below an overview of our complaints this year:

5.66 days Stage 1 Complaints
- Average time in working days for a full response.
Scottish Average **5.75 days**

17.85 days Stage 2 Complaints - Average time in working days for a full response.
Scottish Average **19.34 days**

Total Number of Complaints Received 2022/23	
Stage 1	Stage 2
175 received in reporting year	56 received in reporting year
Percentage closed within target	Percentage closed within target
59% within 5 working days	58% within 20 working days
Average time for full response	Average time for full response
5.66 days to respond in full	17.85 days to respond in full

SPSO 1 Complaints (front line complaints)		
	% Closed on time	Average days to close
2021/22	44%	8.93
2022/23	59%	5.66
SPSO 2 Complaints (investigated complaints)		
	% Closed on time	Average days to close
2021/22	90%	10.57
2022/23	58%	17.85

Compliments

We also record compliments from our customers to hear what we are doing well.

'Cleaning at the close is always good'

'Have always been really happy with the service, prompt and neat job'

'Your customer service staff are super helpful'

'The staff do a very good job'

'Have had some great experiences with SHA factoring over 30 years'

'Thanks to all for providing the service'

Investing In Our Communities

Welfare Rights and Money Advice Team

The Advice Team provides an accessible high quality benefit advice and debt management service to Southside Housing Association tenants. The service includes:

Welfare Rights to assist tenants to claim all benefits they are entitled to and access available grants to maximise their income.

- The Advice Team dealt with **4335** cases and produced financial gains for tenants of **£2,284,597**

The Money Advice service assists tenants to manage debt, including fuel debt, and where appropriate get debt written off, and reduce their outgoings.

- Money Advice achieved **£160,202** of debt write offs.

Tenancy Sustainment is to assist new tenants to set up home, and existing tenants struggling to maintain their tenancies to access all available assistance and support services.

4335 cases

financial gains

£2,284,597

debt write offs

£160,202

This year we provided **22** Tenancy Sustainment starter packs for new tenants who were homeless applicants and were moving to their new tenancy. We also provided **98** paint packs and **158** carpet vouchers. As well as the support provided directly from Southside Housing Association, there were **162** applications to the Scottish Welfare Fund to provide furniture, carpets and white goods, and to provide emergency grant payments to clients in destitution.

Cost of Living:

It has been an extremely challenging year for our tenants, the cost-of-living crisis has generated an unprecedented rise in requests for support. The Team successfully secured funding from various sources to support tenants with food and fuel costs, distributing over **£200k** in grant funding directly to those most in need:

Fuel Support:

Energy Savings Trust Redress Scheme awarded **£56,067** which provided **1000** fuel vouchers for tenants with pre-payment meters.

The Social Housing Fuel Support Fund provided **£63,761**, which provided a further **1000** fuel vouchers and allowed our tenants access to a Fuel Adviser to provide advice on energy efficiency measures.

The Team also ran an uptake campaign for the Scottish Government Home Heating Fund grants, to help those with dry meters who were struggling to pay their bills or had fallen into debt with their supplier. **91** applications were made and grants totalling **£53,590** were awarded.

Food Support:

The National Lottery Community Anchor fund awarded SHA **£25k**, and the Scottish Government Winter Hardship fund also awarded **£25k** which allowed us to provide **1300** supermarket vouchers, to assist tenants who were struggling to feed their families.



Over **£200k**
in grant funding
distributed to those
most in need

Concierge & Mobile Facilities Management Service

Mobile Facilities Management Service

Our Mobile Facilities Management Teams provide a comprehensive service to our common areas. The team deliver a range of really valuable services including communal close cleaning, back court maintenance, gardening and landscaping, winter gritting and identifying and reporting repairs.

Bulk Uplift Service

We introduced our bulk uplift service in April 2022 and we have completed over 600 uplift requests to September 2023.

To request an uplift contact the Customer Service Team on 0141 422 1112 or csd@southside-ha.co.uk, providing:

- The items that require an uplift
- Where the items need removed from
- Your contact details.



Concierge Service

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

Our Concierge Team carry out a wide range of duties including common area cleaning, security patrols, reporting common repairs and assist in bulk items for removal. This is an important service which continues to grow and will develop in the future to meet the needs of our tenants, in homes in 150 Berryknowes Road, Mossheights Avenue, Queensland Court, Queensland Gardens, Swinton/Invergyle, St Andrews Crescent and Drive, Hartlaw and Chirnside.



Community Initiatives

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



We delivered **50** breakfast clubs at 150 Berryknowes and 49 at Herriet Court, providing a warm breakfast for residents. We could not do this without the support of our 6 Community Initiative Volunteers.

We delivered 4 Holiday Food and Activity Programmes in both Pollokshields and Cardonald over 48 days, providing **3,905** lunches, **920** breakfasts and **360** Eid bags to **1,564** children and families.

3,905 lunches,
920 breakfasts
360 Eid bags
To **1,564** children

At Queensland Court and Gardens, with a Cardonald Area Partnership grant of **£3,341.55**, we delivered **9** breakfast clubs, providing **79** warm breakfasts to residents and **8** after school clubs providing a warm space and **24** warm dinners for children after school.



Our local Community Hubs in Cardonald, Halfway & Pollokshields continue to provide a safe and friendly environment with planned activities designed to tackle social isolation, loneliness and encourage community integration. The demand from residents continues to be high and this is a clear indication of the value in providing safe, welcoming spaces for residents to come together.

We continue to work in partnership with Urban Roots and NHS Greater Glasgow and Clyde to provide facilitated gardening and well-being sessions at Midlock Street in Ibrox, offering weekly sessions to local residents.

Through funding from the National Lottery we have employed our Outdoor Activity and Well-being Officer who is working with local residents at Queensland and Halfway Community Park to encourage residents to participate in well-being activities. This programme will continue for a further 2 years.

Working alongside Good Food Scotland we supported the establishment of the Cardonald Larder, based at 12 Swinton Place. The larder offers the opportunity for all residents of Cardonald to purchase low cost food; ensuring they have extra money in their pocket to pay for other essentials.



 **CARDONALD**
LARDER

 **Good Food**
Scotland

 **COMMUNITY**
FUND

For regular updates on our services and community activities follow our social medias below:

 www.twitter.com/Southside_HA

 www.facebook.com/SouthsideHA/

 www.linkedin.com/company/southside-housing-association



Southside as a Developer

Building New Homes

During the past year, Southside Housing Association committed over £40.M for developing new homes. This includes grant funding and Private Acquisition of Pre-1919 tenements.

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

CCG (Scotland) Ltd commenced works on site in late March 2021 which will see the delivery of 120 new homes for the Association. The development will dramatically change the appearance of the area.

A mix of one, two and three-bed apartments, two-bed wheelchair-accessible apartments and three and four-bed main-door maisonettes will be built across 14 buildings which vary in height. The overall development is due for completion late 2023.

Included within the project are 29 homes which will be sold via the New Supply Shared Equity Scheme.

640 Pollokshaws Road

The Association obtained Planning Permission in March 2023 for the former Arnold Clark site at 640 Pollokshaws Road on the south side of Glasgow.

In partnership with AS Homes the project will deliver 50 modern flats for social rent. The site will be re-developed to create affordable flats and associated outdoor amenity spaces.

Furthering its commitment to building energy-efficient homes and to provide lower energy costs for residents, the Association will be delivering the homes to Gold Hybrid sustainability status by installing air source heat pumps and solar panels.

Demolition works of the former garage started in April 2023 with the overall development having an expected completion date of February 2025.

The 50 flats will include a mixture of 1, 2 and 3 bedroom homes, a number of which will be designed to wheelchair standard.



Private Acquisition Programme - 27 new homes

In addition to the spend on new build housing, the Association receives funding 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.

These improvement works will include major internal improvements works to the tenement flats which upon completion will achieve an EPC Rating of Band B.

Works started on site in mid-2022 and are due to complete in October 2023.



URC Church, Mosspark Boulevard - 35 new homes

The Association acquired the former United Reform Church site on Mosspark Boulevard in March 2021 and continues to develop proposals for a new build development for a number of new homes for social rent on the site.

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

Discussions are continuing with Glasgow City Council's Planning Department to agree final layouts and unit numbers for the project.

Queensland Community Park

Work got underway in February 2023 to develop Queensland Community Park. The £2.6m project seen the transformation of Queensland Court and Gardens into a fantastic community resource. Completed in June 2023, it offers improved parking, electric vehicle charge points, adventurous play areas for children of all ages, improved lighting and significant investment in surface water management and flood prevention measures. There is also bike storage, planting and improved pathways and navigation throughout the site.

We look forward to the benefits the new site will bring to residents for many years to come.



Glasgow Care & Repair

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

The team also provide signposting to other agencies, organisations and contractors. The core funders are Glasgow City Council and the Health and Social Care Partnership. In addition, income is received from 8 partner housing associations for provision of the Handyperson Service.

Care & Repair Advice Team

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

The team also undertake other funding related initiatives such as the Gas Safe Scheme which provides preventative services that directly address risks from dangerous gas appliances. Works include gas safety checks, gas servicing, gas boilers and fire repairs.

Advice	2022/23
Total number of referrals	236
Number of home visits undertaken	86
Completed cases in year	227
Value of completed work undertaken	£168,672

WHAT PEOPLE SAID ABOUT THE ADVICE SERVICE

"I recently had a burst pipe, no hot water or heating & damage through tenement floors and ceiling. Care and Repair promptly advised on companies I could call and a tradesman quickly responded and I've given them the insurance job. I've come to rely on Care and Repair as my friend on the phone when an issue arises, and I greatly value their service. Special thanks to Surina who always helps when asked."



Handyperson Service

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

Handyperson	2022/23
Total number of referrals	1,544
Number of home visits undertaken	2,178
Completed job tasks in year	4,808
Value of completed work undertaken	£201,936

WHAT PEOPLE SAID ABOUT THE HANDYPERSON SERVICE

"Para 2 on Feedback Form advises "to improve your service". I fail to see how you can -from first point of contact to completion of task - all aspects first class. Thank you all."



Home and Hospital Service

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

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

WHAT PEOPLE SAID ABOUT THE HOME & HOSPITAL SERVICE

"Very impressed with the professional and speedy service. Office staff were very caring and answered all my questions. George who fitted the key box was brilliant explaining everything clearly."



Who Regulates & Governs Us?

Who Regulates Us?

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

 www.scottishhousingregulator.gov.uk

The Association is also regulated by The Care Inspectorate in relation to housing support services.

 www.careinspectorate.com

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

 www.oscr.org.uk

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

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

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

www.southside-ha.org

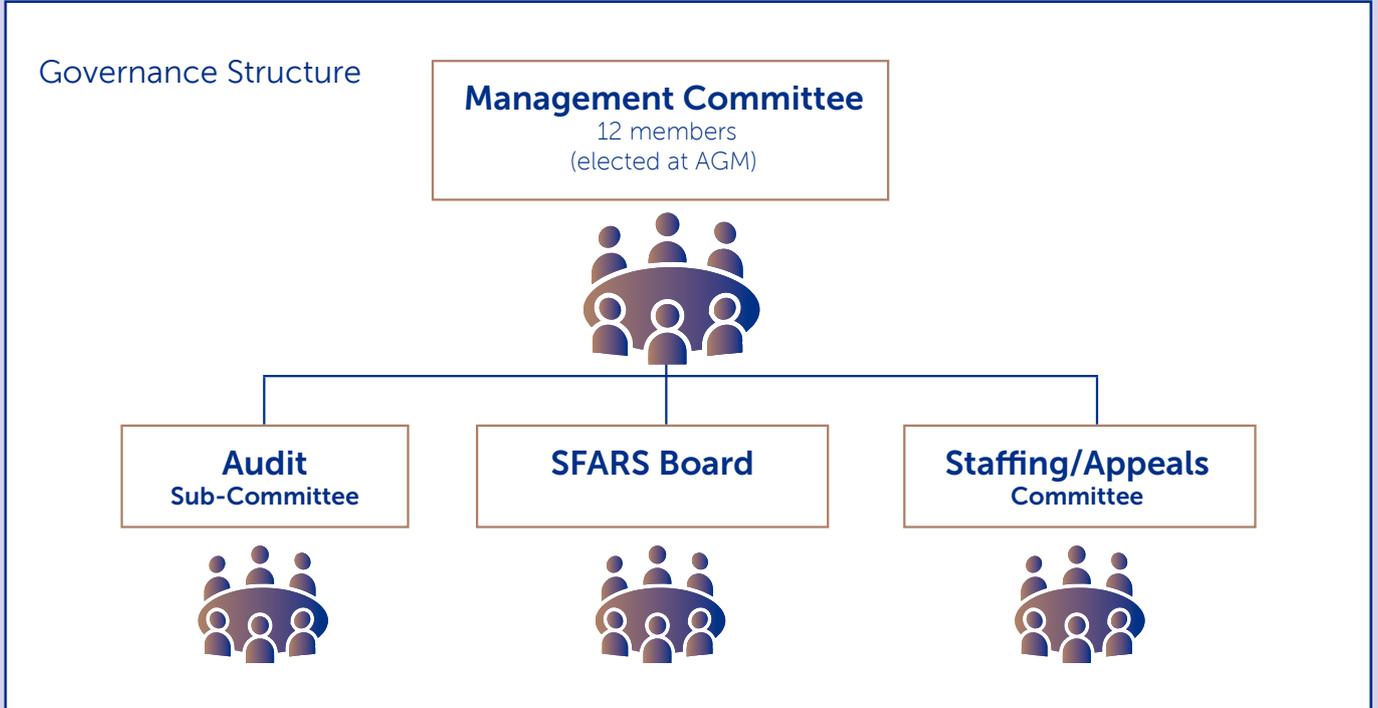
As a registered society under the Co-operative and Community Benefit Societies Act 2014 the Association are also regulated by the Financial Conduct Authority"

During the financial year 2022/23 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.



Southside Management Committee 2022/23

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

Southside Factoring and Related Services Ltd 2022/23

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

Financial Performance

As with most businesses and organisations over the last year, Southside Housing Association has experienced the challenges of the cost of living crisis. High levels of inflation and interest rates have brought a higher degree of focus and attention to the financial outlook for the Association and for the impact it has on our customers and communities.

While taking account of the financial economic climate, the Association has continued to look forward and plan for its finances over the medium and long term, particularly in respect of investment in its property stock and development of new build properties.

During the year, the challenges have been around the delivery of our reactive and void repairs contracts where increased costs have been inevitable.

While some major programme spend had to be deferred and spread across additional years, we did incur spend across a number of investment activities, including heating programmes and smoke and heat alarm installations.

New development has also continued to be delivered across the year with the completion of the sites at Allison Street and Niddrie Road. Pre the pandemic, the Association secured **£25m** of loan funding from Handelsbanken towards new build development and investment in stock. During 2022, the Association accessed £8m of this loan facility to support the new build developments.

Southside Housing Association generated a surplus of **£1.57m** for the year 2022/23 which is **10%** higher than the previous year. This increase reflects the growth in the rental income generated by additional new build properties. Costs were higher than budget in respect of void properties, however, savings against other budgets helped to minimise the impact of this area of overspend.

£1.57m

Surplus

**10% higher
than previous**

The total comprehensive income of **£1.42m** reflects an adjustment to the overall surplus taking in to account the pension scheme valuations. Between the year ends 2022 and 2023, there was a movement in the defined benefit pension schemes from a **£601k** gain to a **£141k** loss. These adjustments do not impact on cash. The cash in bank position at the end of the financial year was **£5.05m**.



Statement of Comprehensive Income for the Year Ended 31 March 2023	2023 £	2022 £	A Non-Accountants Guide to the Accounts.
REVENUE	14,837,768	14,057,198	Rental income, grant income & income from other activities.
Less Operating Costs	(13,218,080)	(12,617,818)	Cost of administration, management & maintenance of properties.
OPERATING SURPLUS	1,619,688	1,439,380	Difference between the funds we have collected from "Revenue" and the expenditure we have incurred on our "Operating Costs". This figure excludes finance charges.
Gain on sale of housing stock	143,130	0	This relates to the gain on sale of a property in 2023.
Release of Negative Goodwill	111,000	111,000	Negative goodwill was created when assets were acquired through second stage transfer (SST). It is written off in line with depreciation or if the asset is sold.
Exceptional Item	0	(8,234)	In 2022, this cost was incurred on the Association's Halfway Park green space project
Interest payable and similar charges	(316,923)	(101,606)	Interest paid on loans, (mortgage payments).
Other Finance income/(charges)	10,000	(18,000)	This is interest received or charged in respect of pension obligations.
SURPLUS FOR THE YEAR	1,566,895	1,422,540	Funds available for future planned maintenance of our properties.
Actuarial gains/(losses) on defined benefit pension plan	(141,000)	601,000	This reflects the combined gains and losses on the Scottish Housing Association Pension Scheme and Strathclyde Pension Scheme and are based on actuarial valuations.
Total Comprehensive Income	1,425,895	2,023,540	

Financial Performance

Total income for the year, **£14.84m**, increased by **5%** on the previous year. Most of this income is generated from tenants' rent and service charges, **£13.4m**. Other income of **£1.44m** is received from grant funding, commercial rents and other income sources, such as services provided to other housing associations.

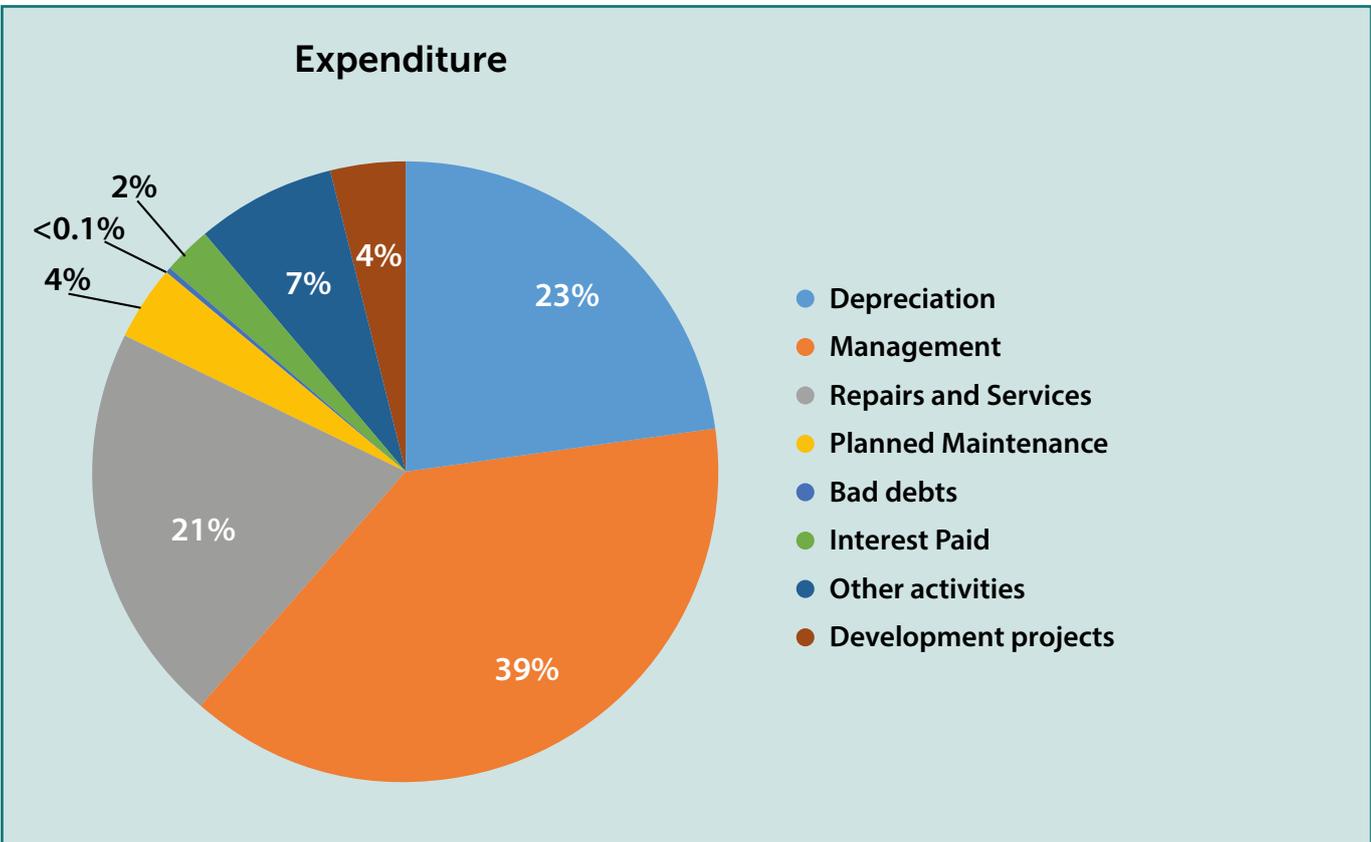
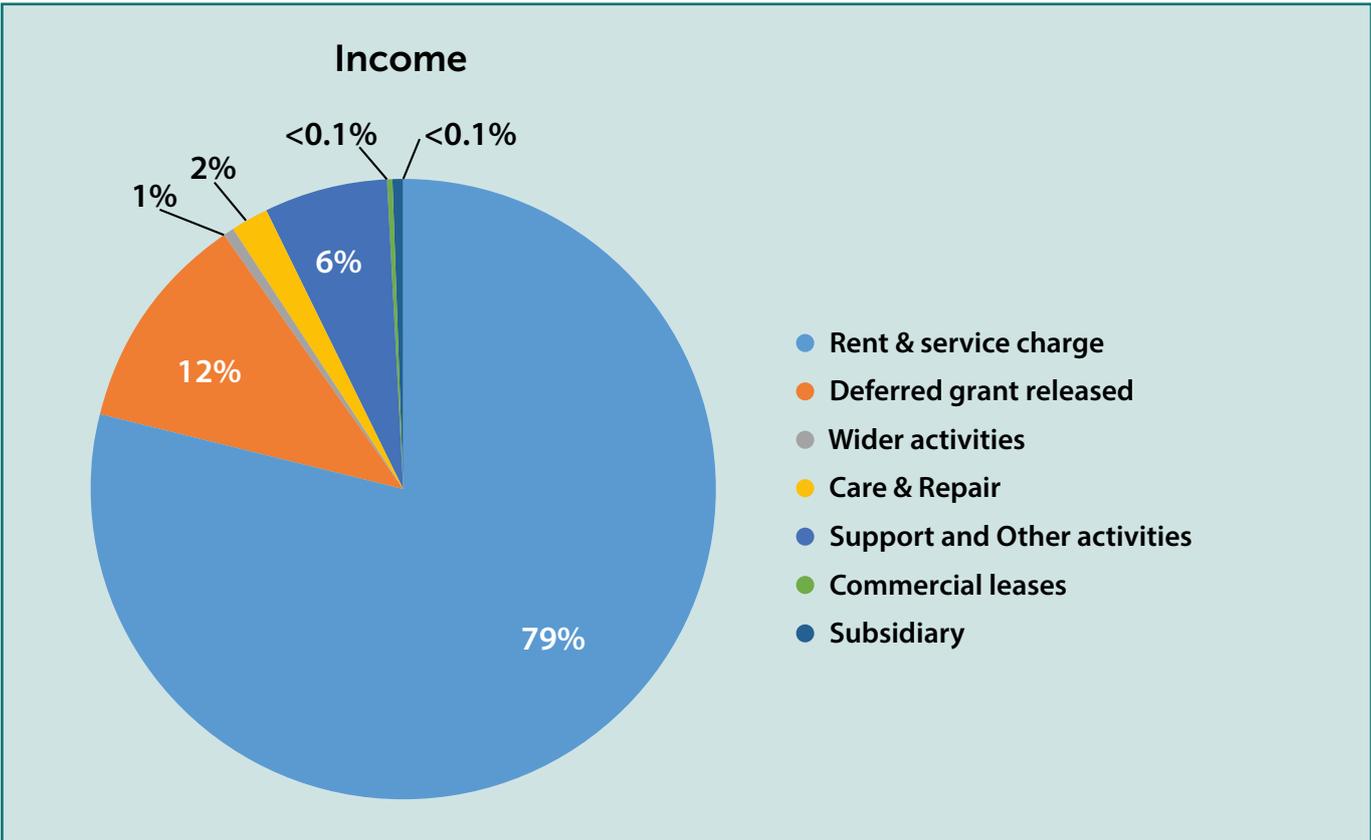
Total operating expenditure of **£13.22m** represents **89%** of the total income. This is in line with the previous year where operating costs were **£12.6m** and **89%** of total income. Operating costs include management and administration costs of **£5.2m**, planned maintenance of **£0.523m**, reactive maintenance costs of **£1.9m** and depreciation of **£2.5m**. Depreciation is charged as a way of recognising the reduction in the historic cost of the properties due to age and wear and tear over time. Each property is depreciated across a period of 50 years.

Statement of Financial position As At 31 March 2023	2023 £	2022 £	A Non-Accountants Guide to the Accounts.
Fixed & Intangible Assets:			
Housing properties – depreciated cost	137,317,999	122,869,912	The cost of building or purchasing our properties & to maintain them over time with, for example, new kitchens, heating systems etc.
Other tangible and intangible assets	2,118,603	2,246,509	This is the value of our office premises, office equipment, vehicles and commercial properties.
Negative goodwill	(4,220,824)	(4,331,824)	This is the negative goodwill associated with properties transferred to the Association under second stage transfer. A proportion is released each year in line with depreciation.
Investments	1	1	Share in our subsidiary – Southside Factoring and Related Services (SFARS).

Statement of Financial position As At 31 March 2023	2023 £	2022 £	A Non-Accountants Guide to the Accounts.
Current Assets and Liabilities:			
Receivables	2,398,283	3,093,583	Money owed to us.
Other current assets	806	97,305	In 2022 this consisted of properties we held for the Scottish Government under the Shared Equity Scheme and a stock of equipment related to the smoke alarm programme. In 2023, the balance is the residual stock from 2022 of smoke alarms.
Cash at bank	5,048,299	3,675,878	Money in the bank.
Creditors due in < 1 year	(5,664,989)	(5,512,215)	Money we owe to others, such as suppliers and repairs contractors.
Creditors due in > 1 year	(9,102,812)	(1,284,268)	Money owed on loans (secured by specific charges on a proportion of our properties).
Pension scheme	(191,000)	(76,000)	The potential liability on our pension schemes based on the latest valuations and pension reports.
Deferred Income:			
Social housing grant	(78,489,812)	(72,990,239)	Grant funding from the Scottish Government to fund the building of new homes.
Other grants	(78,615)	(78,615)	
NET ASSETS	49,135,939	47,710,027	
Capital and Reserves:			
Share Capital	240	223	Association members' shares at £1 each.
Revenue reserves	49,326,699	47,785,804	The accumulated surpluses over previous years and including the in-year surplus for each year.
Pension reserves	(191,000)	(76,000)	
Total Equity	49,135,939	47,710,027	

Financial Performance

Revenue Income & Expenditure 2022/2023



Financial Performance

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

- £0.54** went on new build development with this offset by grant income received from the Scottish Government and loan funding.
- £0.26** on delivering the services, e.g., staff costs (including provision of concierge and mobile estates teams), office accommodation, IT, general overheads and maintenance overheads.
- £0.15** on the provision of reactive repairs, void repairs and service contracts to our stock
- £0.03** on investment in our stock, including boiler, kitchen and bathroom replacements.
- £0.02** paying for our **£9.1m** loans (interest and repayments)

Capital Expenditure

PROPERTY

The Association has invested
£188,334,693
In properties held as at
31 March 2023

Less Depreciation for wear and
tear of these properties of
£51,016,694

The net book value of the
Association's properties
at year-end
£137,317,999

INVESTMENT

£439,122 of planned
maintenance and major repairs
e.g. kitchen, bathrooms, boilers,
windows and smoke alarms

£10,226,766 towards the
costs of new build properties
either completed or under
construction at the year-end

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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If you would like a copy in another language, in large print, on audio tape, on video, in British Sign Language (BSL), on CD or in Braille, please contact us:

 0141 422 1112

 csd@southside-ha.co.uk

 www.southside-ha.org

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

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







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