Community Counts

Milnbank

Housing Association

50th Anniversary

50th Anniversary Annual Report 2024/25

Our community counts

Introduction

As Chair of Milnbank Housing Association, I am pleased to report on another successful year for MHA.

Ensuring careful management of finances has been a key priority, and I am pleased to report that this has enabled us to move forward with a number of important investment projects. In our current financial year, we will start installing new kitchens and start on the stonework repairs required in Cardross Street.

We are progressing well in the regeneration of the site of the old Haghill Primary School to deliver 48 much-needed affordable homes. We are awaiting final confirmation from the Scottish Government regarding the level of grant funding to be released to help fund this development.

Our performance remains strong in our key areas of service. This includes continued improvement on rent collection, tenancy retention, and repair satisfaction. We report our performance to the Scottish Housing Regulator each year through the Annual Return on the Charter (ARC), and I am pleased that our statistics continue to reflect the dedication of our staff and volunteers.

A key priority for our Management Committee and Leadership Team has been guaranteeing value for money in everything we do at Milnbank. Whether it is in our procurement methods or managing our staff, we are continually seeking out efficiencies without reducing service standards. This has allowed us to stay financially solid while continuing to make investments in our stock.

This year, we have been celebrating Milnbank's 50th anniversary. We have been marking this throughout the year with all sorts of local activities and celebrations, and I would like to thank everyone concerned for making this such a special year,so far. Looking to the future, we keep striving for a sustainable future for Milnbank—one that we can continue serving our community for the next 50 years and beyond.

With gratitude on behalf of the Management Committee to our dedicated staff, volunteers, partners, and not forgetting our tenants and owners. Your continued support and involvement are what make Milnbank a truly community-driven housing association.

Allan Scott

Allan Scott

CHAIR





MHA's Values

MHA's values guide how we work with customers and the community, with partner organisations, and with each other as committee members and colleagues. Our values are:



Business Plan - Key business strategic priorities 2025/26

The Management Committee recently updated our Business Plan for year 3 to priorities the key strategic objectives for MHA for 2025/26. These are summarised below. (full details are provided in our Business Plan on our website). Regular updates on our performance on the six key objectives will be uploaded to our website.

Objective 1

To do what matters most for tenants, other customers, and the community.

Objective 2

To provide housing and property services that our customers regard as being of a high standard, affordable and good value for money.

Objective 3

To manage our assets and resources well, maximising investment in our housing and providing new housing while managing rising costs and other delivery challenges.

Objective 4

To be a strong community organisation for Dennistoun and Haghill, supporting the community through MHA's own efforts and through partnerships with community organisations and other service providers.

Objective 5

To ensure that MHA is financially viable, well-governed, and has the capacity to achieve its objectives for the benefit of customers and the community.

Objective 6

To enhance the growth and development of MHA staff, while maximising the deployment of available technology as an integral part of our commitment to providing value-for-money and the highest standard of customer service.

Management Committee

The Management Committee (MC) forms the governing body of MHA. All 14 voluntary members are elected by local members at the Annual General Meeting to represent them. The MC are charged with several responsibilities including doing what matters most to our tenants, owners and other customers. They make decisions on investing in our properties and community, and they also need to project MHA to ensure it remains sustainable and fit for purpose. The MC also drives the Association's values, which are noted on page 5 opposite.

Milnbank Housing Association Management Committee 2024/5

Allan Scott	Duke Street (Chair)
John O'Donnell	Roebank Street (Vice-Chair)
Rose Tinney	Ballindalloch Drive (Treasurer)
May Hutchison	Duke Street (Secretary)
Anne Jenkins	Harcourt Drive
Josephine Donachy	Aitken Street
Nick Halls	Ballindalloch Drive
Alex Young	Armadale Path
Margaret Smith	Abernethy Street
Ellen Conwell	Crinan Street
Gemma Hay	Appin Road
Anne Strachan	Armadale Place
Georgina O'Hara	Ballindalloch Drive (Co-opted)

John O'Donnell



From left to right: John, Allan Scott (Chair) & Paul Martin (CEO) presenting John with a small recognition gift.

At the recent 50th anniversary celebration, MHA paid tribute to its longest serving management committee member, John O'Donnell. John is one of the many pioneers who was instrumental in making the community based housing association movement the success that it is today. John has served MHA for more than 44 years; Allan Scott, Chair, commented "This is a remarkable achievement! It's commendable for someone to give this amount of time on a voluntary basis for the greater good of the community. On behalf of the management committee, staff and the community, a huge Thank You John."

Milnbank Housing Association Leadership team

The leadership team is led by Paul Martin (CEO). The leadership team are responsible for ensuring that the Association's strategic objectives, which are set by the management committee, are achieved. Further information, including contact details, are available on our website. The leadership team members are:



Chief Executive Officer (CEO)
Paul Martin



Deputy Chief Executive Officer
Linda Sichi



Director of Housing & Community Initiatives
Chris Chalk



Director of Asset Management
Mark Smith



Director of Finance
Jim Gourlay



Housing & Wider Role

The Housing & Wider Role Team provide a housing management and support service for MHA tenant and residents. The housing team manage all aspects of the tenancies, and the wider roles team offer additional support services so our local residents can succeed in their tenancies. The Housing Team ensure that rents are collected as this is what is used to invest in our homes and services (new kitchens, boilers, windows etc).

The Housing Team focuses on collecting the rental income to we can reinvest this money back into our properties and services. They are also responsible for letting our void properties, managing Anti-Social Behaviour, dealing with Estate Management issues etc.

Our Housing Officers have been tasked to carry out an Annual Tenancy Visit to all tenants so they can get to know their tenants and deal with any issues they may have.

Community Engagement
MHA has an outstanding reputation for providing. In 24/25 we provided a wider role achievement. Food Pantry, Breakfast Club, Recycling Centre, Millies Café, Crafting Classes, vulnerable service, and more.

We provide several community activities within our community halls at Ballindalloch, Culloden and Bluevale. Everything from bingo and line dancing to arts & crafts and parents & toddlers. All these activities are aimed at providing vital services to our local tenants and residents and help mitigate social isolation for vulnerable people.

MHA provided £15000 for energy vouchers and energy efficiency items to help improve the efficiency of their homes to maximise our tenant's disposable income.

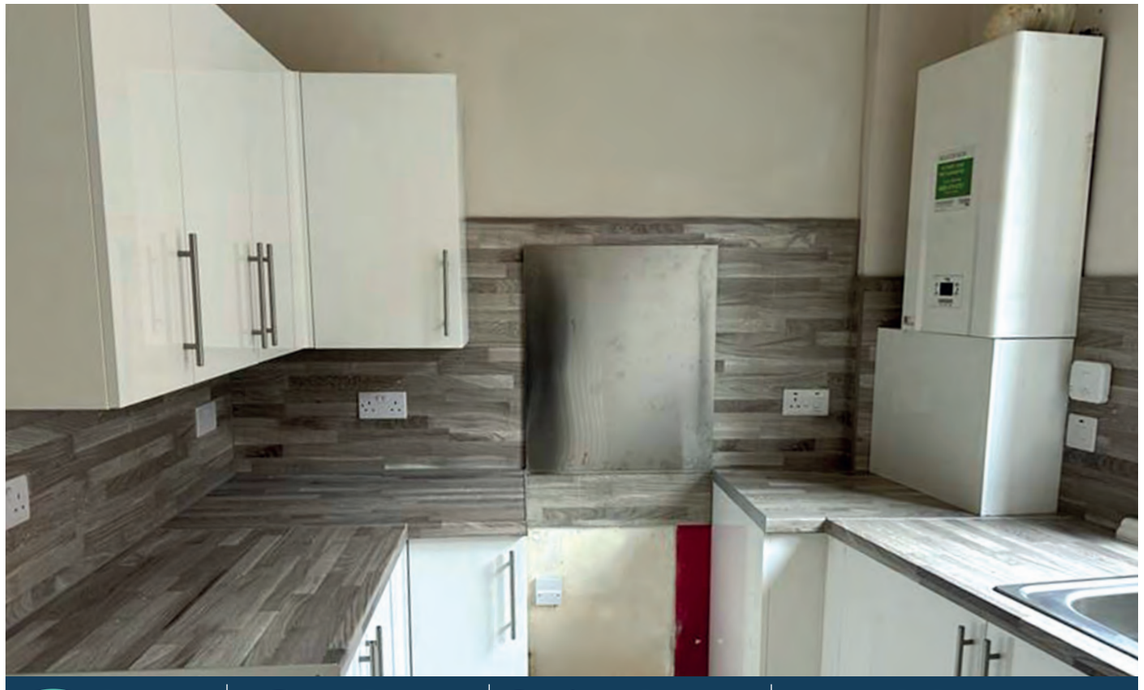
Income Maximisation
The IM team provide an outstanding welfare benefit service as well as energy advice. In 24/25 they generated financial gains of £2.25m for MHA residents and managed over 565 referrals with welfare benefit advice and provided support to 435 tenants with energy advice.



Ongoing Investment

MHA's homes require ongoing investment to ensure that they remain fit for purpose. The Asset and Maintenance Team oversee the necessary stock improvements and regulatory compliance programmes to ensure that our homes are safe and well maintained.

This includes managing investment projects as well as cyclical compliance inspections to protect tenant safety and improve the quality of our stock portfolio. Included within the major investment for the 2024/25 period was a large-scale boiler replacement programme that improved the warmth and heating performance for 245 properties.



245 new boilers

16 stage 3 medical adaptations

4033 reactive repairs

92 void properties turned around to be re-let

For the coming year MHA plan to embark on a new kitchen replacement project. Initiating with a pilot phase of 50 new kitchens it is hoped that kitchen replacements will continue through a phased programme, prioritising those in the poorest condition.

In addition, a planned programme of stonework improvements is scheduled to commence in September 2025. This includes a pilot phase of comprehensive improvements to the Cardross Street area.

50 Glorious Years

As many of you will know, this is a special year for the Association as we celebrate our 50th anniversary. From our humble beginnings in 1975 to now, we have achieved a massive number of successes over the years. A summary of some of these is noted below.

	1975	2025
Name of the Association	Glasgow Fair HA	Milnbank HA
Housing Action Area's/stock transfers	1	7
Housing stock	504 units	1,670 units (+ 1,323 factored)
Management Committee Members	4	14
Share membership	1	590
Employees	1	45
Average HA Officer salary	From £3,000	From £40,600
Office premises	130 Roebank St (single end)	46 Ballindalloch Dr (purpose built)
New build developments	0	5
Bank balance	£848	£7.19m
Average 2 apartment rent	£15 per month	£344 per month





Summary of Income and Expenditure

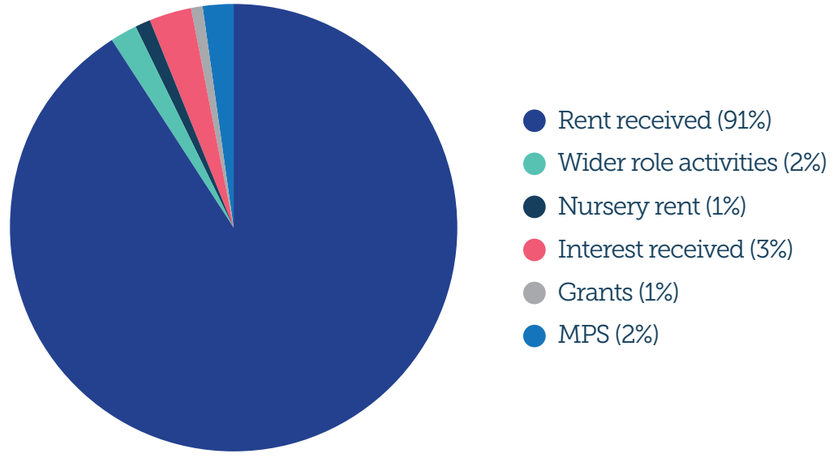
The Management Committee are extremely pleased to provide the below summary of our Statements of Comprehensive income and financial position In the latest set of financial statements Milnbank has generated a surplus of over £1m, adding to the surplus of £300k in the previous year. These results reflect the ongoing drive to achieve value for money.

These ongoing surpluses allow Milnbank to continue to invest in our stock and repay our loans, both of which are strategic objectives The leadership team will continue to implement our value for money approach across all areas of the business as this is essential for the long term viability of the Association.

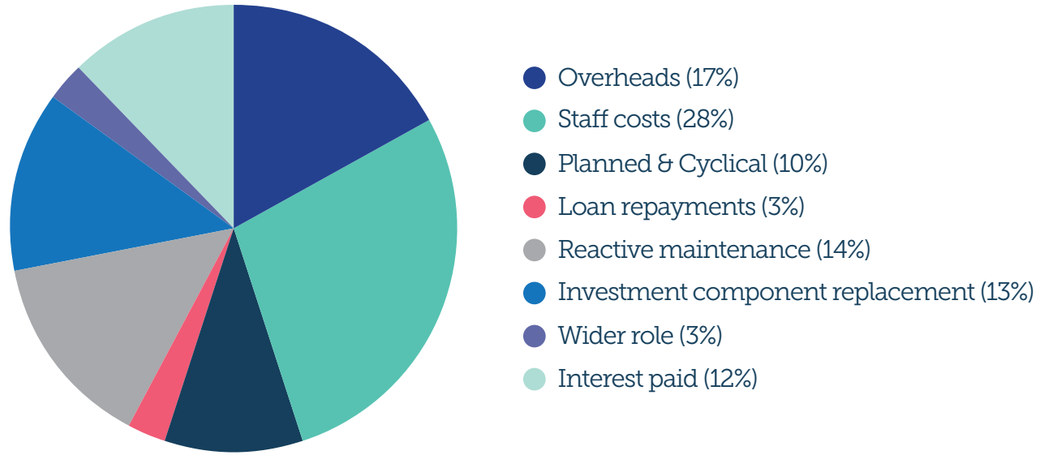
Statement of comprehensive income For the year ended 31 March 2025	
Turnover	8,374,638
Less operating costs	(6,799,216)
Operating surplus	**1,575,422**
Interest receivable	219,587
Interest payable	(810,931)
Surplus for the year	**984,078**
Actuarial gains	81,000
Surplus for the year	**1,065,078**

Statement of financial position	
Tangible fixed assets	
Housing properties	34,675,510
Other fixed assets	921,873
	35,597,383
Current assets	
Debtors	843,065
Cash in the bank	2,288,160
Investments - Cash outwith 3 months	5,098,391
	8,229,616
Current liabilities	
Amounts falling due within one year	(3,186,496)
Net current assets	5,043,120
Total assets less net current liabilities	**40,640,503**
Creditors outwith one year	
Creditors falling due after more than 1 year	(24,002,473)
Provisions for liabilities	(534,000)
	16,104,030
Capital and reserves	
Share capital	592
Revenue reserves	16,103,438
	16,104,030

Analysis of Income



Breakdown of How Each £ of Rent Was Spent





Our performance 2024/25

Overall 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 91.6%)	**86.9%** (Last year 86.5%)

Neighbourhood

	MHA	Scottish average
Satisfaction level with the neighbourhood where you live	**93.9%** (Last year 97.6%)	**93.4%** (Last year 94.3%)

Participation

	MHA	Scottish average
Satisfaction level regarding MHA providing tenants with opportunities to participate in decision making process	**94.9%** (Last year 94.9%)	**86.3%** (Last year 87.7%)

Keeping Tenants Informed

	MHA	Scottish average
Satisfaction level regarding MHA providing tenants with opportunities to participate in decision making process	**98%** (Last year 98%)	**90%** (Last year 90.5%)

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	**93.57%** (Last year 95%)	**81.68%** (Last year 82.5%)

Repairs & Maintenance
8,243 Repairs were carried out during 2024/25 (6,723 contractor & 1,520 inhouse)

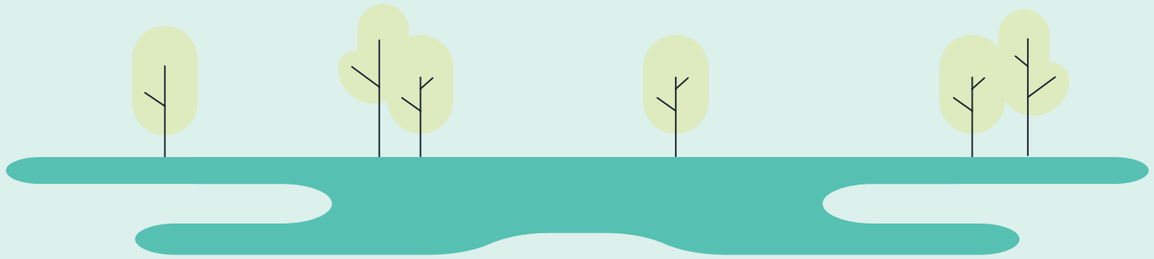
	MHA	Scottish average
Overall satisfaction with repairs service	**91.9%** (Last year 91.9%)	**86.8%** (Last year 87.3%)
Reactive repairs completed 'right first time'	**87.7%** (Last year 87.5%)	**88%** (Last year 88.4%)
Average time to complete emergency repairs	**2.6 hours** (Last year 2.7 hours)	**3.9 hours** (Last year 4 hours)
Average time to complete non-emergency repairs	**4.5 days** (Last year 4 days)	**9.1 days** (Last year 9 days)
Gas safety checks renewed by anniversary date	**0 failures** (Last year 1)	**409 failures** (Last year 1,032)
Stock achieving the Scottish Housing Quality Standard (SHQS) at year end	**75%** (Last year 72.04%)	**87.2%** (Last year 84.4%)

Repairs & Maintenance

	MHA	Scottish average
% Gross rent arrears of rent due (£6,502,809)	**4.02% arrears** (Last year 4.38%)	**6.17%** (Last year 6.86%)
% Collected of total rent due	**100.6%** (Last year 101.4%)	**100.2%** (Last year 99.04%)
% New tenancies in previous year sustained more than a year, applicants assessed statutory homeless LA	**92%** (Last year 88.5%)	**90.98%** (Last year 90.33%)
% Tenancies began in previous year sustained more than a year – all applicant types	**96.49%** (Last year 91.5%)	**91.62%** (Last year 91.22%)
% Of court actions initiated which resulted in eviction	**80%** (Last year 7.5%)	**26.57%** (Last year 17.16%)
% Lettable houses that became vacant in year	**6.09%** (Last year 7.55%)	**32.43%** (Last year 30.87%)
% Tenancy offers refused	**40.32%** (Last year 39.1%)	**7.13%**
% Of rent due lost through properties being empty	**0.49%** (Last year 0.5%)	**1.27%** (Last year 1.4%)

Value for Money

	MHA	Scottish average
Average calendar days to re-let properties	**25.1 days** (Last year 25.1)	**60.6 days** (Last year 56.7)
% Collected of total rent due	**100.6%** (Last year 101.4%)	**100.2%** (Last year 99.04%)



Annual Assurance Statement

At the end of every October, the Management Committee submit our Annual Assurance Statement to the Scottish Housing Regulator (SHR). This is an important part of the SHR's Regulatory Framework, and it allows the Management Committee to declare that it is confident about the governance of MHA and is assured that the Association complies with all regulatory requirements and standards. (Please visit our website for the latest statement).

Landlord Report

The SHR also provides an annual landlord report for all housing associations. This runs from April to March, and it measures each association's outcomes against Scottish average indicators in key areas (e.g. rent charges, value for money, repairs service) to allow tenants to see how their landlord is performing against other housing providers. (Please visit our website for the latest report).

Complaints Received 2024/2025

MHA operates the Scottish Public Services Ombudsman (SPSO) Model Complaints Handling Policy. The following provides details of the 36 complaints we received during 2024/25.

Complaint	Complaint Upheld By Mha	Target Completion	Actual Completion
26 x Stage 1	Yes – 14 No – 6 Partially - 6	Within 5 working days	Average – 3.6 working days
10 x Stage 2	Yes = 4 No = 2 Partially - 4	Within 20 working days	Average – 19.1 working days

Lessons Learned

MHA uses complaints received, where relevant, as lessons learned to improve our service. From the 2024/25 complaints, MHA has:



MHA reception

	Complaint	Service Delivery Change
1	Standard of close cleaning service	Reviewed & implemented a revised close cleaning specification.
2	Lack of communication from contractor	Set up monthly contractor meetings from January 2025 and increased the post inspections of contractor's work.
3	Applicant wrongly placed on the housing list	Changed procedure to include application changes are double checked by 2 different staff members.
4	Lengthy timescales in contractor completing repair	Workflow added to Home Master which advises tenants when work is ordered and completed.
5	Wording of rent arrears letter	Arrears letter was reworded to accurately reflect what MHA expects from tenants.
6	MPS – the written statement was not followed when changes to building were made.	Owners notified in future in line with the written factoring statement.



The purpose of Milnbank Housing Association is to provide excellent homes and services in a thriving community.

Community Counts

Milnbank

Housing Association

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Chair: Allan Scott
Chief Executive Officer: Paul Martin

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