

HOUSING ASSOCIATION



ANNUAL REPORT 2018/19
JOIN US FOR ALL THE FUN OF THE FAIR!



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STEP RIGHT UP!

MILNBANK HOUSING ASSOCIATION

- MISSION STATEMENT -

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.



As always, on behalf of the Management Committee, I'm delighted to have the opportunity to write the opening article for the Annual Report. I have commented in previous reports, and do so again this year, on the on-going range of challenges facing MHA, some of which are highlighted in the Annual Report. I hope that you enjoy reading about what the Association has achieved and some of the things we hope to do in the coming year.

The best interests of our tenants and other customers is always at the heart of what we do. This means that the Management Committee continually monitor the range and quality of the services that are provided. This is a major challenge as our services are mainly paid for through the rental income and a key priority for MHA is to keep rents affordable to enable tenants to sustain their tenancies.

We have also included information about how we are performing against the outcomes set by the Scottish Social Housing Charter and as a benchmark against other housing providers.

The carnival themed 2018/19 Annual Report is aimed at providing a snap shot of the range of services and activities that are provided by MHA. This includes details of the following:



Allan Scott
Chairperson

- Maintaining the current high level of service delivery
- Keeping affordable rent levels & minimising rent arrears
- Managing the impact of welfare reform
- Managing and balancing our finances
- Keeping tenant satisfaction levels high
- Continue our Major Repair Works
 Programme
- Maintain our high level of resident engagement and control.

MHA will always focus on the needs of our residents and what is best for the wider community. With this in mind, I would like to take the opportunity to record my appreciation to the Management Committee and the volunteers who willingly give their time and unfailing commitment to make people want to live in the MHA area. Finally, on behalf of the Management Committee and staff members, I wish to record my appreciation for the support and assistance we continue to receive from local people.

MANAGEMENT COMMITTEE

STRATEGIC OBJECTIVES FOR MHA

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

LONGEST SERVING MEMBER OF MHA

MHA's longest serving Management Committee Member is John O'Donnell who joined in September 1981. This works out at around 1,331 meetings, 3,330 hours - all undertaken on a voluntary basis. Well done John!

MHA REVIEW

During a recent review of MHA, an external consultant commented "MHA's performance is particularly strong as the Management Committee demonstrate they act in the best interest of MHA, its tenants and service users."

The report further commented "The commitment shown by voluntary committee members, and their in-depth knowledge of MHA's business and communities is also strong."

MANAGEMENT COMMITTEE REMIT

Being a member of MHA's Management Committee requires a number of skills to ensure that the Associations governance, financial and legal requirements are met.

As well as this, they need to make the best decisions on the range of services that are provided for the community. A huge Thank You to all our committee members.



SHARE COMMITTEE LEARNER OF THE YEAR

Carla Tartaglia being presented with the SHARE Committee Learner of the Year 2019 award.



Management Committee & Senior Staff Team training day (April 2019).

- DON'T SHY AWAY FROM OUR -

FACTORING SERVICE

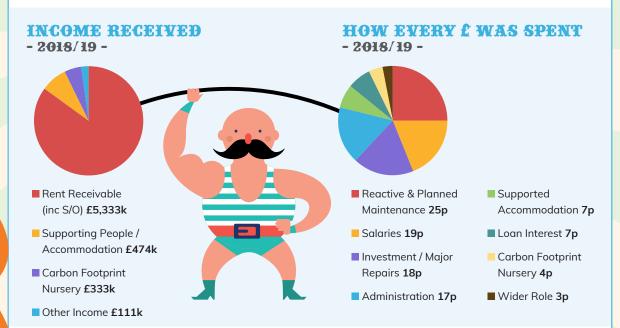
Milnbank Property Services (MPS) is a subsidiary company of MHA. Under a Service Level Agreement, MPS provides factoring services to 1,259 owners and from this, 568 (43%) are properties where MHA does not have rented stock.

Factoring Service	MHA	Other Housing Providers
Overall Satisfaction Levels	94.62% Last year 96.09%	69.73% Last year 69.63%

FINANCIAL MANAGEMENT

- A BALANCING ACT -

MHA continues to operate from a strong financial foundation. At the financial year end 31 March 2019, based on management accounts, our financial position was £16.7m. The operating surplus was £660k with a net surplus of £192k after finance charges.



FINANCIAL RESTRUCTURE

In November 2018, MHA concluded a very significant and successful re-structure of its funding requirements. This involved re-assessing MHA's borrowing position which led to the completion of a new Bond facility, for £10million, with GB Social Housing. This deal continues to allow MHA the independence to control our financial decision-making for the benefit of the tenants, owners and the community.

HOUSING SERVICES

JUMPING THROUGH HOOPS TO DELIVER A GOOD SERVICE

MHA HAS ONE OF THE

LOWEST AVERAGE RENT CHARGES IN SCOTLAND

A key objective of MHA continues to be striking a balance between the Association achieving its priorities, and at the same time, maintaining rent levels that are affordable to people who may be in low paid employment. MHA rent charges as at 31 March 2019 are:

House Size	MHA average rent at 31.3.19	Scottish Average Rent	Difference
1 apartment	£48.92	£70.22	MHA 30.3% less (30.4% 2017/18)
2 apartment	£55.76	£76.10	MHA 26.7% less (27% 2017/18)
3 apartment	£64.27	£77.70	MHA 17.3% less (18.3% 2017/18)
4 apartment	£74.76	£84.44	MHA 11.5% less (10.8% 2017/18)
5 apartment	£79.39	£93.49	MHA 15.1% less (14.4% 2017/18)

RENT COLLECTION & ARREARS

A key focus of our Rent Strategy is to build on the programme of harmonising rent levels across our housing stock. In addition, MHA continues to work on collecting as much rent as possible in an attempt to reduce arrears levels. During the financial year £5,196,557 was collected; this represents 98.14% of the total due (98.05% for 2017/18 was collected). This is an area where, although still below the Scottish average of 99.1%, MHA's performance has improved. This is demonstrated in the undernoted table:

	МНА	Other Housing Providers
% Gross rent arrears	6.37% (8.71% 2017/18)	5.04% (2017/18 = 5.05%)
% Current rent arrears	3.77% (4.9% 2017/18)	3.25% (2017/18 = 3.15%)
% Former rent arrears	2.60% (3.81% 2017/18)	1.79% (2017/18 = 1.9%)

MILNBANK HOUSING ASSOCIATION

MHA own 1,630 units as at 31.03.19 159 allocations were made during the year. 55.34% (External Housing List), 18.24% (MHA transfers) 23.284% (GCC Homeless) & 3.14% (Mutual Exchange).



RENT PAYMENTS

Unlike the majority of other housing associations, just over 36% of MHA tenants are in receipt of full benefits and, because of this, it's really important that MHA collects as much rent as possible.

As a community controlled housing association, and in an effort to maintain our balanced community, MHA endeavours to keep average rent charges as low as possible. Therefore, it's vital that tenants pay their rent to allow us to maintain the range of services that are provided. We cannot stress enough to tenants who are in rent arrears the importance of early engagement with staff who can provide the necessary help.

MHA, along with 3 other housing associations participated in a Homeless Partnership Pilot working with the DWP and GCC Casework Team. The aim was to support homeless applicants to settle into a new tenancy and to avoid rent arrears. The outcomes of the pilot are currently being reviewed.

Housing options, access to housing & homeless people	мна	Scottish Average
Total of new tenancies sustained	94.59% Last year 93.75%	88.8% Last year 88.7%
Average time to re-let homes	46.25 days 33.9 days 2017/18	31.9 days 30.7 days 2017/18
·		

Tenancy Sustainment	МНА	Other Housing Providers
Evictions	2 (0.12%) Last year 7, 0.43%	0.37% Last year 0.33%
Abandoning Properties	16 (0.9%) Last year 6, 0.37%	18.39 (0.66%) Last year 18.61, 0.68%

MANAGEMENT OF THE NEIGHBOURHOOD

For every 100 MHA homes, 8.39 cases of anti-social behaviour were reported (10.9 during 2017/18).

	MHA	Scottish Average
Anti-social behaviour complaints resolved	91.43% Last year 61.2%	87.9% Last year 87.9%
Satisfaction with the neighbourhood where they live	95.14% Last year 94.08%	87.8% Last year 88%

	МНА	Other Housing Providers
QUALITY OF HOUSING New tenants satisfaction levels with the standard of their home when moving in.	94.66% Last year 98.65%	87.03% Last year 91.54%



Armadale Path

Ballindalloch Drive

benefits to UC is being managed by the DWP throughout 2019/20 and as this has the potential to further impact on household income, close working with tenants will continue to be a key priority for the Association.



OUR SERVICE DELIVERY

Please congratulate all staff & contractors involved in our recent repairs. From first reporting the issue to completion all have been polite, courteous, clean & tidy. We are delighted with the standard of work.

- Tenant, Corsock Street.

Next day service! I laughed out loud when I went out to the bin and realised the pile of rubbish was gone. Don't worry I won't demand this response every time. Seriously I just really appreciate this service.

- Owner, Wood Street.

I would like to praise the reception staff. I love speaking to them as they are lovely, have a really nice manner and always extremely helpful & professional.

- Tenant, Duke Street.

Just wanted to say Thank You so much for all your support and help with the flat. We are settling in well (including the dog!) and we look forward to a new future in the area.

- Tenant, Armadale Place.

I'm delighted with the work carried out by MHA & you can see the difference from when you took over the factoring from the previous factor.

- Owner, Kennyhill Square.

Thank you for arranging to tidy my Backcourt as I know it was a dirty job, much appreciated.

- Tenant, Aberdour Street.

3 Breakfast Clubs in 3 locations:Ballindalloch Dr, Culloden Street &
Bluevale Hall.

MHA Stock

Value of properties is over £131m at vacant possession.

Gala Day

200+ Residents attended 98% satisfaction.

Community Hall Hire
28 functions with 100% satisfaction.

MHA has 819 members, this is the 4th highest roll of housing associations in Scotland.

102 members attended the last AGM, this was the highest attendance of housing associations in Scotland.

MHA AS A COMMUNITY ANCHOR ORGANISATION

Legally MHA is only obliged to meet its contractual tenancy issues (e.g. provide a repairs service). However, in line with our charitable objects, the Management Committee have always agreed that, as part of our strategic direction, MHA should be more than a housing provider. This means that we strongly support initiatives like the work undertaken to support our more vulnerable residents, facilitate social events, etc. The members attending the 2016 AGM, and more recent consultation (summer 2019) fully supported the Association continuing with this ethos.

WORK EXPERIENCE

Over 135 people have undertaken work experience at MHA over the last 10 years. This has assisted in securing employment, full or part time further education.

COMMUNITY ACTIVITIES

MHA has an excellent track record of providing a range of non-housing activities for people living in our community. Our community halls in Ballindalloch Drive, Culloden Street and Bluevale offer daily activities like lunch clubs, prize bingo, T-Dance, as well as hosting events like the Haghill/Dennistoun Credit Union. More than 300 residents enjoy the various clubs.

TENANCY SUSTAINMENT

- Recycling Centre

MHA opened a recycling centre 5 years ago. The aim being to provide furniture to residents who need financial and social support. To date, 650 residents have received furniture packages. As this is run purely by volunteers, the £34,000 raised through local people giving a donation for goods, the money has been used for the benefit of the community.

CARBON FOOTPRINTS NURSERY

CFN is a purpose-built, low carbon nursery, designed to provide a high quality day-care and after school service. Although the fees cover staff salaries, MHA input in terms of 'Back Office' support like payroll & admin support. Subsidised places are available if certain criteria is met.

TENANCY SUSTAINMENT

- MHA Welfare Fund

This provides an appropriate method of safeguarding MHA residents who are deemed to be in crisis through offering a range of assistance (e.g. emergency food pack, gas meter card) and it operates on an equitable basis that is fully transparent at all times. On average, 30 tenants p.a. receive assistance from the fund.

TENANCY SUSTAINMENT

- Vulnerable Service

All vulnerable, or potentially vulnerable residents and/or households, are placed on the register and receive a co-ordinated holistic service from the Community Engagement Team. This ranges from having physical or mental health problems, addiction issues or personal issues and require additional support. There are around 90 residents currently receiving support.

TENANCY SUSTAINMENT

- Income Maximisation Service

The aim of this is to maximise residents income ensuring they are receiving all relevant benefits. Although it primarily focuses on tenants, especially those who are experiencing financial difficulties, it is open to all MHA residents to enable staff to help sort out the financial affairs and difficulties residents face in dealing with the benefits agencies, thereby ensuring rent gets paid, but also bringing enormous amounts of money into the community to the benefit of the local economy. During 2018/19 a total of 748 tenants used this service which resulted in over £1m financial gains. From this income, 65.4% was rent related.

Communication	МНА	Scottish Average	Other Housing Providers
Satisfaction level on MHA keeping tenants informed about services & decisions	96.4% Last year 97.73%	Last year 91.7%	92.5% Last year 93.57%
Participation	MHA	Scottish Average	Other Housing Providers
Satisfaction level regarding MHA providing tenants with opportunities to participate in decision making process	92.9% Last year 96.3%	Last year 85.9%	86.2% Last year 89.3%

EQUALITIES

- MHA works to an Equality Action Plan to ensure continuous commitment to equality in all our operations.
- The voluntary Management Committee operate to a Code of Governance and they are charged with ensuring that MHA policies and procedures are applied fairly.
- During the financial year 2018/19, a total of 42 home adaptations were completed at a cost of £105k.
- MHA is a Disability Confident Employer, a member of Happy to Translate, holds Investors in People Platinum & Investors in Young People Gold and has Volunteer Friendly accreditation.

COMPLAINTS

Complaints are received when residents are less than happy with MHA's services. The undernoted table provides details of the 9 complaints received during the reporting year:

	1st Stage Complaints	2nd Stage Complaints
Complaints received	7	2
Complaints responded to in full	7	2
Complaints upheld by MHA	6	2
Complaints responded to in full within set timescales	6 (100%)	2 (100%)
Average time to fully respond to complaints	3.57 working days	7.5 working days

COMPLIMENTS

A total of 89 compliments were received during the above period where residents contacted the office to record their appreciation for the following services:

Estates 33	Customer Service5	Community Engagement2
Repairs24	General4	Directorate2
Housing15	Factoring4	

- JUGGLING TO ACHIEVE -

VALUE FOR MONEY

MHA	Other Housing Providers	Scottish Average
96.75%	81.68%	83.2%
Last year 96.23%	Last year 82.95%	Last year 83.2%

RENT CONSULTATION

During the last rent consultation, 87% of tenants were of the view that their rent charge represented VFM, only 7% felt this was not the case. In addition, almost 75% of tenants confirmed they would not support a rent freeze if it meant that the current range of services would be reduced. A tenant (Corsock Street) commented "MHA rents represent best value against any housing association."

WIDER ROLE ACTIVITIES

Feedback from residents informs us that they fully support the range of services that MHA provides including the bulk uplift, the vulnerable service, and the various clubs (e.g. bingo, breakfast club, T-Dance etc.) and believe they offer great VFM.

RE-CYCLING CENTRE

A recent survey confirmed 100% satisfaction with the above service. A tenant (Crinan Street) commented "VFM – definitely, invaluable for the community."

MHA STOCK VALUATION

During the year a full stock revaluation was carried out, the Valuer complimented MHA on the overall condition of the properties and the contribution we make to the general up-keep of the community. He further commented "This compares very favourably with other areas of the city and across Scotland." MHA's rent levels were also acknowledged as being much lower than other housing providers in the area, to evidence the VFM attached to the association's service provision.

Value For Money (VFM)	МНА	Other Housing Providers	Scottish Average
Money collected against current & past rent	98.14%	99.21%	99.1%
	Last year 98.05%	Last year 99.4%	Last year 99.4%
Rent not collected because homes were empty (void) MHA work to a high specification before allocating our houses which results in longer void times	1.14%	0.74%	0.9%
	Last year 0.88%	Last year 0.6%	Last year 0.8%

REPAIRS & MAINTENANCE

Repairs & Maintenance	MHA	Scottish Average
Overall satisfaction with repairs service	90.72% Last year 92.3%	91.7% Last year 92.1%
Reactive repairs completed 'right first time'	97.7% Last year 96.7%	92.5% Last year 92.2%
Average time to complete emergency repairs	2.63 hours Last year 2.5 hours	3.6 hours Last year 4 hours
Average time to complete non-emergency repairs	2.68 days Last year 2.5 days	6.6 days Last year 6.4 days
Repairs appointments kept	99.7% Last year 99.3%	95.6% Last year 95.5%
Gas checks completed	99.93% Last year 100%	99.9% Last year 99.9%
Stock achieving the Scottish Housing Quality Standard	90.53% Last year 90.6%	94.1% Last year 94.2%

INVESTMENT PROGRAMME 2018/2019

Below is a breakdown of area of works carried out and what we have spent in 2018/2019:

64 x Kitchens	£192,943.82
49 x Central Heating / Boiler Replacement	£127,370.46
31 x Close Tiling	£56,371.84
10 x Electric Rewires	£48,227.40
34 x Bathroom	£43,696.72
13 x Close Painting	£22,859.40
Electric Heating	£48,227.00
DES Maintenance	£12,585.60
4 x Window Replacements	£9,530.00
2 x DES Installs	£2,530.00
TOTAL	£564,342.24

MAJOR REPAIR PROGRAMME 2019/2020

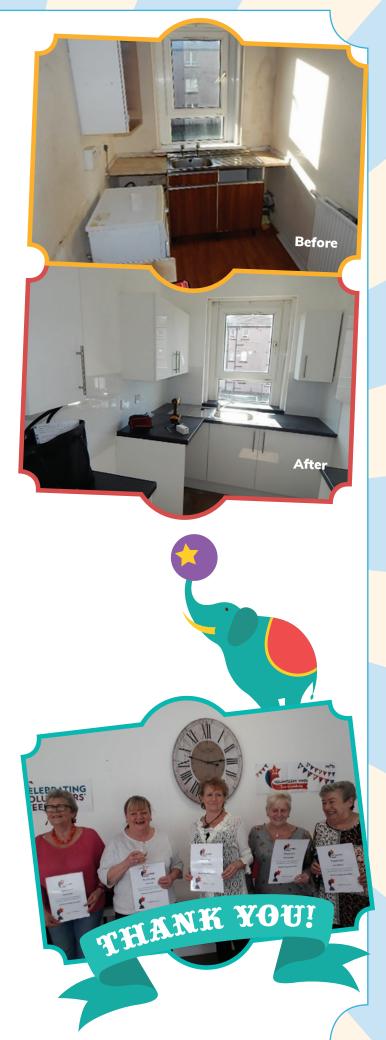
MHA have continued to renew the major components within our stock during 2018/2019. This includes kitchens, bathrooms, windows, centre heating systems and electrical upgrades. Improvement works have also included common close painting and close tiling. Over the coming year the Association will continue to make improvements within homes and also to common areas.

Before/After Kitchen Replacement Corsock Street (see right).

VOLUNTEERS

MHA has an excellent track record in attracting and retaining local people to support the range of non-housing activities. The time and effort that they willingly give is crucial in sustaining these initiatives. Excluding Management Committee Members, there are currently 24 residents who volunteer to facilitate various clubs within the community halls, recycling shop, etc. During the period 2018/19, the number of volunteering hours equates to approximately 1,370 hours which, using the NLW of £8.75 per hour, comes to £41,500. This averages around 20 hours per week, every week.

A photograph of a small selection of our volunteers being formally recognised for their dedication on National Volunteers Week in June. (see right).



REVIEW OF OUR PERFORMANCE

- DURING THE LAST FINANCIAL YEAR - 2017/18 -

We said	We did	
Review MHA Mission Statement	Retained the current Mission Statement as it remains fit for purpose.	
Continue to work on developing the Rent Strategy	MHA in the 3rd year of harmonising rent charges & maintaining average rents that are affordable to our tenants.	
Continue working towards reducing the rent arrears for current & former tenants	There was a reduction in the current arrears of 1.13% & 1.21% for former tenants.	
Streamline the factoring billing methods	MPS successfully moved to issuing 1 account per year rather twice yearly.	
Open the Bluevale Community Hall	The Bluevale Hall is open daily and hosts a range of community clubs.	
Meet the obligations of The Housing (Scotland) Act 2014	MHA tenants were individually contacted and advised of the implications of the Act.	
Continue with our wider role activities	MHA continues to deliver non-housing activities.	
Work with tenants on Universal Credit & investigate introducing community wi-fi	Since the UC 'live' date of December 2018, more than 190 tenants have been supported. MHA are currently piloting a community wi-fi system.	
The future of our Supported Accommodation Housing Projects	Discussions regarding funding are on-going with Health & Social Care Partnership.	
Health & Social Care Integration	MHA continues to work with various partners to support tenancy sustainment. Only 2 tenancies failed during the last financial year.	
Developing the former Haghill Primary School	A developer made an offer for the building to Glasgow City Council to regenerate it. The outcome of the bid is unknown at this time.	
Re-letting void properties quicker	MHA's average re-let time increased by 12.35 days due to 46 more voids than the previous year & a number required major improvement works.	

WHAT'S PLANINEB FOR 2019/203

HOMELESS ALLIANCE & MHA SUPPORTED ACCOMMODATION

MHA continues to discuss with the Health and Social Care Partnership & GCC the future of funding for our Supported Accommodation Housing projects. Through the introduction of a Homeless Alliance, MHA will find out if the change of administering funding will enable us to continue to provide this service to homeless women in Glasgow.

RESIDENTS SATISFACTION SURVEY

MHA plans to commission an external company to conduct a satisfaction survey on the Association's services. MHA will also continue to consult with residents on a range of services provided.

REVIEW OF MHA BUSINESS PLAN

As an integral part of our good governance, the Association's Business Plan will be reviewed and updated to reflect our key governance, risk and financial management areas for the coming financial years. Residents will be kept updated on the progress of this through newsletters.

FREEDOM OF INFORMATION

New legislation bringing housing providers under the scope of the Freedom of Information (Scotland) Act 2002 (FOISA) will be implemented from November 2019. This means that MHA becomes a "public authority" for the purposes of Freedom of Information and will be subject to FOISA. More details on MHA's duties under the Act will be issued prior to implementation.

VOID TARGET

As highlighted earlier in the Annual Report, MHA's average time to turn around an empty flat is higher than other housing providers. Although only legally obliged to make property wind and watertight to allocate, the Management Committee strongly maintain MHA's policy of only letting a flat when a high specification has been achieved. Without compromising on standard, every effort will be made to improve upon last year's target.

MAJOR REPAIR PROGRAMME

As mentioned earlier in the Annual Report, MHA's revised financial strength has enabled us to re-schedule the various improvement work like kitchen replacements etc. The agreed programme will be linked to the information we hold on life cycle costing.

RE-ACCREDITATIONS

MHA holds a number of accreditations to evidence our commitment to operating to good practice guidance. During 2019/20, the Association will be assessed on our Investor in People Platinum and Investors in Young People Gold, Healthy Working Lives Gold and Volunteer Friendly to ensure that we are maintaining the required standards.

MHA AS A COMMUNITY ANCHOR ORGANISATION

MHA will continue to consult with residents in order to seek views on our role as a community anchor organisation. All feedback to date confirms that residents support MHA providing non-housing activities like bulk uplift, employability programmes, community clubs etc.

COMMUNITY PROFILE

MHA collects a range of details in relation to age, sex, tenure, disability etc which is treated in a confidential manner. During the financial year, it is planned to develop a community profile in support of our Policy on Equality and Diversity.



