

Milnbank Messenger



Edition 143, Spring 2021



Rent Freeze for 2021/22

The Management Committee responds to tenant's feedback on the many pressures that Covid-19 is having on the community by not applying a rent increase this year.

Read more on page 3

Are you interested in
becoming involved in
your community?

Read more on page 4

Covid-19 Update

MHA are keeping our service provision under continuous review, taking account of the Scottish Government's emerging restrictions and advice. Our range of essential services continue, and we are also committed to providing our residents with the assistance and support where needed during these challenging times. Our current service provision is:

Our Office

- The majority of our staff are homeworking in line with Government advice. However, as the Scottish Government has confirmed that Housing Associations provide essential services, the Ballindalloch Drive office has a limited number of essential staff present.

Repairs & Maintenance Service

(observing strict health & safety protocols and ensuring Covid-secure measures are always following when entering homes).

- Our Tradespersons will attend to Emergency Repairs at the earliest opportunity.
- Annual gas service checks are continuing. Our staff will contact you to advise.
- Our routine repairs service will resume as soon as we are permitted to do so.

- The Statutory Right to Repair is currently suspended.

Food Pantry

- Culloden Street and the Bluevale Halls every Thursday between 1 - 3pm.

Estates Services

- Routine Estates, Stair Cleaning Services & Bulk Uplift are being undertaken.
- Local Authority refuse collection arrangements remain as existing.
- To ensure Fire Safety please keep stairs/landings clear of bulk items.

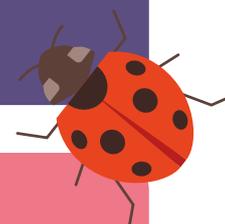
Income Maximisation Service

- This service continues, and you are encouraged to make contact if having difficulty paying your rent.

Sports Hub in Alexandra Park

- Non-contact sport activities for up to 15 people is provided. Please check the Facebook page for opening hours.

Finally, the management committee and staff look forward to resuming full services as soon as possible; remember, we are here to help. In the meantime, please all stay safe and follow all Government advice.



Benefits Update

- Time is running out for EEA/Swiss national, you must apply for settled or pre-settled status before the 30/6/21, failure to apply means you will have no right to benefits.
- Scottish Child Payment for children under 6's is a payment for low income families. You can apply by visiting **mygov.scot** or contact MHA for assistance. This will be extended to all

children under 16 before December 2022.

- The £20 per week top up with Universal Credit will continue until September 2021. Working Tax Credits payments will be increased, instead of receiving additional £20 per week, those in receipt of this benefit will be given a one off payment £500.

Rent Freeze 2020/21

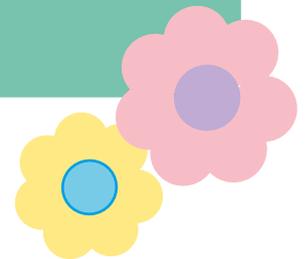
By now all MHA tenants will have been advised that the Management Committee agreed not to impose a rent increase from this April because of the negative impact the Covid-19 pandemic is having on the local community. The feedback that was received from the recent resident's survey to see how the pandemic was affecting our tenants and their families helped inform this decision as many tenants have had their incomes reduced.

This decision was not taken lightly and the Management Committee is aware of the challenges for MHA going forward, including that any reduction in the income that would have been generated does not lead to a reduction in service or prevent us from assisting the most vulnerable people in our community.

As part of the discussions, the Management Committee agreed to progress towards dealing with rent differentials as part of the rent re-structure exercise and cautioned that the 2021/22 rent freeze may result in larger increases in future years.



MHA average rent charges continue to be one of the most affordable in Scotland



Income Maximisation Service Update

Rent Payments

If you are struggling with your on-going rent charge or other household bills, Sylvia Pollock & Patricia McDonald can be contacted on **0141 551 8131** or email **s.pollock@milnbank.org.uk** or **p.mcdonald@milnbank.org.uk**.

They can help maximise your income, apply for other benefits where applicable, work with you to try and reduce your outgoings, help set up arrangements with re-payments of rent arrears. They also work with other organisations that provide additional financial assistance, appointments can be arranged on your behalf.

During the financial year 2020/21, the total financial gain to MHA residents was **£1,320,428**. From this, 24% was specifically rent income though Universal Credit awards or claims combined various other elements. This is a similar amount to the income drawn into the community in preceding years, that otherwise may not have been claimed.

Don't ignore outstanding debts. Speak to someone and get additional support - there are always options to help.

Membership Of Milnbank Housing Association

Why are residents encouraged to take out Membership of MHA?	MHA is registered as a community based housing association which means that it is governed by a voluntary Management Committee which is elected by and from among the members of the Association.
What does being a Member of MHA mean for me?	As a member you can help to influence how the Association is run and be actively involved in making decisions that affect services and the wider community.
How do I become a Member of MHA?	By completing a Membership Form and paying a £1 one-off payment.
Can anyone become a Member of MHA?	In order to become a member you must: <ul style="list-style-type: none"> • Live in MHA's area of operation • Be 18 years of age or above • If you are 16 or 17 and a MHA tenant For more details please read our Membership Policy.
What happens when I complete the Membership form and pay £1?	The Management Committee will consider your Membership application and, upon approval, you will be issued with a Share Certificate and a copy of MHA Rules.
What are the benefits of being a Member of MHA?	The main benefit is that you can elect members of the Management Committee at the Annual General Meeting and stand for election to join the Management Committee yourself.

Membership of MHA

At the end of the financial year 2020/21, MHA has almost 800 members. This is the 4th highest membership of housing associations in Scotland.

	Attendance AGM	Membership - Financial Year End
2020	83 (online during lockdown)	812
2019	113	805
2018	102	728
2017	109	704



What are the benefits of being a Member of MHA?

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More involved in the running of your Housing Association.

Efficient service delivery matters a great deal, MHA relies on your feedback.

Maintain the values of the community in which you live.

Because we depend on your support and input in all of our activities.

Equal representation from everyone in our community is always encouraged.

Remember, it's your Association, your community. Your quality of life.

Say – Have yours at the AGM, on committees and consultation groups.

Help us to keep MHA a great community in which to live.

If you become a member you can stand for election to join the Committee.

Passionate about preserving our community ethos.

“I became a Member when I moved into the area in 2017 as I was impressed with the help provided by MHA and I was keen to offer my support in return”

(Resident, Roebank Street)

“I have lived in the area for 26 years & took out the £1 membership when MHA took over the stock from GHA as I was interested in finding out more information on what was happening. I enjoy attending the AGM for updates and I'm looking forward to attending the next one when things are back to some normality.”

(Resident, Dreghorn Street)

“Shame about AGM arrangements during lockdown because I so enjoyed last year's meeting and hearing how MHA was going from strength to strength. It's so heartening to be part of a community that is doing its best to treat its members with care and compassion.”

(Resident, Wood Street)

To Apply For Membership

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Please email MHA at admin@milnbank.org.uk or telephone **0141 551 8131** or email any member of staff who will provide you with the membership form and arrange payment.

Are You Interested In Being More Involved In Your Community?



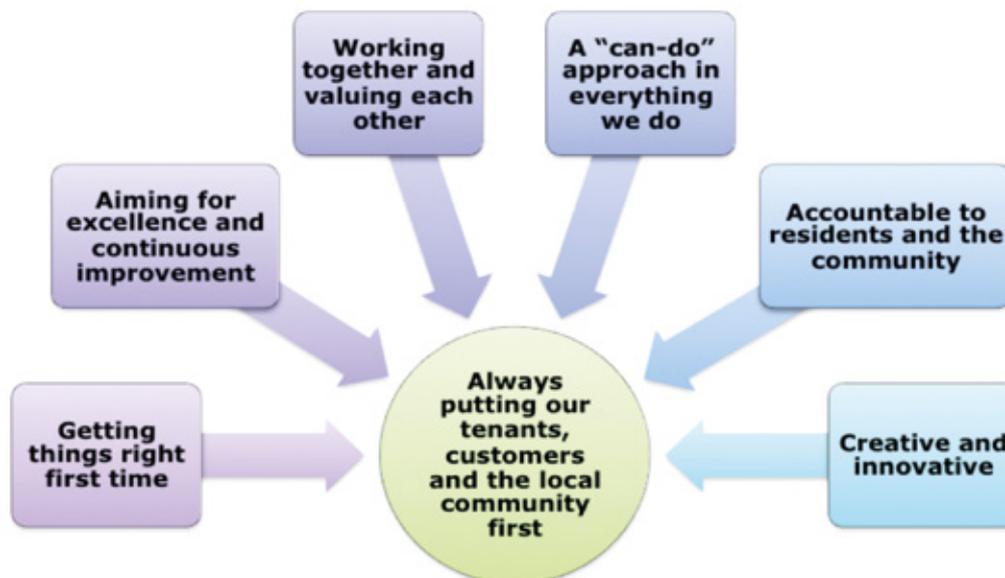
Your involvement in the community can range from helping run of one of our many community activities to being a member of the Management Committee. The following provides details to help you decide what level your level of involvement could be.

- Responding to consultations.
- Attending events and participating in activities.
- Becoming a Management Committee Member.

- Joining the Board of one of our subsidiary companies.
- Being co-opted onto a Sub-Committee.
- Joining a scrutiny or focus group.
- Volunteering at one of our many community clubs.

MHA Values

These are the values that inspire the MHA Business Plans.



Becoming a Member of the Management Committee

What Is The Management Committee?

The Management Committee is a group of 14 people (plus 1 elected representative Councillor from Glasgow City council) who are members and live within the Association's Area of Operation. Their role is to govern the business of MHA and employ staff to manage the day to day operational activities. The Association Rules stats that one-third of the committee members must retire annually at the AGM. There are opportunities every year for Members of MHA to be elected to the Management Committee.

What Does This Mean In Practice?

The main management function is to govern the MHA business. This includes: formulating policies and procedures for staff to implement (e.g. Allocation Policy), agreeing the quality of service delivery, monitoring budgets, agreeing development works, consulting tenants and setting affordable rent levels, devising repairs programmes, providing a factoring service for owner occupiers and fulfilling the role of MHA as a community anchor for its non-housing activities such as supporting tenants and providing community facilities, enhancing the quality of life and economic prosperity of the locality.

How Are They Governed?

All Management Committee Members abide by MHA Rules and are obligated to conform to a Model Code of Conduct which sets out the seven principles of what is expected of Management Committee Members. These are: (1) Selflessness, (2) Openness, (3) Honesty, (4) Objectivity, (5) Integrity, (6) Accountability and (7) Leadership.

How Are They Elected?

A new Management Committee is elected at every Annual General Meeting by the Members of the Association. Elected

Committee Members act in the best interests of the community. The Association is a Community Benefit Society and a Charity so Committee Members are the Charity Trustees for the Association.

Is There A Payment Involved?

No, Committee Members act in a purely voluntary capacity. The only form of payment received is to cover any out of pocket expenses while on Association business. There are no costs except time, but many rewards in terms of exercising control and influence over the quality of life in the area.

Could I Become A Management Committee Member?

Background Information:

As part of our new Business Plan, MHA updated its Succession Planning Strategy for both committee members and senior staff. In terms of Management Committee Members, it is crucial that MHA retains existing committee members and the experience, skills and knowledge that have been built up over the years. These are regularly assessed so that current Members can continue their personal learning and development to address any self-identified gaps to ensure MHA's future priorities are delivered. MHA is mindful of the loss of expertise of current members who may leave the Management Committee and we have arrangements for co-option to ensure that a significant level of experience, skills and knowledge informs MHA business.

MHA will continue to promote membership and attract future committee members. Through our ongoing promotion, MHA aim to achieve greater diversity in the Management Committee's membership and ensure long-term sustainability. In summary, MHA is seeking to maintain a balance on the Management Committee between experienced and newer members.

Attracting new Management Committee Members:

First and foremost, MHA are seeking to attract anyone who is a MHA resident who wishes to contribute to the Association's work. The

Management Committee has identified **two** priority areas where it wishes to seek greater diversity in committee membership. These are specifically:

1. Achieving a more balanced age profile on the Management Committee, by attracting members who are under 50.
2. Encouraging potential Management Committee members with different experiences and perspectives, notably from different ethnicities and a varied range of age groups.



“Since retiring from working as a Depute Head Teacher, I wanted to give something back to the community and thought that joining MHA's Management Committee was ideal. Since being elected at the 2019 AGM, I have gained a great deal of knowledge about service delivery, community activities and governing a community controlled HA. My involvement recently extended to me becoming a volunteer at the weekly Food Pantry which I find really rewarding.”

(MHA Management Committee Member, Meadowpark Street)

What qualities we are looking for in new Management Committee Members:

Key Priorities

MHA is looking for people who have:

- A commitment to ensuring that MHA provides quality housing and housing related services and of serving the community.
- A willingness to learn from and work as a member of a team of volunteers and senior staff that directs MHA's work.

Beyond this, there are many life experiences and types of knowledge and skills that are potentially valuable to the Management Committee's work, some examples are provided below:

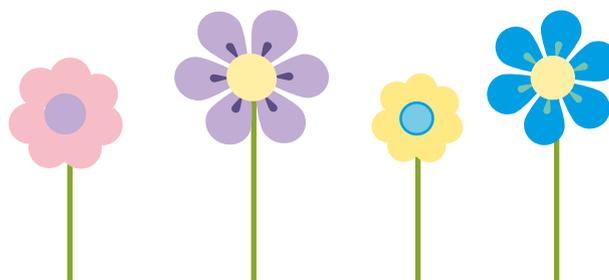
Housing-related skills and knowledge
✓ Providing and managing housing
✓ Housing finance
✓ Fuel poverty
✓ Factoring

Other relevant specialist skills and knowledge (from employment or volunteering)
✓ Governance, including membership of other committees or boards
✓ Financial planning and control
✓ Community regeneration or services
✓ Audit/risk management/assurance
✓ Running/managing a business or service (commercial, public sector, not for profit)
✓ Strategic planning & procurement

Knowledge and understanding of the MHA community
✓ Awareness of housing needs & experience of living in MHA's area
✓ Understanding of issues and concerns affecting MHA's tenants and service users
✓ Awareness of wider needs and issues in the community

Life skills and experience
✓ Volunteering skills and experience
✓ Willingness to ask questions
✓ Life experience - (e.g. of being a Carer, or bringing up a family, disability)
✓ First-hand knowledge about the needs of diverse communities, (e.g. the needs of Black, Asian and Minority Ethnic residents and disabled people)
✓ Ability to bring a different perspective to how decisions are made (e.g. to reflect the experiences and needs of younger people).

Please note: there is no formal test of skills and experience of people seeking to become a committee member as most people have experience of the four areas shown above.





What Are The Benefits Of Being A Management Committee Member?

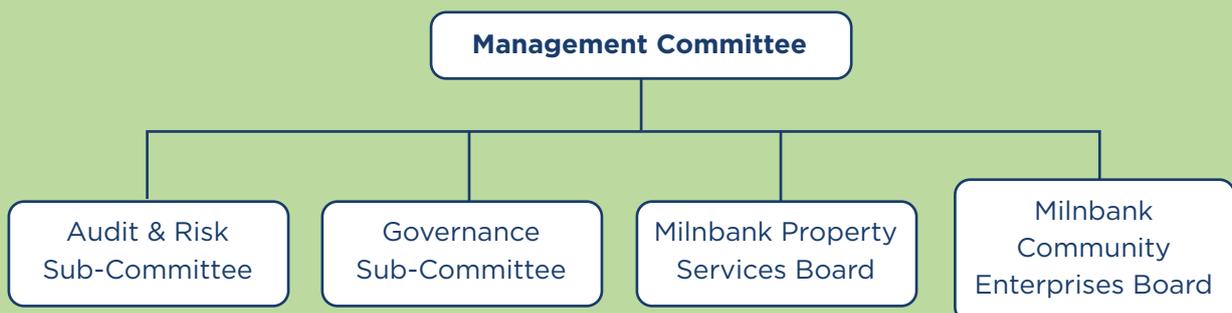
- + You can help make a real contribution to improving the quality of life for the MHA community and beyond.
- + Personal satisfaction from giving something back to the community in which you live.
- + Have your views heard in a mutually supportive environment in which every contribution is valued.
- + Play a crucial role in ensuring the continuity of MHA, and community control of local affairs.
- + You will develop a new sense of purpose and motivation.
- + Open career paths opportunities with new skills and knowledge.
- + Build a sense of achievement & improve your confidence and self esteem.
- + Access to training & personal development.
- + A wider dimension to your social life, and network of friends and acquaintances.

External Recruitment outside MHA's Area of Operation

If MHA seek to attract people with particular types of skills and experience, it will always conduct our search in MHA's area of operation. If this proves unsuccessful, there is an option of seeking interest from non-residents (e.g. if the Management Committee needed a member with expertise in a particular subject area or strategic initiative). Members joining a committee from outside the community is something that MHA would expect to consider rarely, but in certain circumstances, co-option could benefit residents and reduce risk.

A co-option can also be used to appoint a suitably experienced individual to serve on a sub-committee whose remit includes their area of expertise. Under MHA's Rules, anyone recruited in this way would be a co-opted member, since only shareholding members who live in MHA's area of operation can become elected members. Co-opted members can serve only until the next AGM, and while co-options can be renewed annually, this is only possible if there are vacant places on the MC after each year's AGM.

MHA Governance Structure





Joining a Sub-Committee

The Management Committee, as the governing body, lead and set the strategic direction of the Association. The Sub-Committee's and Boards who support the Management Committee are shown in the organisational committee structure above. The Sub-Committee meetings are held once a quarter. There are two sub-committee in MHA, these are:

Audit & Risk Sub-Committee – deals with three important areas. Firstly, it deals with the monitoring of all our finances including budgets and income and expenditure throughout the year. Secondly, it focuses

on our internal audit services and the third aspect is monitoring and managing risk.

Governance Sub-Committee – deals with regulatory issues in relation to the Scottish Housing Regulator, OSCR, and the Care Inspectorate etc. It also considers the implications of new or revised legislation and, finally, deals will all employment related matters like Health & Safety, Recruitment etc.

If you have the skills or experience outlined above and are interested in finding out more details, your help will be appreciated.

Joining The Board Of A MHA Subsidiary Company

If your preference is to get involved on a lesser level than the Management Committee, you might be interested in joining one of the subsidiary companies to serve on the Board as a community representative. Our subsidiary companies are:

Milnbank Community Enterprises

Meets 7 Monday evenings per year. The focus of this Board is to monitor and promote the range of non-housing activities that are provided to support our community values. This includes activities within our community

“MHA do so much for the community & I felt it is good to give something back by joining the MCE Board. I find the meetings very informative as I know what is provided in the Community.”

(Board Member, Ballindalloch Drive)

halls, the income maximisation service, Carbon Footprints Nursery and the Sports Hub located in Alexandra Park.

Milnbank Property Services

Meets 2 Monday evenings per year. The focus of this Board is to monitor and promote the factoring services that are provided to our owners and to ensure we comply with our legal and statutory duties as factors.

Are you interested in joining one of our Boards as a community representative?

The Association will at all times operate on an equal opportunities basis.

Joining A Scrutiny Or Focus Group

Are you interested in having the opportunity to share your views on MHA's services? If yes, you might like to consider joining one of our consultation groups. These informal groups generally meet no more than 4 or 5 times per year and primarily focus on MHA's service delivery.

Rent Scrutiny Group

Focuses on a range of rent issues including: rent charges, Value for Money, arrears management. Feedback from this group helps influence the annual rent reviews.

Allocations Scrutiny Group

This group reviews how MHA allocate houses, how the housing waiting lists operate and legislative and regulatory requirements that MHA must meet. Feedback from this group

helps influence Allocation Policy reviews.

Focus Groups

We have well established Focus Groups operating in various parts of the Association (e.g. Cathedral Square, Armadale area). The discussions cover all aspects of MHA services.

Registered Tenants Organisation (RTO)

MHA has one RTO within the Great Eastern Development. This RTO meet twice per year to discuss all aspects of their community (e.g. services, community facilities).

Scrutiny Panel

You may be interested in signing up for our Scrutiny Panel. This involves a few meetings per year and provides an opportunity to give your feedback and opinions on MHA policies and on new initiatives MHA is considering.

Volunteering For Community Activities



MHA has always been, and is still, extremely fortunate in the high number of residents who give their time freely for the greater good of everyone in the community. Much of what is delivered under the umbrella of MHA is only possible because of the contribution of volunteers. Getting involved in volunteering is easy at MHA. We have a wide choice of volunteering roles and you can choose the one that suits you best. This could be helping at the Parents & Toddlers Club, the gardening club, food pantry, prize bingo evening, the recycling centre, sports hub or much, much more. If you are interested in finding out more about the volunteering opportunities that are on offer, please see below.

"I began volunteering at MHA's Sports Hub in the summer 2020 with the youth club. MHA's Sports Hub Co-ordinator mentors me as part of my university degree in Community Development. I have found this to be a great experience and very rewarding personally."

(Volunteer, Appin Crescent)

"Helping out in the Bluevale Hall has been a lifeline as I recently retired and I'm really enjoying getting to meet staff and other volunteers on a regular basis."

(Resident, Dreghorn Street).

Next Steps

If you are interested in finding out more about MHA committees, boards, groups or volunteering, **please contact Linda Sichi, Depute Director**, who will arrange an informal discussion to explain more about how we work and what is involved in practice. We will also use this opportunity to confirm the range of support and training that is in place.

Business plan 2020/23 – End of year 1 review

As stated in our Annual Report, MHA adopted a new Business Plan. The main focus on our priorities are for service delivery, community support and safeguarding MHA's financial resilience. The following provides an update on our key performance indicators for Year 1 of the Plan (April 2020 to March 2021).

Action	Performance Update March 2021
Governance & Organisational Management	
Covid-19: ensure MHA's resilience, & support our tenants whenever we can.	On-going until restrictions end
Ensure business continuity & staff wellbeing during Covid-19.	On-going
Conduct 2020 AGM, consistent with legal advice.	Achieved
Continue Committee recruitment/succession planning activities.	On-going
Continue to develop succession planning framework for senior staff retirements.	Achieved
Achieve SHR sign off of MHA completed Governance Action Plan.	On-going information provided
Managing Risks & Financial Resilience	
Ensure there is a strong focus from Committee & staff on Risk Management.	Achieved
Manage current External Risks: Covid-19, UC & economy outlook due to Covid & investment in homes needed.	On-going
Establish post Covid-19 future fund to support cash flows & ensure MHA can provide tenants with level of services & investment needed.	Achieved
Housing Services	
Minimise rent arrears increases where within our control.	Achieved
Continue to provide added value services to achieve VFM & high tenant satisfaction.	Achieved (93.8% satisfaction rate)
Commission rent restructuring review.	Achieved
Continue to shape services in response to high risk factors (UC & Covid-19).	On-going
Continue to engage with GCC on homeless referrals & targets.	On-going. Regularly requesting referrals
Decide MHA's future role in supported accommodation based on the final terms proposed by GCC & the HSCP.	On-going. MHA Waiting on decision
Asset Management	
Plan for & implement resumption of reactive repairs & void services.	Achieved routine repairs & Voids, 98% tenants satisfaction
Complete review of asset base & new asset management strategy.	Achieved
Conduct VFM review of the asset function, & demonstrate VFM in upcoming procurements.	On-going
Develop new 5-year planned maintenance programme, effective from 2021/22.	On-going
Complete review & follow-up actions from health & safety reviews.	Completed majority, working through remainder