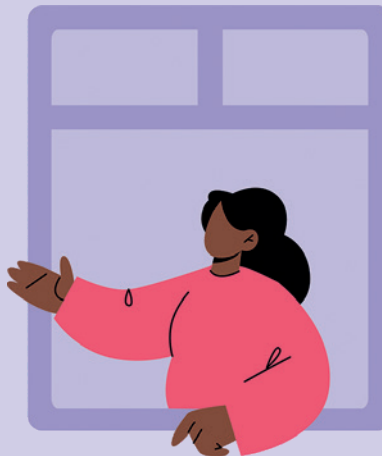




Milnbank
Housing Association



Annual Report 2022/23

Our Community Counts

A Message from the Chair

This report provides an opportunity to assess our performance over the year, gauge the progress achieved, and consider the challenges ahead.

Within Milnbank Housing Association, the emphasis on people and community remains. Our foremost concern continues to be supporting our tenants and the local community. We have continued to provide direct, practical support, including increasing the activity within our food pantry,

Access to MHA income maximisation officers and support being provided by the community engagement team.

As advised in my report last year, MHA will be working towards ensuring all properties receive a property stock condition survey. These surveys have allowed MHA to assess the condition of our stock, including the condition of our components, such as kitchens and bathrooms. It was decided recently to pause our proposed component replacement programme due to tender returns being much higher than anticipated. We continue to review our position on a regular basis.

Glasgow City Council (GCC) contacted the Association in 2021 regarding the redevelopment of the former Haghill Primary School site. Despite its status as a listed building, its deteriorated condition necessitated its demolition. Currently, MHA is in the process of submitting plans for a new development at the former school. The development will create around 48 homes for rent. It's worth highlighting that the conditions for the proposed development are challenging due

to escalating costs, inflation and interest rates. Nonetheless, MHA is committed to working closely with GCC to ensure the success of a housing initiative. MHA continue to consider other development opportunities that would benefit the Association.

Another major announcement since my last report has been the retiral of our former Director, Alan Benson, in October 2022 and the appointment of our new Chief Executive, Paul Martin, at the end of October 2022. Paul has been working with the Management Committee on ensuring our staffing structure is fit for purpose and that our strategic objectives are being taken forward. The newly formed Leadership Team have been working closely with the Management Committee to ensure we deliver a high level of customer service and, at the same time, achieve value for money.

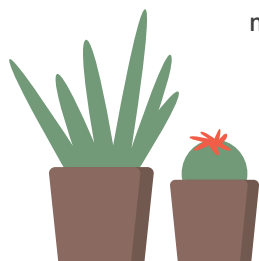
The Chairperson's Report provides a snapshot of key ongoing endeavours. Our continuous efforts encompass a wide range of housing-related activities that are crucial to our role as a Community Based Housing Association. Our dedicated committee, staff, and volunteers oversee these initiatives. Our appreciation goes out to them for their contributions.



Allan Scott
Chairperson

The Management Committee

The Management Committee (MC) is MHA's governing body who are elected by the Members at the AGM. Everyone who serves on the MC is an unpaid volunteer who give a huge amount of their time because they are passionate in making a difference for the community. The MC have a broad range of skills, knowledge, and experience. They attend monthly management and sub-committee meetings, serve on our subsidiary companies, and undertake training on an on-going basis.



Management Committee 2022-23

Allan Scott	Tenant	Duke Street (Chair)
Ann Jenkins	Tenant	Harcourt Drive (Vice-Chair)
Cathy McGuire	Owner	Harcourt Drive (Secretary)
Josephine Donachy	Tenant	Aitken Street (Treasurer)
John O'Donnell	Owner	Roebank Street
Rose Tinney	Owner	Ballindalloch Drive
Nick Halls	Owner	Ballindalloch Drive
May Hutchison	Tenant	Duke Street
Alex Young	Tenant	Armadale Path
Margaret Anderson	Tenant (GHA)	Sannox Gardens
Georgina O'Hara	Tenant	Ballindalloch Drive
Margaret Smith	Tenant	Abernethy Street
Ellen Conwell	Tenant	Culloden Street
Gemma Hay	Tenant	Appin Road

Key Performance Indicators 2022/23

Each year we report on how MHA has performed against the standards and outcomes set down in the Scottish Governments Tenant Charter. The following information provides this detail and how we compare against the average for all other Registered Social Landlords on a range of categories.

The Management Committee is of the view that, overall, MHA compares favourably in most areas. MHA will continue to ensure that our service delivery is kept to a high standard with improvements being made where possible.

Tenant Satisfaction		
Continue to seek the views of our tenants and other service users to gauge satisfaction levels on our range of services.		
	MHA	Scottish Average
Overall satisfaction with MHA service	91.6% (Last year 93.9%)	86.7% (Last year 87.7%)

Rents		
Continue to consult annually with tenants on rent levels and undertaking rent affordability assessments. This is balanced by meeting our costs and remaining financially healthy.		
	MHA	Scottish Average
Rent represents VFM	95% (Last year 92%)	82.5% (82.7%)

Repairs & Maintenance		
	MHA	Scottish Average
Overall satisfaction with repairs service	91.9% (Last year 92.58%)	87.8% (Last year 88%)
Reactive repairs completed 'right first time'	89.6% (Last year 89.5%)	87.8% (Last year 98.3%)
Average time to complete emergency repairs	4.3 hours (Last year 3.05 hours)	4.2 hours (Last year 4.16)
Average time to complete non-emergency repairs	3.4 days (Last year 3.62 days)	8.7 days (Last year 8.87)
Gas safety checks renewed by anniversary date	12 failures (Last year 10)	1,032 total failures (Last year 429,976)
Stock achieving the Scottish Housing Quality Standard (SHQS) at year end	66.6% (Last year 66.03%)	79% (Last year 74.8%)

(Source: Scottish Housing Regulator website, October 2023)

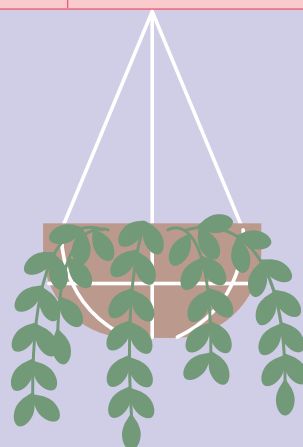
Factoring	MHA	Scottish Average
Overall satisfaction with factoring service	94.4% (Last year 93.3%)	61.79% (Last year 65.3%)
Average annual management fee	£110.83	£107.59

Participation	MHA	Scottish Average
Satisfaction level regarding MHA providing tenants with opportunities to participate in decision making process	94.9% (Last year 97.23%)	85.9% (Last year 86.8%)

Housing Services	MHA	Scottish Average
% Gross rent arrears of rent due (£5,974,481)	7.26% arrears (Last year 7.14%)	6.86% (Last year 6.34%)
% Collected of total rent due	100.31% (Last year 100.1%)	99.03% (Last year 99.3%)
% Former tenant rent arrears written off	71.32% (Last year 10.45%)	Information unavailable
Satisfaction with the neighbourhood where you live	93.6% (Last year 95.38%)	94.2% (Last year 85.09%)
% New tenancies in previous year sustained more than a year, applicants assessed statutory homeless LA	80% (Last year 90%)	90.33% (Last year 90.22%)
% Tenancies began in previous year sustained more than a year – all applicant types	93.2% (Last year 91.23%)	91.22% (Last year 90.75%)
% Of court actions initiated which resulted in eviction	5% (Last year 0%)	17.16% (Last year 21.85%)
Abandoning Properties	8 (Last year 11)	Information not available
% Lettable houses that became vacant in year	7.32% (Last year 7.07%)	Information not available
% Tenancy offers refused	45.41% (Last year 44.1%)	30.87% (Last year 32.9%)
Average calendar days to re-let properties	60.2 days (Last year 106.7)	55.6 days (Last year 51.6%)
% Of rent due lost through properties being empty	1.17% (Last year 2.67%)	1.4% (Last year 1.4%)

Complaints 2022/23

	1st Stage Complaints	2nd Stage Complaints
Complaints received	34	11
Complaints responded to in full	34	11
Complaints upheld by MHA	23	6
Complaints responded in full within set timescales	34 (100%)	6 (100%)
Average time to fully respond to complaints targets Stage 1 = 5 working days Stage 2 = 20 working days	3.4 working days	14.2 working days



Compliments 2022/23

A total of 75 compliments were received during the above period where residents contacted the office to record their appreciation for a range of our services.

2023 at a Glance

January 2023

The organisational restructure commenced at the beginning of the year to ensure that the staff compliment was fit for purpose going forward. Part of this work included introducing our People Strategy as the Management Committee, in their role as employers, are of the view that they wish to retain and recruit the right staff to deliver our services.

February 2023

The success of our revised void management programme was highlighted as at this month as there were 15 empty properties in comparison to just over 50 at the same point the previous year. This manageable level has remained.

March 2023

- At the year end, MHA had carried out adaptations for 22 tenants (cost £47,743). This brings the total to 320 properties which have been adapted to date, representing 19.18% of the stock.
- Sadly, due to a change in local authority funding, MHA's two homeless projects at Walpole and Circus Drive, closed at the end of the financial year. For more than 25 years the above projects delivered a first-class service to thousands of homeless women.

April 2023

The Association conducted a comprehensive Tenants Satisfaction Survey which 700 tenants participated in. This covered a range of MHA services with the outcome being that almost 92% of tenants were very positive about the Association's service delivery.





May 2023

- Our annual gala day was held at the Sports Hub. As usual, this was a fantastic event for the community.
- Following a review of our emergency repairs service, a decision was made to move this service to external contractors. We have closely monitored the performance of the contractors and sought the views of tenants, and we are pleased to confirm that the standard of this service is very positive.



June 2023

Working with a consultant, the Management Committee agreed the Association's new Business Plan for 2023/26. This is a key document of MHA as it sets out the Association's values and strategic business direction. An update on the progress of this is outlined further in this report.

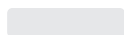


July 2023

The popular annual Alexandra Park Festival event was held during the summer. As with previous years, MHA held a free raffle and refreshment stalls. Thanks to all residents who came along to support this event.

August 2023

- In line with other housing associations, the Scottish Housing Regulator has recently issued Landlord Reports for 2022/23. The report (above) measures MHA outcomes against other landlords in key service areas like rent levels, repairs service, attaining value for money and looking after the neighbourhood. This enables tenants to see how their landlord has performed against the Scottish Average in each of the indicators. Full details can be viewed on the Association's website.
- One of our business key objectives this year has been to reduce the rent arrears. In August 2023, the arrears total dropped to 3.9% and we continue to strive to maintain, or reduce, this level. This was achieved through working closely with tenants to ensure their income was maximised and providing as much support as possible to help tenants manage the current economic climate. Our Income Maximization team generated £1,857,463 financial gains for MHA tenants during 2022/23, 45% of which was related to rental income.



→ We were thrilled to announce that MHA received £31,000 in funding from the Scottish Government to combat fuel poverty among our tenants with low incomes. This funding was used to invest in energy-saving items to boost energy efficiency in our properties to help create comfortable, sustainable homes within our community. Examples include voucher towards carpets, Microwaves, Slow cooker, Air fryers, Thermal curtains, Winter tog duvets and Heated throws. The Housing and Community teams continue to work with residents in distributing these goods.

September 2023

Thank you to the 87 members who attended the Association's AGM in September, this represented 11.5% of the total membership. MHA is proud of the high number of local residents who are members. If you are interested in becoming a member of MHA, please contact the office or visit our website.

October 2023

- A legislative requirement is that all registered housing providers are required to provide an Annual Assurance Statement each year to the SHR. The aim of this is for the Management Committee to provide confirmation on MHA's level of compliance in all relevant legislative duties includes:
- All relevant standards & outcomes in the Scottish Social Housing Charter
- The Regulatory Standards of Governance & Financial Management
- The Regulatory Framework, Standard 3, Annual Assurance Statement.

The Annual Assurance Statement 2023 can be viewed on MHA's website.

As part of our 'Building back Better' work, the Association's various focus groups and tenant engagement events continued during the year. If you are interested in finding out how you can have your say in MHA's services, please contact the office or review our website.





The New MHA Website

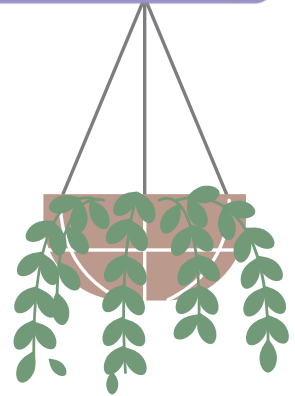
A key piece of work this year has been our digital transformation strategy whereby the focus is on enhancing our digital capabilities and using technology to lead us to better insights into the needs of tenants and owners and more efficient data processing. A major part of this work has been on rebranding our new website. The website has facilities to report a repair, make a rent or factoring payment, apply to be considered for rehousing and access to our emergency call out repair service. Going forward, it is stressed that as a community-based housing association, we will never stop face to face communication. We believe that the website and the other form of technology is a critical tool to support and enhance instant communication.

Please visit MHA's website at www.milnbank.org.uk

Strategic Approach to Value for Money (VFM)

MHA's VFM Strategy sets priorities for future VFM initiatives and an organisation-wide framework for ensuring VFM objectives are taken forward robustly in all parts of MHA's business.

- We will hold conversations with our tenants to understand what their needs and priorities are, to inform decisions about where we should provide better VFM.
- Improved performance achieved on VFM indicators where MHA's results are significantly poorer than our peer group (as stated in MHA key performance indicators).
- Keep firm control over MHA's running costs and reduce non-essential expenditure, to maximise the resources available for investment in tenants' homes.
- Seek opportunities for efficiencies in procurement costs through partnership working with other CCHAs.
- Continue to implement the new MHA rent structure, which seeks to make our rents fairer and more consistent.
- Develop a financial plan for covering MHA's operating costs and funding required investment in the housing stock. This will include a plan for future rent increases to bring MHA's current exceptionally low rents to a level that will bring MHA's income and costs into a more sustainable balance and continue to offer tenants good VFM.
- Test rent affordability against the MHA benchmark which is that a working household (one full-time earner on the NLW) should not spend more than 30% of their net earnings on rent. In 2023/24, all MHA rents pass this test comfortably, which provides some headroom for the future increases that will be needed.



A key objective of MHA continues to be striking a balance between achieving our key priorities, and at the same time, maintaining rent levels that are affordable to people who may be in low paid employment.

	1 Apt	2 Apt	3 Apt	4 Apt	5 Apt
MHA own 1,668 units	41	569	803	243	12

167 allocations were made during the year.	111 (External Housing List), 30 (MHA transfers), 26 (GCC Homeless).	94.74% Tenants satisfied with standard of home when moving in.
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Repairs & Maintenance

During 2022/23 a total of 4,592 repairs were carried out: 1,605 MHA in-house team & 2,987 external contractors.

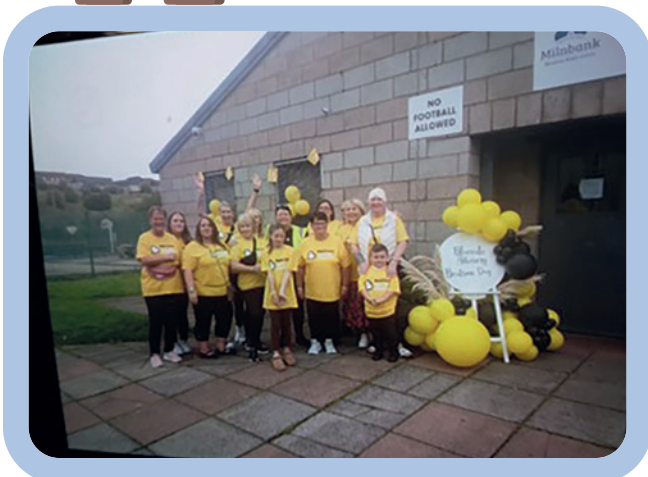
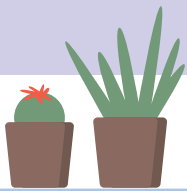
Component Replacements Programme – As mentioned in the Chair's Report, MHA halted the component replacement programme due to increasing costs of materials and contractors' charges post pandemic. This will be reviewed with a view to agreeing a programme for the next financial year. It is also planned to complete the remaining 10% of properties to be inspected as part of the stock condition survey.

MHA Net Zero Statement

Milnbank Housing Association is committed to the Climate Change (Emissions Reduction Targets) (Scotland) Act 2019 and wishes every tenant to have access to a warm, safe, affordable and energy efficient home. The Association is also committed to reducing waste, energy consumption and harmful emissions and will take all practicable and affordable measures to reduce its carbon footprint as a social landlord and employer. The Association will take cognisance of new targets and objectives set once the revised EESSH 2 guidance is issued.



Milnbank Property Services provides a factoring service for 1,323 local owners.



Beatson Cancer Charity Day

A big Thank You to everyone who donated to the recent Beatson Cancer Charity Day at the Bluevale Hall.

The community raised an amazing £7,165.

Well Done!

Milnbank Volunteers

A thank you to all our volunteers for everything they do for the association. This includes:

- V** Being one of our most **valuable** assets.
- O** For helping MHA **obtain** our volunteers accreditation.
- L** Your **loyalty** is beyond measuring.
- U** It's **unbelievable** the amount of free time you give.
- N** For providing much **needed** community services.
- T** **Thanks** for everything.
- E** An **extremely** committed group of local people.
- E** For running our community activities so **efficiently**.
- R** For your **reliability**.
- S** Everyone of you are **superstars**.



Milnbank Housing Association Food Pantry

MHA quickly realised the need to support our tenants with providing affordable food back in 2020 during the pandemic.

Our pantries were set up to help residents who are struggling to afford groceries due to the rising cost of food, energy price increases and the general cost of living increases. Any of our tenants can use the pantry. The pantries are based at 55 Harcourt Drive on a Thursday afternoon 12.30pm - 2.30pm, Thursday evening

6pm-7pm and Thursday afternoon at the Bluevale Hall, Abernethy Street, 1pm-3pm. The pantry is run on a points-based system. When you first join you pay membership fee of £1.00 and every week after that you will pay a charge of £3.00 for a shop of 10 points (one shop per person.) To date we have over 600 members.



Landlord Report

How your landlord told us it performed in 2022/23.

Milnbank Housing Association Ltd

Our role is to protect the interests of tenants and other people who use the services of social landlords. The Scottish Social Housing Charter sets out the standards and outcomes that landlords should achieve. Each year, we require your landlord to report on its performance against the Charter.

We asked tenants to tell us what matters most when it comes to their landlords performance. Here is how your landlord performed in those areas in 2022/2023.

Homes and Rents

- At 31 March 2023 your landlord owned 1,668 homes. The total rent due to your landlord for the year was £5,974,481
- Your landlord increased its weekly rent on average by 6.9% from the previous year.

Average Weekly Rents				
Size of Home	Number of Homes Owned	This Landlord	Scottish Average	Difference form Scottish Average
1 Apartment	41	£57.56	£78.26*	-26.5%
2 Apartment	569	£65.45	£83.46	-21.6%
3 Apartment	803	£72.92	£86.28	-15.5%
4 Apartment	243	£83.39	£93.96	-11.2%
5 Apartment	12	£85.07	£103.72	-18.0%

*(As per the SHR's website)

Tenant Satisfaction

Of the tenants who responded to your landlords most recent tenant satisfaction survey:

- **91.6%** said they were satisfied with the **overall service** it provided, compared to the Scottish average of 86.7%
- **98.0%** felt that your landlord was good at **keeping them informed** about its services and outcomes compared to the Scottish average of 89.7%
- **94.9%** of tenants were satisfied with the **opportunities to participate** in your landlords decision making, compared to the Scottish average of 85.9%.

Quality and Maintenance of Homes

- **66.6%** of your landlords homes met the **Scottish Housing Quality Standard** compared to the Scottish average of 79.0%
- The average time your landlord took to complete **emergency repairs** was **4.3 hours**, compared to the Scottish average of 4.2 hours
- The average time your landlord took to complete **non-emergency repairs** was **3.4 days**, compared to the Scottish average of 8.7 days
- Your landlord completed **89.6%** of **reactive repairs right first time** compared to the Scottish average of 87.8%
- **91.9%** of tenants who had repairs or maintenance carried out were **satisfied with the service** they received, compared to the Scottish average of 88.0%.

Neighbourhoods

- **93.6%** of anti-social behaviour cases relating to this landlord were resolved, compared to the Scottish average of 94.2%.

Value for Money

- The amount of money your landlord collected for current and past rent was equal to **100.3%** of the **total rent** it was due in the year, compared to the Scottish average of 99.0%
- It did not collect **1.17%** of rent due because **homes were empty**, compared to the Scottish average of 1.4%
- It took an average of **60.2 days** to **re-let homes**, compared to the Scottish average of 55.6 days.

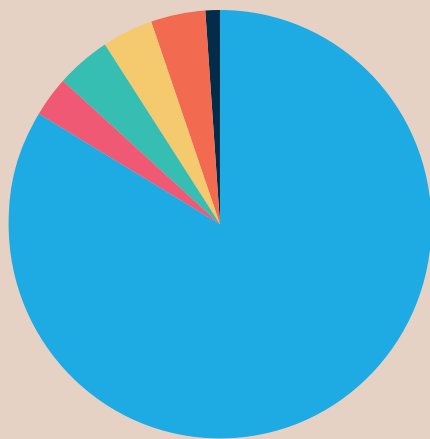
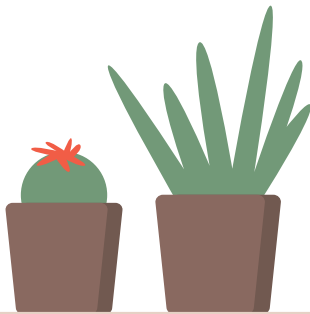


Milnbank Finance for 2022/23

MHA continues to operate from a reasonably strong financial foundation with the financial position at 31.03.23 showing £15 million. However, the financial year 2022/23 was particularly challenging. There was a net deficit of £1.5 million (after finance charges but prior to any actuarial movement in pension schemes). There was also a cash outflow in the year with a closing cash balance of £5.7 million.

These deficits, together with previous years deficits are unsustainable. Significant steps have been taken in the current financial year to improve the financial performance, including, an annual rent increase, robust programmes to drastically reduce void levels (without compromising on standard), improved management of rent arrears, a focus on cost savings and ensuring value for money is achieved and an organisational review. All of this has led to a much-improved financial performance for the first half of 2023/24 with deficits now being replaced by surpluses and cash inflows.

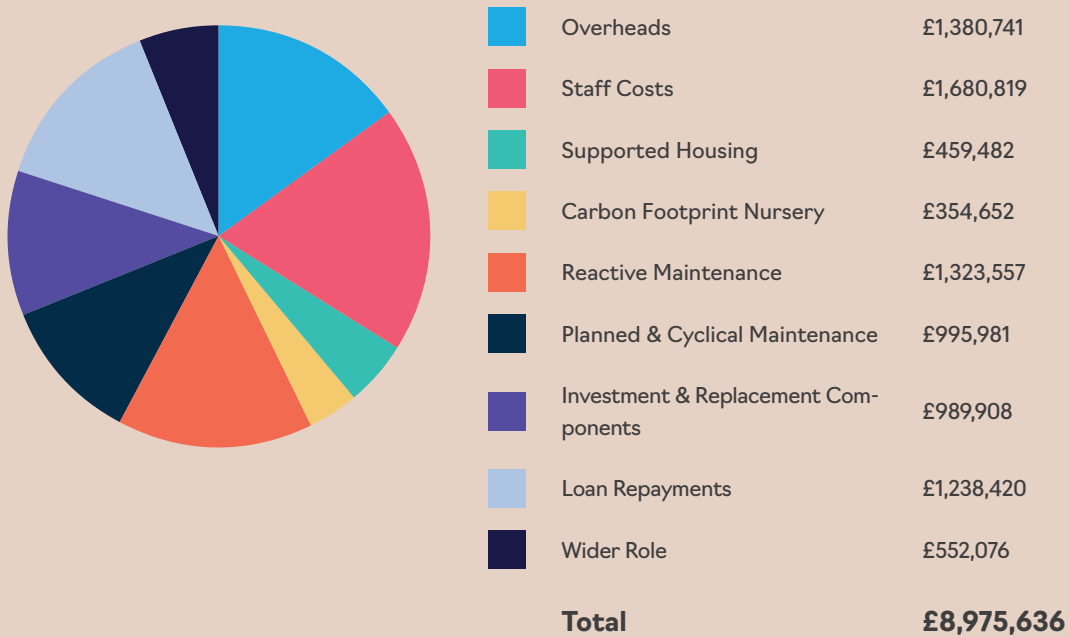
The following charts provide details of the source of income and where the money was spent during 2022/23.



Income for 2022/23

	Rent Receivable	£6,245,163
	Carbon Footprint Nursery	£239,787
	Other Income	£316,260
	Supporting Housing	£335,710
	Wider Role Activities	£286,124
	Grants	£107,366
	Total	£7,530,410

Expenditure for 2022/23



Development Update

Throughout 2022/23, proposals progressed regarding the redevelopment of the ex-Haghill Primary School site, including ongoing discussions with GCC regarding technical aspects of the development and likely grant funding to ensure a financially viable project.

The former has been agreed with GCC and discussions regarding grant levels are ongoing. It is hoped that subject to acceptable levels of grant being attracted to support the project, works can commence during 2024/25.

The Association commenced discussions with a private developer and a national RSL to develop brownfield sites in and around Todd Street to compliment the first 2 phases previously developed by MHA and safeguard

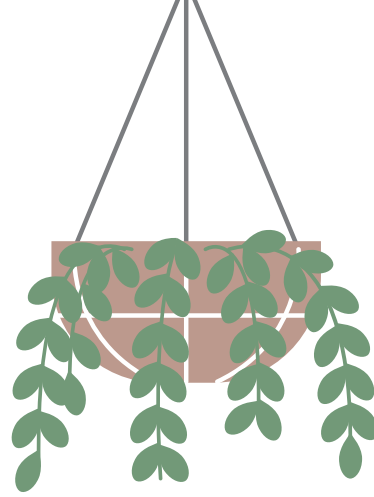
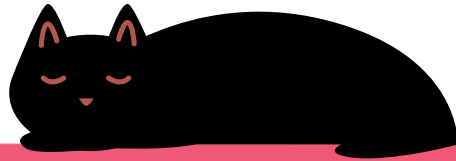
previous inward investment. Development of these sites will not only provide further, new affordable homes for MHA's tenants and support the waiting list but will also help address regeneration of this part of Haghill. The proposals are at the early stages, but it is hoped that a site start can be achieved during 24/25 subject to the availability of grant funding.

MHA Business Plan 2022/23

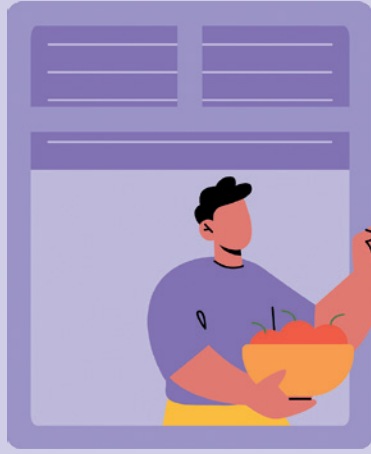
Priorities - Update

The Association's new Business Plan sets out actions for service delivery, community support, and safeguarding MHA's financial resilience. A half yearly progress update on our strategic key objectives is below. (Please note a summary of MHA's Business Plan can be found on our website).

Strategic Key Objective	Half Year Update (September 2023)
Implement plans to introduce patch-based housing officers	✓
Promote use of the MHA digital communication methods	✓
Take account of recent SHR guide to asset management	✓
Maintain compliance with regulatory standards and guidance	✓
Retain & attract local people to serve on the MC & subsidiary Boards	✓
Continue meetings to promote MC membership, community involvement	✓
Evaluate governance & staffing structure	✓
Test rent affordability against the MHA benchmark	✓
Fully implement and monitor the changes made because of MHA organisational review	✓
Develop an MHA-wide VFM Strategy across the MHA business	✓
Implement the Digital Transformation Strategy	✓ (& on-going)
Control running costs & reduce non-essential expenditure, maximise resources available for investment in tenants' homes	✓ (& on-going)
Develop financial plan covering costs & funding required investment in housing stock. Include future rent increases, continue VFM	✓ (& on-going)
Continue to implement the new MHA rent structure	✓ (& on-going)
Develop a Customer Services Strategy	On-going
Conduct research into tenants' future needs, expectations, & aspirations about homes and services	On-going



Strategic Key Objective	Half Year Update (September 2023)
Assist tenants move from HB to UC, manage threats to MHA's rental income	On-going
Work with GHSCP in increase homeless referrals and the introduction of Housing First policy	On-going
Develop an Asset Management Strategy to deliver business objectives, financial viability, compliance & safeguarding all stakeholders	On-going
Monitor and effectively manage the performance of existing assets to assess whether the current or future homes are fit for purpose	On-going
Develop appraisal model to scrutinise the performance of MHA homes	On-going
Provide & enable a range of community support services	On-going
Review the affordability of existing wider role commitments & agree future priorities	On-going
Business review carried out to assess MPS's current role and performance	On-going
Conduct an options appraisal to review the feasibility of expanding the factoring service	On-going
Tenant engagement to understand their needs & priorities for VFM	On-going
Improved performance on VFM indicators where MHA's results are significantly poorer than our peer group	On-going
Seek opportunities for efficiencies in procurement	On-going



Mission Statement

Milnbank Housing Association's mission is to provide excellent homes and services in a thriving community.



Milnbank Housing Association

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✉ admin@milnbank.org.uk

★ www.milnbank.org.uk



Chair: Allan Scott

Chief Executive Officer: Paul Martin

