



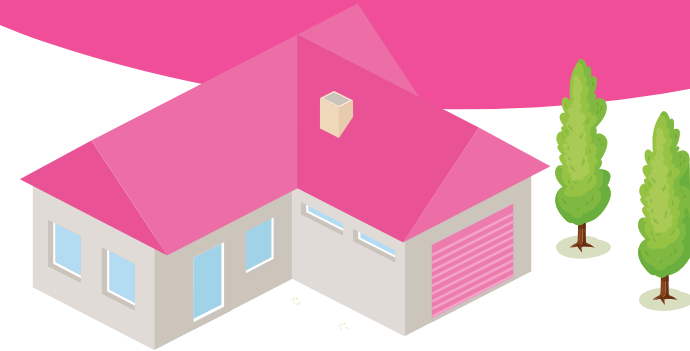
HOUSING YOU CALL HOME



Housing you call Home

West of Scotland Housing Association (WSHA) strives to be more than just a landlord.

With over 50 years of history, what sets us apart is the way in which we go further to improve the lives of our tenants, innovatively responding to their needs as their lives change.



We provide around **3,600 tenanted homes** and over **400 owner occupier homes** across the West of Scotland and go further to provide housing you can call home.

Welcome



Like many, the last year has been the most challenging in our history as we adapted our services due to the Coronavirus pandemic. However, the feedback from our tenants and staff on how we have continued to deliver services and meet the changing needs of our customers during the pandemic has been extremely positive. We are grateful for the patience shown by our customers as we have had to adapt to meet this unprecedented challenge.

We look forward to returning to some normality in the weeks ahead, however, we will use the learning from the past year to make lasting improvements to service delivery. Our focus is always on continual improvement of our business, communities and services to meet the changing expectations and demands of our customers.

There are many significant challenges for all Registered Social Landlords in the coming years, not least how we make our contribution to addressing the climate emergency. During 2021/22, we will play our part in tackling climate change and helping to achieve a greener and more sustainable future by delivering the actions within our Green Strategy. This includes the creation of our first Passivhaus housing developments and look forward to receiving feedback from our new tenants about their highly energy efficient homes.

We will continue our digital transformation to ensure that we meet the changing needs and preferences of our customers and achieve financial savings that help us to keep rent increases as low as possible whilst meeting our investment requirements.

On behalf of everyone at West of Scotland Housing Association,

Kelly Adams
Chair, WSHA Board



Jargon Buster

⬇️ Depreciation of Homes

Depreciation is an accounting term used to recognise wear and tear on individual parts within a home. This ultimately reduces the value we have in our financial records for the house over time. Some common examples of wear and tear are bathrooms, kitchens, boilers or even the bricks and mortar that hold the house together. It's very much like having a car you buy the car and a couple of years later; due to mileage and minor damage the car is worth less.

★ Scottish Social Housing Charter

The Scottish Social Housing Charter requires Registered Social Landlords to show how they perform against a number of key outcomes.

🏠 SHN Average

The Scottish Housing Network (SHN) is a benchmarking group of Registered Social Landlords in Scotland. This allows us to compare our performance with similar sized housing associations.

🏠 Scottish Housing Quality Standard

The Scottish Government have set a minimum standard to ensure no home ever falls below this level. We must ensure homes are energy efficient, safe and secure, not seriously damaged and have kitchens and bathrooms that are in good condition.

⚡ EESSH

The Energy Efficiency Standard for Social Housing (EESSH) aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases.

✅ Stock Condition Survey

A survey of the condition of homes which helps us understand the maintenance and improvements needed in our homes.

🔧 Planned Maintenance

Every year we carry out a programme of work to improve our homes. This can include new bathrooms, windows, kitchens and roofs.

🏠 Void Process

This is what we call the period between a home becoming empty and a new tenant moving in. This process can include carrying out repairs and identifying a suitable new tenant.



Going further...homes

We are proud to provide a home for life and we are committed to providing high-quality, safe and affordable homes that you are proud to call your own.



2020/2021
96%
Stock meeting the
Scottish Housing Quality
Standard

96% 2019/2020 | **91.36%** SHN Average

2020/2021
95%
Tenants satisfied
with the quality
of their homes

95% 2019/2020 | **86.9%** SHN Average

2020/2021
3.35hrs
Average time
taken to complete
emergency repairs

2.47hrs 2019/2020 | **4.24hrs** SHN Average

2020/2021
9 days
Average time taken
to complete
non-emergency repairs

4.43dys 2019/2020 | **6.95dys** SHN Average

2020/2021
64%
Repairs completed right
first time

96% 2019/2020 | **91.36%** SHN Average

2020/2021
94%
Tenants satisfied
with the repairs service

94% 2019/2020 | **89.97%** SHN Average

2020/2021
97%
Homes meeting EESSH

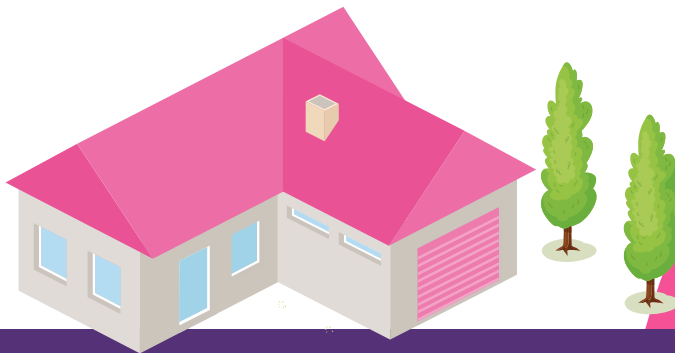
97% 2019/2020 | **88.94%** SHN Average



Going forward...

In 2021/22, we will continue to deliver new homes whilst making improvements to our existing homes. We have also taken steps to improve the repairs service we offer customers and have appointed a new repairs contractor, Turner Services, who will provide a high-quality service.

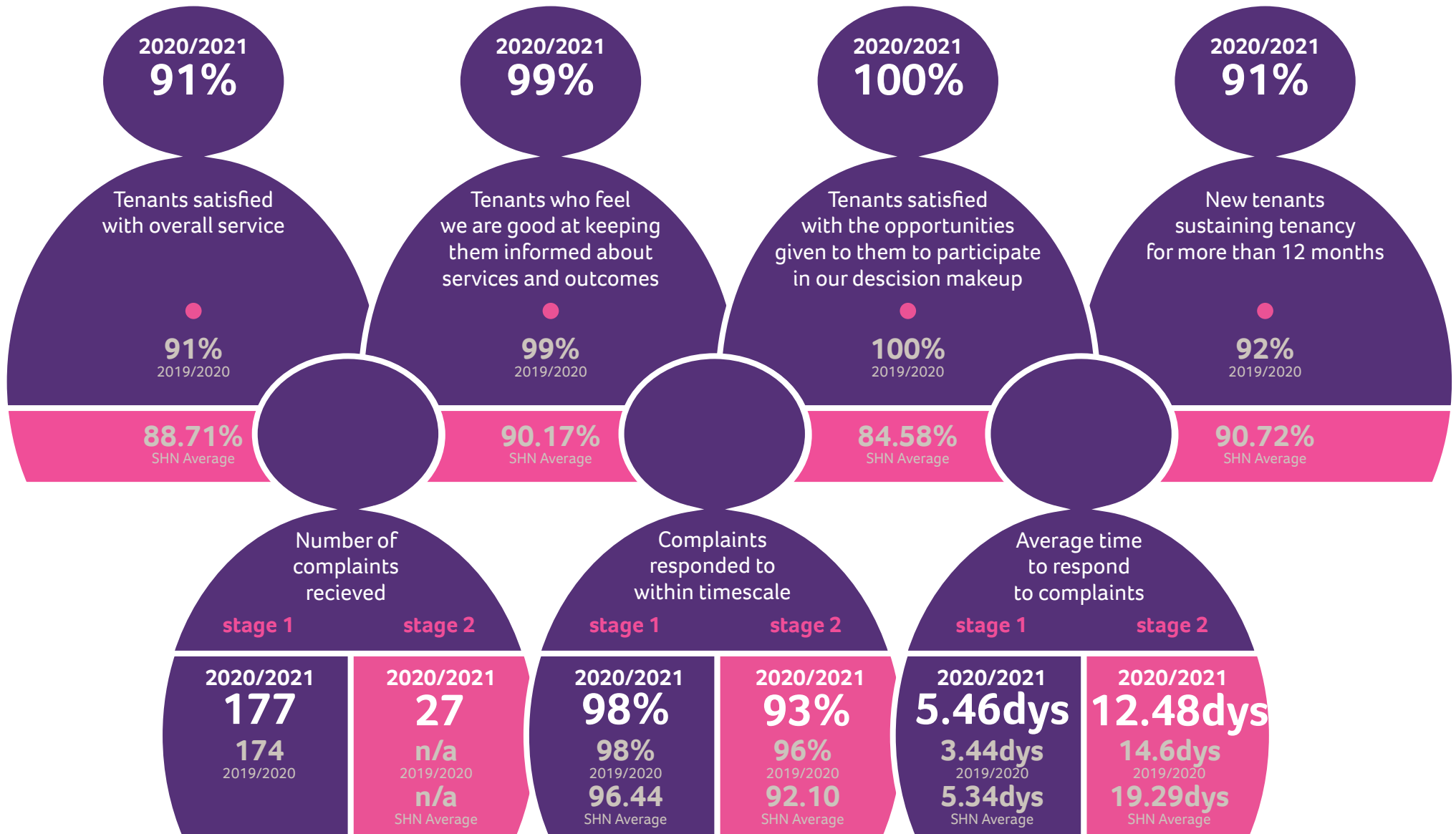
We will continue to make progress with our new build programme which will see us invest upwards of £130 million by 2026 to create 689 new homes at various locations in Glasgow, South Ayrshire, and South Lanarkshire. This includes our first Passivhaus development in east Glasgow which should be complete in early Spring 2022. The development, the largest of its kind in Glasgow, will comprise of 36 flats and be built to meet Passivhaus Standard which reduces the building's carbon footprint. These extremely well-insulated buildings require little energy for heating or cooling which means low fuel bills for tenants and this in turn will help address fuel poverty.



Going further...people

People are at the heart of everything we do, whether it is our tenants or staff.

We are committed to looking at new and innovative ways to deliver services that reflect the needs of our tenants and customers.



Going forward...

During 2021 we will consult with tenants about our approach to customer services and any improvements we can make.

We will also be reviewing our Customer Engagement Strategy to ensure we continue to put customer views at the heart of decision making and provide a range of ways for customers to get involved or give their views.



Going further...communities

A community to us is more than just building and managing affordable homes; it is about creating safe, socially inclusive, thriving, vibrant communities where tenants want to live.

To us it is about ensuring that our tenants have access to training and employment opportunities, where tenants are supported to maximise their income, where they have improved health and wellbeing and feel good about their life and their community.



Number of cases of anti-social behaviour reported

2020/2021

265

278
2019/2020

n/a
SHN Average

Number of cases resolved within locally agreed targets

2020/2021

95.6%

95%
2019/2020

96%
SHN Average

Tenants satisfied with how we manage their neighbourhood

2020/2021

93%

93%
2019/2020

86.02%
SHN Average

Going forward...

In May 2021, we appointed a new grounds maintenance contractor who will help us to make improvements and increase the satisfaction with our grounds maintenance service. During the year our new Estates Officer and our Housing Officers will monitor the effective maintenance of our estates by our contractors.

In 2021/22 we will continue to prioritise our ambitions around our response to the climate emergency through a key business objective of delivering the actions set out in our Green Strategy Action Plan. We will also implement a plan for measuring our carbon footprint (the CO2 released from our activity) and have recently set up a Working Group involving staff and tenants.



Going further...value for money

Achieving value for money is important to us and we want to ensure we provide high-quality and cost efficient services that meet your aspirations.

Please note that some of the indicators below were impacted by the Coronavirus pandemic and necessary restrictions on our service delivery e.g. number of days to let our empty homes.



Tenants who felt their rent represents good value for money	Rent lost through properties being empty	Average number of days to let a property	Rent collected from tenants as a % of total rent due	Gross rent arrears	Rent arrears as % of rent due	Owners satisfied with factoring service
2020/2021 88%	2020/2021 0.86%	2020/2021 57dys	2020/2021 99.7%	2020/2021 £1,037,537	2020/2021 6.61%	2020/2021 72%
88% 2019/2020	0.72% 2019/2020	28dys 2019/2020	99% 2019/2020	£825,043 2019/2020	6.18% 2019/2020	72% 2019/2020
82.84% SHN Average	1.37% SHN Average	56.2dys SHN Average	98.98% SHN Average	n/a SHN Average	6.49% SHN Average	59.17% SHN Average

Going forward...

Our Income Maximisation Team will continue to focus on reducing arrears and providing support to tenants who need extra support. We have invested in new software that will help with arrears and we are already seeing a positive impact of this software.

Our Board recently received an update on progress with our 1st Annual Efficiency Plan. As a result of this plan we made £62k in direct cost savings in 2020/21. We will continue to make savings from our Digital & IT strategy where we have improved our systems to reduce manual processing by staff and free up their time for other tasks, including supporting our more vulnerable customers.

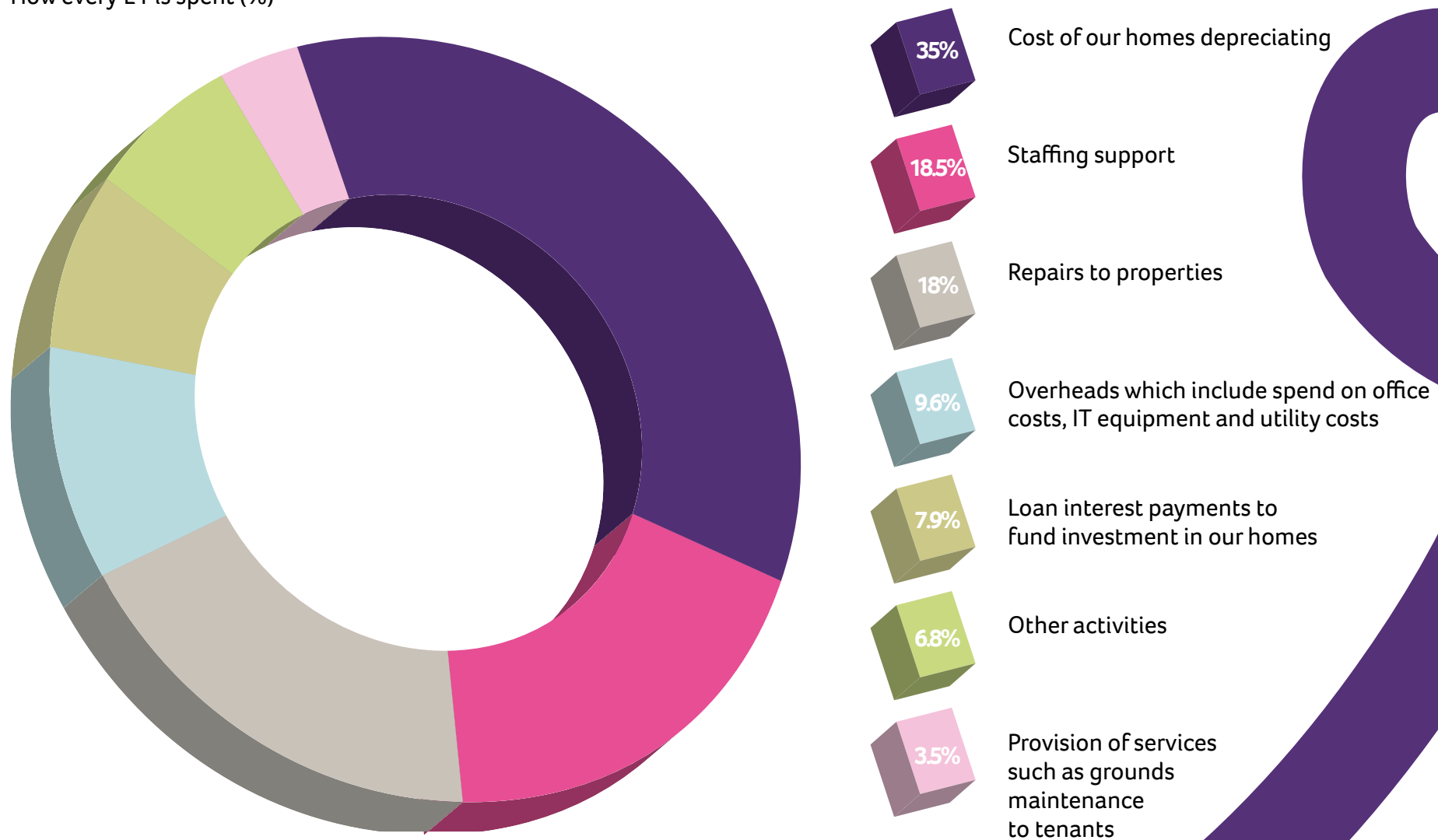
In April 2021, we also applied one of the lowest rent increases in the housing association sector due to the success of our Value for Money Strategy and we will continue to look to drive out unnecessary costs from the business to keep future rent increases as low as possible.

Our Digital Transformation will continue with investments in 2021/22 in a more efficient, cost effective and customer friendly phone system, a new Tenant App and better integration of our financial and housing systems to free up further resources. We will however continue to deliver services in traditional ways for those tenants who are digitally excluded.

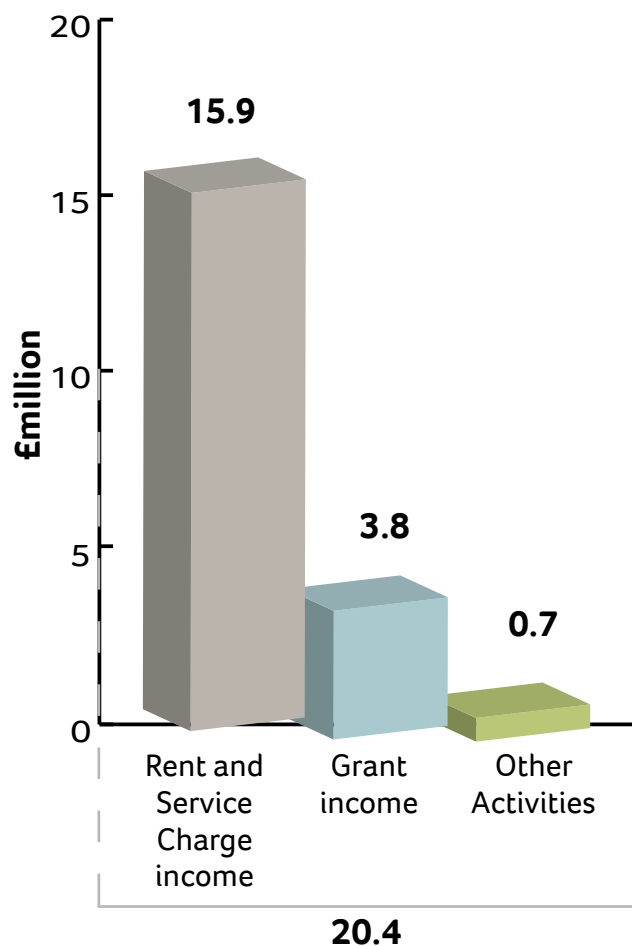


Accounts...

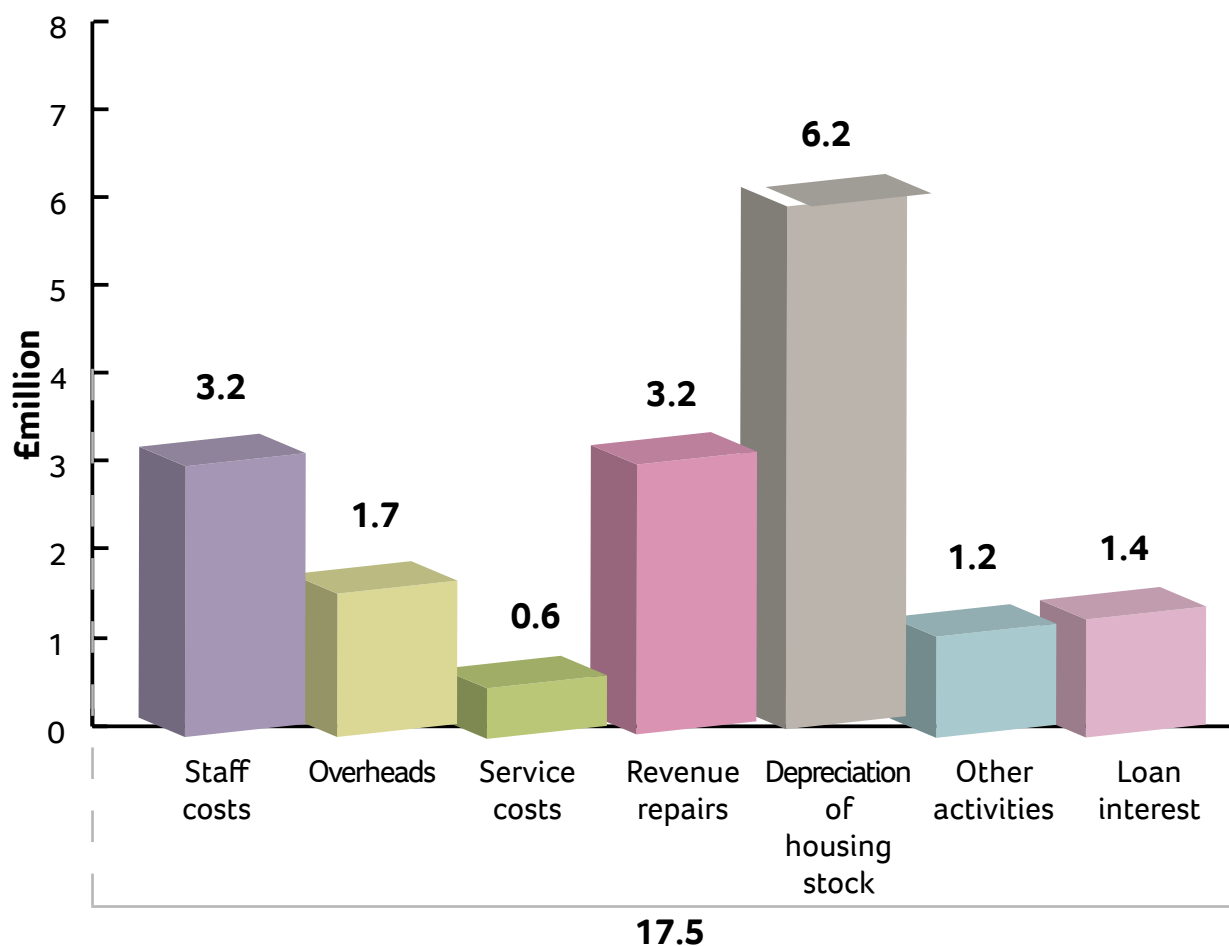
How every £1 is spent (%)



Income



Expenditure...



Surplus for the year* 2.9m

**The following items are not included in the surplus figure*

1. Component replacement of £0.6m
2. New property development expenditure of £12.7m
3. Actuarial loss on pensions £2.7m

The total expenditure on repairs and component replacements was £3.8m

Our People...

We have around **100 staff** who put tenants at the heart of everything they do and strive to provide excellent customer service.

Our Corporate Management Team (as of August 2021)

Brian Gannon • *Chief Executive Officer*

Jennifer Cairns • *Director of Corporate Services*

Robert Campbell • *Director of Housing and Community Services*

Andrew Kubski • *Director of Development and Asset Management*

Donna Paton • *Director of Finance*

Our Board (as of August 2021)

Kelly Adams
(Chair)

Irene Campbell
(Co-opted 29th Jan 2020)
(Vice Chair)

Ruth Simpson

Elaine Davidson

Ann Reid

Derek McGowan

Nick Farrell

George Kpodo

Paul MacNeil

Christine Musasa
(Appointed 30th September 2020)

John Muir
(Appointed 30th September 2020)

Clare Newton
(Resigned 23rd April 2021)

John Shearer
(Resigned 28th April 2021)

Ryan Docherty
(Resigned 19th May 2021)



*Corporate Management Team (L:R)
Donna Paton, Robert Campbell,
Andrew Kubski, Jennifer Cairns and Brian Gannon*



Contact us

Camlachie House
40 Barrowfield Drive, Camlachie
Glasgow, G40 3QH

t: 0141 550 5600

f: 0141 550 5601

e: info@westscot.co.uk

w: westscot.co.uk

 [WSHAScotland](https://www.facebook.com/WSHAScotland)

 [WSHAScotland](https://twitter.com/WSHAScotland)

Please let us know if you require this information in
large print, audio or any other language



HAPPY TO TRANSLATE