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I’m delighted to have the opportunity to write this article for the Annual Report. As always, the Management Committee has addressed a range of challenges facing MHA. A number of them are commented on later in the Annual Report.

Our over-arching focus is, as always, to ensure that MHA delivers good quality services whilst keeping costs affordable to local people. This is never an easy or straightforward task and one which seems to become more difficult each year as the decline in public services continues with the increasing expectation that community based organisations like MHA should be filling the void (e.g. the impact of the roll out of Universal Credit). The Management Committee and staff are committed to continuing to respond to the housing needs and housing related activities of local people in order that the Association can provide support helping to sustain the community.

The 2017/18 Annual Report is aimed at providing a snap shot of the range of services and activities that are provided by the Association including:

**Our Performance** - Throughout the Annual Report we have commented on the feedback received from the Scottish Housing Regulator on MHA’s performance as a benchmark comparison against other housing providers.

**Universal Credit** - Managing Universal Credit is one of our key focuses over the coming year and this issue is commented upon further in the Annual Report.

**Rent Levels** - MHA’s rents continue to be much lower than the Scottish average. The Annual Report provides an update on the continued work of addressing the rent disparity across our housing stock.

**Stock Valuation** - MHA has recently carried out a re-valuation of its housing stock which has resulted in increased value. This allows the Management Committee to look at a new borrowing strategy and also to allow for further investment in our existing stock.

I’d like to finish by once again thanking the Management Committee and all our volunteers for their efforts over the past year. This huge voluntary input is given willingly in order to make our community a better place to live. On behalf of my fellow Committee and staff members, I wish to record my appreciation for the support and assistance we continue to receive from local people.

Allan Scott, Chairperson
THE COMMITTEE SETS MHA STRATEGIC OBJECTIVES

- Do what matters most for our tenants and other customers
- Invest in our property and community
- Protect and sustain the organisation and ensure it remains fit for purpose.

IIP ASSESSMENT, MHA MANAGEMENT COMMITTEE

“The Association prides itself in the great sense of pride and ownership that Committee Members have. You are proud of your excellent reputation, proud of your wider role in the community and proud of the way you support and develop your people.” (April 2018)

COMMITTEE LEARNER OF THE YEAR 2018 AWARD

Allan Scott, Chairman, was recently presented with the above award from SHARE, an organisation who provide training to the housing sector. Another 2 MHA Committee Members have won this award in previous years.

THE COMMITTEE SETS MHA’S PURPOSE

The purpose of Milnbank Housing Association is to meet housing and related needs within our community and provide our tenants and other customers with an excellent service.

THE COMMITTEE AS EMPLOYERS

MHA prides itself in providing local employment where possible and the Association is the second largest employer in Dennistoun.

DEDICATION

MHA Management Committee Members, on a voluntary basis, spend around 100 hours per year attending meetings, training etc.

DID YOU KNOW...

The combined total number of years that the current 15 members have served on the Management Committee amounts to more than 200!
Milnbank Property Services (MPS), a subsidiary company of MHA, continued to grow during the last financial year. MPS provides factoring services to 1,168 owners and from this, 501 are properties where MHA does not have rented stock. MPS continued to successfully work in partnership with Glasgow City Council property acquisition programme which is part of an initiative intended to demonstrate how an effective factoring service can prevent tenement properties falling into disrepair.

### Overall Satisfaction Levels

<table>
<thead>
<tr>
<th></th>
<th>MHA</th>
<th>Other Housing Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>96.09%</td>
<td>69.63%</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>Last Year 95.58%</td>
<td>Last Year 72.52%</td>
</tr>
</tbody>
</table>

Milnbank Property Services (MPS), a subsidiary company of MHA, continued to grow during the last financial year. MPS provides factoring services to 1,168 owners and from this, 501 are properties where MHA does not have rented stock. MPS continued to successfully work in partnership with Glasgow City Council property acquisition programme which is part of an initiative intended to demonstrate how an effective factoring service can prevent tenement properties falling into disrepair.

### Before & after close painting photographs of a property where MHA recently took over the factoring service.

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**Total Factoring Charge 2017/2018**

£452,167

**Total Outstanding Arrears Balances 2017/2018**

- Actual arrears £6,623
- Outstanding balances of £9,936
- £16,559

This figure comprises actual arrears £6,623 and outstanding balances of £9,936 which represents 4% of the total accounts due.
Work will continue on reviewing our rent structure to develop a rent strategy that allows MHA to achieve its key priorities, and at the same time, maintaining rent levels that are affordable to people who may be in low paid employment.

As demonstrated in the following table, MHA’s rent levels remain one of the lowest in Scotland, and is very much in line with the Management Committee’s objectives for the community. MHA must always be mindful of keeping rents affordable, maintaining our high level of services and meeting our operational expenses. The figures as at 31 March 2018 are:

<table>
<thead>
<tr>
<th>House Size</th>
<th>MHA average rent at 31.3.18</th>
<th>Scottish average rent</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 apartment</td>
<td>£46.92</td>
<td>£67.44</td>
<td>MHA 30.4% less (32.5% 2016/17)</td>
</tr>
<tr>
<td>2 apartment</td>
<td>£53.54</td>
<td>£73.33</td>
<td>MHA 27% less (28.3% 2016/17)</td>
</tr>
<tr>
<td>3 apartment</td>
<td>£61.25</td>
<td>£74.94</td>
<td>MHA 18.3% less (19.4% 2016/17)</td>
</tr>
<tr>
<td>4 apartment</td>
<td>£72.58</td>
<td>£81.37</td>
<td>MHA 10.8% less (11.5% 2016/17)</td>
</tr>
<tr>
<td>5 apartment</td>
<td>£77.39</td>
<td>£90.39</td>
<td>MHA 14.4% less (14.5% 2016/17)</td>
</tr>
</tbody>
</table>

Work will continue on reviewing our rent structure to develop a rent strategy that allows MHA to achieve its key priorities, and at the same time, maintaining rent levels that are affordable to people who may be in low paid employment.

Rent Collection & Arrears

<table>
<thead>
<tr>
<th></th>
<th>MHA</th>
<th>Other Housing Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Gross rent arrears</td>
<td>8.71% (7.16% 2016/17)</td>
<td>5.05% (2016/17 4.8%)</td>
</tr>
<tr>
<td>% Current rent arrears</td>
<td>4.9% (4.4% 2016/17)</td>
<td>3.15% (2016/17 3%)</td>
</tr>
<tr>
<td>% Former rent arrears</td>
<td>3.81% (2.76% 2016/17)</td>
<td>1.9% (2016/17 1.8%)</td>
</tr>
</tbody>
</table>

The Association continues, through our working practices and our Rent Strategy, to work on rent collection in an attempt to reduce arrears levels. A total of £4,932,200 was collected; this represents 98.05% of the total due (95.6% for 2016/17) & is less than the Scottish average of 99.6%.
**Value for Money**

For your home and MHA service, do you think your rent represents good value for money?

<table>
<thead>
<tr>
<th></th>
<th>MHA</th>
<th>Other Housing Providers</th>
<th>Scottish Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money collected against current &amp; past rent</td>
<td>98.05% Least year 95.6%</td>
<td>99.4%</td>
<td>99.4% Least year 99.6%</td>
</tr>
<tr>
<td>Rent not collected because homes were empty</td>
<td>0.88% Least year 0.7%</td>
<td>0.6%</td>
<td>0.7% Least year 0.9%</td>
</tr>
</tbody>
</table>

**Housing Options, Access To Housing & Homeless People**

<table>
<thead>
<tr>
<th></th>
<th>MHA</th>
<th>Other Housing Providers</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total of new tenancies sustained</td>
<td>93.75% Least year 96.86%</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Average time to re-let homes</td>
<td>33.9 Days 38.1 days 2016/17</td>
<td>30.7 Days 31.5 days 2016/17</td>
<td></td>
</tr>
</tbody>
</table>

**Police Initiative**

Housing Services continue to work in partnership with the local Police to help protect our residents, our properties and to improve public reassurance. In addition to on-going dialogue, and doubling the number of CCTV cameras throughout the area, MHA issued the local Police Officers with hand held devices which have an alert system.

**108**

Allocations were made during 2017/18

GCC Homeless - 6.48%
MHA Transfers - 34.26%
External List - 59.26%
Management of the neighbourhood

For every 100 MHA homes, 10.9 cases of anti-social behaviour were reported (12.4 during 2016/17).

<table>
<thead>
<tr>
<th>MHA</th>
<th>Scottish Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anti-social behaviour complaints resolved</td>
<td>61.2%</td>
</tr>
<tr>
<td>Last year 69.1%</td>
<td>Last year 87.2%</td>
</tr>
<tr>
<td>Satisfaction with the neighbourhood where they live</td>
<td>94.08%</td>
</tr>
<tr>
<td>Last year 97.23%</td>
<td>Last year 85.3%</td>
</tr>
</tbody>
</table>

Universal Credit

Without doubt, the introduction of UC is one of the key challenges facing MHA when Glasgow becomes a “full service area”. The Income Maximisation Officer and the Housing Services staff have been working closely with tenants, who are of working age and are in receipt of benefits, to assist and support them with their claims. All relevant tenants are urged to keep in contact with MHA.

The Association’s nursery, Carbon Footprints, provides an excellent service in providing childcare and education for young people and their families. A subsidised placement scheme is in place to support parents who are returning to work or have experienced a change in circumstances. We also provide an extremely popular Out of School Care Service.

The Association operates with a flat structure as we strongly believe that the bulk of staff salaries are spent on delivering the range of direct services.

Supported Accommodation

The Association’s support units at Walpole & Circus Drive continue to receive positive Care Inspection Reports and both units provide invaluable housing accommodation and support to homeless women within Glasgow.

Our Staff Team

- Alan Benson
- Linda Sichi
- Joanne Leggat
- Joe Scott
- Joanne MacMillan
- Drew McPhail
Satisfaction level on MHA keeping tenants informed about services and decisions.

**MHA**
97.73%  
Last year 97.1%

**Other Housing Providers**
93.57%  
Last year 91.1%

** Scottish Average**
91.7%  
Last year 91.1%

Satisfaction level regarding MHA providing tenants with opportunities to participate in decision making processes.

**MHA**
96.3%  
Last year 91.4%

**Other Housing Providers**
89.37%  
Last year 83.8%

** Scottish Average**
85.9%  
Last year 83.8%

As a Community Led Organisation, community involvement is a cornerstone of what we do. MHA prides itself in listening to residents within our community. During the period 2017/18, MHA sought the views of more than 1,500 residents covering a wide range of services. We have a range of mechanisms in place to provide an opportunity for feedback, including focus groups, residents meetings, Registered Tenants Organisations, scrutiny groups and forums.

Once again, a massive part of MHA’s successes over the year is due to the on-going and unconditional commitment from the many local people who give their valuable time week after week to run a number of community activities.

“Volunteers don’t get paid, not because they’re worthless, but because they’re priceless.”

Our now well established Community Engagement Team, based at Culloden Street, continue to provide a very valuable service. This includes:

• Over 100 vulnerable residents continue to receive support.

• Around 150 residents attend the various clubs that are hosted at Culloden Street.

• The Income Maximisation Service generated £1.2m financial gains for MHA residents during the year.
Our Community
MHA strives to ensure that it provides equal opportunities in the services provided to staff, residents, and other customers. We seek to ensure that no person is treated less favourably than any other person or group applying for housing, employment or work under contract. In terms of endeavouring to achieve equality, Milnbank HA:

- Works to an Equality Action Plan to ensure continuous commitment to equality in all our operations.
- The Management Committee comprises of local people to allow for local decision making and accountability. Committee Members operate to a Code of Governance and they must ensure that the MHA governance framework assists the decision making process.
- A key objective of MHA is to ensure that we have a mixed and balanced community. We monitor ethnic origin for existing and new tenants.
- A total of 34 home adaptations have been completed during the year 2017/18 at a cost of £60,000.
- MHA is a disability confident employer, a member of Happy to Translate, currently holds Investors in People Platinum & Investors in Young People at Gold Level.

During the last financial year, we re-launched our updated website. To view: www.milnbank.org.uk
MHA continues to operate from a strong financial foundation. At the financial year end, our financial position was £17.165m. The operating surplus was £499k with a net surplus of £198k after finance charges. After adjustments the total comprehensive income was £363k.

### Rent Received Void Loss (%age)
- £5,246,764 - 1.36%

### Supported Accommodation / Supporting People
- £507,499

### Carbon Footprints Nursery
- £340,987

### Other Income - Wider Role/Grants
- £105,051

Complaints are received when residents are less than happy with MHA’s services. The undernoted table provides details of the 11 complaints received during the reporting year. MHA reviews services where complaints are received and as a result of a complaint received regarding our ground service, we changed our methodology in carrying out backcourt works.

<table>
<thead>
<tr>
<th>1st Stage</th>
<th>2nd Stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complaints Received</td>
<td>6</td>
</tr>
<tr>
<td>Complaints responded to in full</td>
<td>6</td>
</tr>
<tr>
<td>Complaints upheld</td>
<td>4</td>
</tr>
<tr>
<td>Complaints responded to in full within set timescales</td>
<td>5</td>
</tr>
<tr>
<td>Average time to fully respond to complaints (in working days)</td>
<td>3.67</td>
</tr>
</tbody>
</table>

Complaints received when residents are less than happy with MHA’s services. The undernoted table provides details of the 11 complaints received during the reporting year. MHA reviews services where complaints are received and as a result of a complaint received regarding our ground service, we changed our methodology in carrying out backcourt works.

A total of 49 compliments were received during the above period where residents contacted the office to record their appreciation for the following services:

- Factoring
- Directorate
- Repairs
- Finance
- Estates
- Sports Hub
- Housing
- General
- Comm. Eng.

How every £ was spent - 2017/2018

<table>
<thead>
<tr>
<th>How every £ was spent</th>
<th>2017/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reactive &amp; Planned Maintenance</td>
<td>28p for every £1</td>
</tr>
<tr>
<td>Staff Salaries</td>
<td>20p for every £1</td>
</tr>
<tr>
<td>Administration (to run MHA)</td>
<td>17p for every £1</td>
</tr>
<tr>
<td>Investment / Major Repairs to stock</td>
<td>15p for every £1</td>
</tr>
<tr>
<td>Loan Interest Repayments</td>
<td>5p for every £1</td>
</tr>
<tr>
<td>Supported Accommodation Projects</td>
<td>8p for every £1</td>
</tr>
<tr>
<td>Carbon Footprints Nursery</td>
<td>4p for every £1</td>
</tr>
<tr>
<td>Community Engagement</td>
<td>3p for every £1</td>
</tr>
</tbody>
</table>

The Money Programme

MHA continues to operate from a strong financial foundation. At the financial year end, our financial position was £17.165m. The operating surplus was £499k with a net surplus of £198k after finance charges. After adjustments the total comprehensive income was £363k.
The Association continues to provide a first class reactive day to day repairs service. A total of 6,043 repairs were carried out during 2017/18. Below is a breakdown of reactive repairs:

- **Emergency Callouts**: 1,051
- **Emergency 9 - 5pm**: 789
- **Planned / Routine / Urgent**: 695
- **Voids Repairs**: 3,508

Total - 6,043

New tenants satisfaction levels with the standard of their home when moving in.

- **MHA**: 98.65% (Last Year 95.58%)
- **Other Housing Providers**: 91.54% (Last Year 92.97%)

Repairs & Maintenance

- **Overall Satisfaction with repairs service**
  - MHA: 92.3%
  - Other Housing Providers: 92.1%
- **Reactive repairs completed ‘right first time’**
  - MHA: 96.7%
  - Other Housing Providers: 92.2%
- **Average time to complete emergency repairs**
  - MHA: 2.5 hours
  - Other Housing Providers: 4 hours
- **Average time to complete non-emergency repairs**
  - MHA: 2.5 days
  - Other Housing Providers: 6.4 days
- **Repairs appointments kept**
  - MHA: 99.3%
  - Other Housing Providers: 95.5%
- **Gas checks completed**
  - MHA: 100%
  - Other Housing Providers: -
- **Stock achieving the Scottish Housing Quality Standard**
  - MHA: 90.6%
  - Other Housing Providers: 94.2%

Before & after photographs of back court improvement works at Culloden Street.
MHA are delighted to report that during 2017/18 we have been renewing the major components of our stock, including kitchens, bathrooms, windows, central heating systems, electrical upgrades and also environmental/common area improvements.

Over the coming year MHA will continue to undertake a number of areas of work to improve the condition of your home. It may be necessary for the Maintenance Officer to carry out an inspection of your home to use in the planning of these works. If works are scheduled to take place within your home, we will be in contact to provide you with details of the works and when the works will be due to commence. Below is a breakdown of the works carried out and what we spent in 2017/18:

<table>
<thead>
<tr>
<th>Work Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchens</td>
<td>£139,011.04</td>
</tr>
<tr>
<td>Bathrooms</td>
<td>£46,221.00</td>
</tr>
<tr>
<td>Electric Rewires</td>
<td>£83,781.67</td>
</tr>
<tr>
<td>Window Replacements</td>
<td>£4,770.00</td>
</tr>
<tr>
<td>DES Installs</td>
<td>£396.00</td>
</tr>
<tr>
<td>Central Heating/Boiler Replacements</td>
<td>£132,320.72</td>
</tr>
<tr>
<td>DES Maintenance</td>
<td>£12,581.60</td>
</tr>
<tr>
<td>Close Tiling</td>
<td>£33,495.09</td>
</tr>
<tr>
<td>Veitchi Flooring</td>
<td>£3,960.00</td>
</tr>
<tr>
<td>Close Painting</td>
<td>£140,548.52</td>
</tr>
<tr>
<td>Fence Installs</td>
<td>£25,357.59</td>
</tr>
<tr>
<td>BackCourt Improvements</td>
<td>£14,856.00</td>
</tr>
</tbody>
</table>

Total: £637,299.23
“Thank you for all that running around you did for me in my hour of need.”

- Tenant, Todd Street

“I would like to compliment the estates team at Armadale for the excellent work they are doing. The guys are so helpful, they always offer to carry residents shopping up the stairs.”

- Tenant, Armadale Place

“I cannot thank MHA enough for the help & kindness the staff have shown to my family. They have done so much for me to make me feel safe in my home. I used to feel trapped, but the adaptations make me feel more confident & in control again of my own care. That is a gift that I thought I would never have again.”

- Tenant, Ledaig Place

“Just to say thank you to the team for being so quick to respond to my email. I have spoken with other residents and they are so pleased with the improvements to the close especially the front door which has been painted and the glass replaced. Thanks again for restoring upkeep on our wee close.”

- Owner, Meadowpark Street
“Please continue in the way you have been doing, every repair from start to finish has been done to a high standard & MHA staff in all areas have been courteous & polite.”
- Owner, Sannox Gardens

“I am very happy with the Bingo in Culloden Street and I thank you for the Wednesday and Friday Lunch Club. I am very pleased and the ladies who run the clubs, they do an excellent job.”
- Tenant, Cardross Street

“Thank you very much for my new kitchen. I absolutely love it. The staff worked really hard over the weekend until after 5pm to finish the job. Please pop in to see it.”
- Tenant, Wood Street

“As a Community Based Housing Association I observed a feeling of compassion and warmth for residents, colleagues and visitors. I also observed tenants coming into reception and staff demonstrating a commitment to excellence through immediately responding to the needs of tenants or visitors. The walls of the reception and each department showcase pictures of the service delivery in the community, community events, Management, Committee in the community and staff looking after the residents and the views of residents.”
- IIP Assessor
As part of the 2018/19 Business Planning for the organisation, our aim is to continue to meet MHA’s main strategic objectives of:

- Do what matters most for our tenants and other customers
- Invest in our property and community
- Protect & sustain the organisation and ensure it remains fit for purpose

The Management Committee review the business needs on an on-going basis. For the immediate future, the following areas have been identified as being a priority:

**Voids**

As with the previous reporting period, the average time to turn an empty flat around ready for re-letting has improved again this year. We aim to continue to re-let vacant properties as quickly as possible, without compromising on the high standard of works. The Management Committee is committed to maintaining the strategy of spending time on carrying out works to a high standard before re-letting. This strategy was reflected in the recent stock valuation which showed an increase in the value of MHA properties.

**Rent Levels**

Following positive feedback, our revised Rent Strategy is now more fit for purpose and has also started to address the number of anomalies in rents charges across the stock, which will continue. The objective is to ensure MHA generates sufficient income to carry out its activities whilst making rent levels affordable to residents, particularly for those in low paid or uncertain employment.

**Universal Credit**

The impact of the introduction of Universal Credit is a key concern for the Association. The staff have been working with the relevant tenants in the lead up to the ‘live’ date of December 2018 and this on-going support will continue. MHA’s support includes investigating the possibility of introducing a community Wi-Fi system as Universal Credit applications must be made online.

**Rent Arrears**

MHA has continued to maintain the slight improvement made in reducing the rent arrears last year. With the introduction of Universal Credit, work will continue in managing the rents to try to reduce the arrears levels of both current and former tenants.

**Supported Housing Projects**

Due to a change in the funding arrangements, MHA is having on-going discussions with Glasgow City Council regarding the long term viability of our supported housing projects at Walpole and Circus Drive.
Factoring Service

As a result of the introduction of Universal Credit, the Management Committee took the decision to refrain from taking over the management of any new properties meantime. Our focus over the next year will be to look at ways of streamlining the billing methods that we currently use.

Bluevale Community Hall

MHA has recently secured the lease with Glasgow City Council for the use of the Bluevale Community Hall which is located in Abertheny Street. Following our launch day, MHA staff will be located in the premises in order to deliver our service to the surrounding area.

Development Activity

As highlighted in the last Annual Report, MHA has been in discussion with Glasgow City Council in relation to the former Haghill Primary School. The Council recently invited bids for the building and we are waiting on the outcome of this process.

Health & Social Care Integration

There are a number of specific housing outcomes identified which are aimed at contributing to health and wellbeing. These include ensuring people can live independently and receive support, there is a supply of new or converted housing for particular needs and that homelessness is prevented. Our aim is to ensure tenancies are sustained as MHA can assist with preventative and/or early intervention initiatives linked to health and social care in order to keep local residents in their homes. Consequently, MHA will continue to develop partnerships as health and social care integration becomes more established.

The Housing (Scotland) Act 2014

More specific details relating to the above Act has recently been confirmed. In view of this, MHA will be writing to all tenants advising what the changes are and the potential impact these may have.

Continue with our wider role activity

Following confirmation from the members attending the last AGM, we will continue to support our current non-housing activities like the various clubs which operate from the community halls, the bulk uplift service, and employability programmes.
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