

A MESSAGE FROM THE CHAIRPERSON

As always, on behalf of the Management Committee, I am delighted to have the opportunity to write the opening article for the Annual Report. Traditionally, I highlight the challenges that Milnbank Housing Association (MHA) faces, however, this year has been like no other. At the point of writing, Scotland, like the rest of the World is slowly but surely coming out of the coronavirus lockdown. Managing the huge impact of Covid-19 pandemic and its aftermath to protect MHA's community is central to our strategic direction at this time. Measures that we have put in place to support our residents are highlighted in the Annual Report.

Prior to lockdown, the Association's new Business Plan was almost complete. However, this had to be re-assessed to reflect Covid-19 and its on-going associated challenges. As always, the best interests of our tenants and other customers is at the heart of what we do, therefore, the updated Business Plan is reflective of this. One of the key challenges for the Management Committee is to continue to provide the current range of services whilst keeping rent levels affordable to support tenancy sustainment. This is an area that is closely monitored.

We tend to use our Annual Report to highlight MHA's performance against the outcomes set by the Scottish Social Housing Charter and as a benchmark against other housing providers. However, due to the impact of Covid-19, the comparison figures have been delayed this year. The Management Committee has agreed that this information will be provided later in the year when they are available.

Given the unusual circumstances at this time, the Annual Report 2019/20 is in two distinct parts. Firstly, we highlight the impact of the pandemic and demonstrate how the community has responded secondly there is a snap shot of the range of services and activities that are provided by MHA. This includes details of the following:

- Our service delivery
- Keeping rents affordable and minimising rent arrears
- Manage the impact of welfare reform
- Safeguarding and managing our finances
- Keeping our current high levels of tenant satisfaction
- Continue to deliver our major repair works
- Maintain our high level of resident engagement and control.

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. As a community controlled housing association, 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 unflinching commitment to make people want to live in the MHA area. As I have served the maximum 5 year term as Chair, I will be standing down from this position but I plan to remain on the Committee. 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.

Allan Scott
Allan Scott | Chairperson

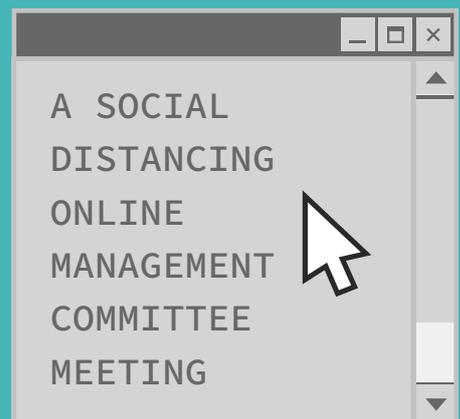


THE MANAGEMENT COMMITTEE

The Management Committee is MHA's governing body. All 15 members are local unpaid volunteers, acting for the benefit of our community. Management Committee members generally serve for a three-year term until the next AGM, but can be re-appointed if the Management Committee agrees this.



| Management Committee Members | Date Joined |
|--|-------------|
| Allan Scott (Chair) | 01/09/1996 |
| John O'Donnell (Vice Chair) | 01/09/1981 |
| Catherine McGuire (Secretary) | 02/09/1991 |
| Rose Tinney (Treasurer) | 01/01/2006 |
| Josephine Donachy | 01/09/2008 |
| Nick Halls | 26/01/2010 |
| May Hutchison | 30/09/2010 |
| Louise Williams | 27/09/2012 |
| Alex Young | 29/09/2011 |
| Ann Jenkins | 20/09/2018 |
| Margaret Anderson | 19/09/2019 |
| John McGuirk | 19/09/2019 |
| Georgina O'Hara | 19/09/2019 |
| Margaret Smith | 19/09/2019 |
| Councillor Elaine McDougall - GCC Representative | 31/03/2004 |





I am pleased with MHA and with Patricia for providing advice.
(Tenant, Roebank Street)

Dee Dee deserves a medal for her efforts during lockdown!
(Tenant, Aberfeldy Street)



Thanks to the estates team for doing a great job, it's great to have them back.
(Owner, Craigpark)

My mother is elderly and is shielding. I want to thank Joanne for her kindness in regularly phoning mum to ask if she needs anything.
(Owner, Sannox Gardens)

MHA COMMUNITY RESPONDED TO THE CORONAVIRUS LOCK DOWN

The Coronavirus pandemic has had dire consequences across the globe. Apart from the medical emergency, people everywhere are concerned about a whole range of issues for the future. In terms of MHA, the rapid and devastating impact of the pandemic has presented significant challenges. We are aware of the increased need for our community support services in the aftermath of Covid-19 as the process of relaxing lockdown restrictions moves forward, and as the longer-term social and economic impacts become clearer. Our aim is to continue to communicate with MHA residents on how MHA is addressing this.



On a more positive note, during lockdown our community have, as we expected, rallied round to help each other. The local community has shown great resilience and MHA has worked with a variety of volunteer-led organisations to ensure vulnerable residents have been helped where necessary. People volunteered to help with all sorts of projects and many have re-discovered the joy of walking around Alexandra Park. MHA was one of the first housing associations to successfully secure funding



from the Scottish Government through the Supporting Communities Fund. This has enabled the Association to work with local organisations such as Urban Fox and the Friends of Alexandra Park alongside MHAs own Community Engagement Team. MHA also worked in partnership with Achieve More Scotland to ensure vital food supplies for those in need. The extent of the voluntary effort and community resilience has been tremendous.

IF 2020 IS TELLING US ANYTHING,
IT'S TELLING US TO ENJOY THE MOMENTS
WE HAVE AND TO NEVER TAKE ANY DAY,
ANYTHING OR ANYONE FOR GRANTED.

Here are some examples of how this community responded during lockdown together with some resident comments:

I am really grateful to Julie and Lori for their assistance during lockdown.
(Tenant, Appin Road)

MHA have looked after everyone really well during lockdown, this is no less than I expected of them.
(Tenant, Alexandra Park Street)

I would like to thank Dee Dee and her Team for the afternoon tea it was so very thoughtful of her to put my name forward.
(Tenant, Roebank Street)

Thanks so much for the great food parcel. Thanks also for the telephone calls as I have been lonely. MHA are wonderful.
(Tenant, Cathedral Square)

I would like to commend Sylvia and TJ for all their efforts in looking after us during lockdown.
(Tenant, Aberfeldy Street)

Just enjoyed a long chat with Joanne. Her calls help keep my spirits up. Thank You.
(Owner, Cardross Street)

Thank You so much for the food parcel and for the activity pack for my son – we are both delighted.
(Tenant, Armadale Path)

A huge Thank You to MHA for the lovely picnic lunch, you made my day
(Tenant, Culloden Street)

We can't thank MHA enough for the lovely afternoon tea you delivered to us. It was delicious and so much appreciated. Such a kind and thoughtful thing to do to make our isolation a little more pleasant. Thank you also for your phone calls. All these things that you do for your residents make MHA stand out among the rest. We hope all your staff are keeping well and safe. God bless you all, and thank you again.
(Tenant, Aitken Street)



'Friends' distributing fruit & vegetable packs. They also organised a litter picking day and afternoon tea in Alexandra Park.



Exercising in Alexandra Park during lockdown



Maisie's tribute to our NHS.



Bluevale Hall was one of our food parcel distribution centres.



Do you agree that MHA should continue to deliver non housing services?

Yes 98.8% 642 Tenants

No 1.2 % 8 Tenants

Do you agree that these services represent value for money?

Yes 94.1% 612 Tenants

No 1.2% 8 Tenants

Don't Know 4.6% 30 Tenants

MHA AS A COMMUNITY ANCHOR ORGANISATION

In line with our charitable objects, the Management Committee have always agreed that MHA should be more than a housing provider. The severe problems caused by Covid-19 confirmed this to be the right direction and that MHA must be there as a community anchor in difficult times. We strongly support initiatives like the work undertaken to take care of our more vulnerable residents, facilitate social events, etc. MHA's updated Business Plan reinforces this key objective. MHA regularly seeks resident's views on this role and was delighted to see the overwhelming support from the community during a recent survey carried out just before lockdown. The 2020 Tenants Satisfaction Survey can be found on the left hand side.

FARESHARE

FareShare is the UK's national network of charitable food redistributors, made up of a number of independent organisations. They provide good quality and nutritious surplus food to community groups. MHA's distribution centre for FareShare food is at the Alexandra Park Sports Hub and is open every Wednesday from 2pm / 5pm. All members of the community are welcome to visit.

TENANCY SUPPORT SERVICE

MHA prides itself in the level and range of non-housing related support that we provide, especially to our more vulnerable residents, throughout the area. The support provided enhances the quality of the life and primarily sustain tenancies. MHA's Community Engagement Team provide a Tenancy Support service which provides residents with assistance on a range of matters, including:

- Income Maximisation, Budgeting, Life skills
- Managing a household and furniture
- Stress or physical/mental health related issues
- Accessing health and other services
- Dealing with addictions; alcohol, drugs etc
- Reporting repairs/applying for medical adaptations.

SUPPORT IS HERE
WHEN YOU NEED IT, JUST ASK.



MENTAL HEALTH & WELL BEING SERVICE

At the start of the Coronavirus pandemic, MHA offered access to the free, 24/7, Mental Health & Wellbeing counselling support provided by Assured Benefits Group. This can be accessed by all members of the MHA community.

OUR COMMUNITY

MHA's community is at the heart of everything we do. We pride ourselves on delivering a range of Wider Role services and clubs within our Community Halls. All residents are welcome to attend the various activities. Whether your interest is in playing bingo, going for a relaxing massage, Zumba, enjoy a meal at our lunch or Breakfast Clubs, meeting others at the Parent & Toddlers Group... MHA provides it. Full details of all events are displayed in our office, community halls and website.

CARBON FOOTPRINTS NURSERY

Provides a high quality day care and after school service for 75 children. The fee income covers staff salaries with MHA input 'back office' support like payroll and admin. Subsidised places are available if certain criteria is met. Fee comparisons with neighbouring nurseries demonstrate that CFN represent good VFM.

MHA 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 16 residents who volunteer to facilitate various clubs within the community halls, recycling shop, etc. During the period 2019/20, the volunteering time equates to approximately 2,939 hours and around £26,500 (NLW figure). This averages around 56 hours of volunteering per week.

INCOME MAXIMISATION SERVICE

This service aims to support those who are experiencing financial difficulties to maximise income by ensuring all relevant benefits are received. During 2019/20, a total of 900 claims were processed which resulted in almost £1.2m financial gains. From this income, 49.6% was rent related.



Alexandra Park Sports Hub

- Community Sports & Activities
- Community Café
- Bike Hub with Workshop
- Free Daily Bike Hire & Commuter Cycling Scheme
- Public Toilets
- Free Wi-Fi
- Meeting Room
- Outdoor Courtyard

Milnbank Housing Association

Tel: 0141 551 8065
Alexandraparksportshub.org.uk

AlexandraParkSportsHubGlasgow
AllyParkHub

Smarter Choices, Smarter Places
Greener Scotland Scottish Government

THANK YOU MHA KEY WORKERS!

All MHA staff worked really hard to keep our high levels of services during the coronavirus lock down. A mention must be made to the community engagement team who went above and beyond to assist with food deliveries, vouchers, welfare calls and visits and providing benefit advice. A huge thank you also goes to our Supported Accommodation staff who assisted with homeless tenancies.

THE MAIN BUSINESS PLAN STRATEGIC PRIORITIES FOR WIDER ROLES DURING 2020/21 ARE:

- Monitor added value to tenants, through additional services provided by MCE.
- Ensure CFN and parents make the transition to new extra funded hours.
- Assess & maximise residents' income, especially those in rent arrears, ensuring they receive all relevant income.
- Assess & monitor the more vulnerable residents who use the community engagement service and facilitates.

FACTORING SERVICE

Milnbank Property Services (MPS) is a subsidiary company of MHA. Under a Service Level Agreement, MPS provides factoring services to 1,323 owners and from this, 613 (46%) are properties where MHA does not have rented stock. The aim of MPS:

- To provide a factoring service that is of a high standard, affordable, and good VFM for factoring owners.
- Support MHA to maximise the contribution MPS makes to the well-being of our community.

Satisfaction levels from owners who receive this service remains high at **94.62%**.

VALUE FOR MONEY

Strategic Approach to Value for Money (VFM) - MHA's purpose is to serve the community, and this shapes our approach to VFM which is focused on:

- Providing quality homes and services at affordable rents
- Investing in our community to make it a better place to live, where residents have access to good services, facilities and opportunities.

Our approach to VFM is based on best value principles, so MHA will:

- Use our resources efficiently and effectively to benefit our tenants and community.
- Seek to continually improve the value that tenants receive from MHA to enhance the type and quality of the services provided.
- Be open to making efficiencies to better meet our priorities without detriment to tenants.
- Make sure that MHA continues to be a financially strong and sustainable social business.

The ways that the Management Committee measure that MHA is providing good VFM includes the following:

Tenant Satisfaction - Continue to seek the views of our tenants and other service users to gauge satisfaction levels on our range of services.

MHA Rents - Continue to consult annually with tenants on rent levels, and undertaking rent affordability assessments. This is balanced with meeting our costs and remaining financially healthy.

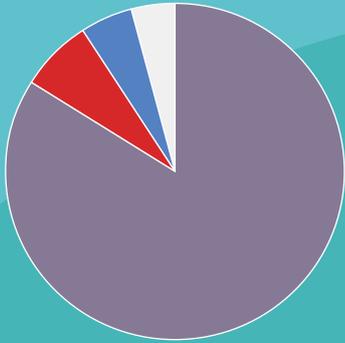
Benchmark the efficiency & effectiveness in Service Delivery - Our performance is reviewed through Scotland's Housing Network benchmarking group and the analysis of the Annual Return on the Charter data published by the Scottish Housing Regulator.

Achieving Best Value - Providing wider role services or facilities, both directly or through our subsidiary Milnbank Community Enterprises (MCE), for the benefit of tenants and the wider community.

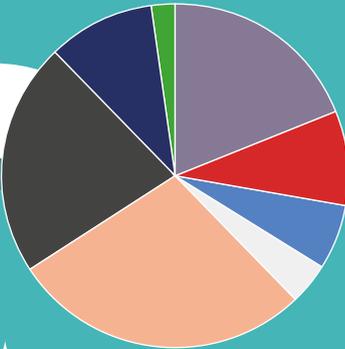
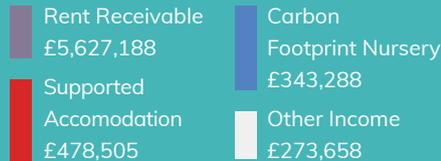
- Seeking to enhance or add value to our core services, by making the best use of the resources available to us (e.g. income maximization, community engagement support for more vulnerable residents and repairs service through our in-house team).
- Securing community benefits that will create value for MHA tenants and the community (e.g. apprenticeship and training opportunities that benefit local residents).

FINANCE

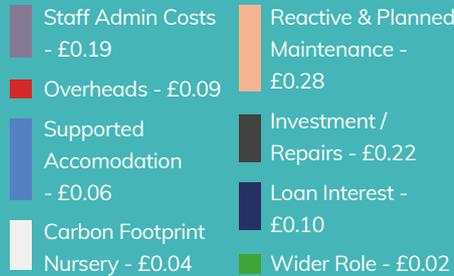
MHA continues to operate from a strong financial foundation. At the financial year end 31 March 2020, based on management accounts, our financial position was £16.8m. The operating surplus was £738k with a net surplus of £54k after finance charges.



INCOME RECEIVED 2019/20



HOW EVERY £ WAS SPENT



FINANCIAL RESTRUCTURE

It is anticipated that, financially, the impact of Covid-19 and the nature of the disruption will be significant and could lead to disproportionate social impacts across communities such as ours. In view of this, the Management Committee accessed additional loan finance of £4.1m as a Post-Covid Fund from GB Social Housing to ensure the viability of MHA and to provide reassurance to the tenants that the Association, as an anchor of the community will still be able to operate and protect them during these difficult times.

THE MAIN BUSINESS PLAN STRATEGIC PRIORITIES FOR FINANCE DURING 2020/21 IS:

To protect & future-proof MHA, ensuring it is well-governed, well managed and continues to be fit for purpose. A financial control framework is in place to control and monitor spend.

THE MAIN BUSINESS PLAN STRATEGIC PRIORITIES FOR ACHIEVING VFM DURING 2020/21 ARE:

- Working efficiently by looking at ways to maximise our existing resources.
- Continue to harmonise rent levels through a rent equalisation process.
- Revise the component replacement programme and carry out a VFM assessment of the asset function.
- Conduct a comprehensive review of the Health & Safety.

THE MAIN BUSINESS PLAN STRATEGIC PRIORITIES FOR MPS DURING 2020/21 ARE:

- Continue to provide a high quality and effective Factoring Service.
- Consider the implications of expanding the fixed factoring service.
- Assess the outcome of Scottish Government review of Code of Conduct.

TENANTS

SATISFACTION SURVEY 2020

MHA commissioned an external consultant to undertake a satisfaction survey at the end of 2019 and this work was completed in March 2020. All MHA tenants were invited to participate. A total of 650 tenants agreed to be interviewed face to face, this represents 40% response across our stock. The questions asked covered two broad themes; Part 1 were questions that relate to the Annual Return on the Charter (ARC) as required by the Scottish Housing Regulator and Part 2 was a set of questions relating to non-housing activities undertaken by MHA. The Key Findings of Part 1 survey questions were:

- A high level of satisfaction. No tenant expressed the view they were extremely dissatisfied with any aspect of the service provided by MHA.
- Tenants are very aware of what MHA does as a community based housing provider and they have high expectations in terms of the range and quality of services. Conversely, there is general frustration about the poor quality of public services provided in the MHA areas.
- There was overwhelming enthusiasm for the non-housing activities undertaken by MHA.
- A number of tenants made a point of stressing how enthusiastic they felt about MHA as a housing provider and the positive contribution MHA makes to the community.

Q1 - Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by MHA?

Q2 - How good or poor do you feel MHA is at keeping you informed about their services and decisions?

Q3 - How satisfied or dissatisfied are you with opportunities given to you to participate in MHAs decision making process?

Q4 - Overall how satisfied or dissatisfied are you with the quality of your home?

Q5 - Have you had any repairs carried out in the last 12 months?

Q6 - Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by MHA?

Q7 - Taking into account the accommodation & services your landlord provides, to what extent do you think that the rent for this property represents good or poor value for money.

Q8 - Overall, how satisfied or dissatisfied are you with MHAs contribution to the management of the neighbourhood you live in?

Part 2 of the survey responses have been added to the relevant sections in the Annual Report

TENANTS SATISFACTION SURVEY ACTION PLAN

- Improved communication in relation to providing dates for kitchen replacement programmes. Also, clarity on the perception of prioritising void upgrades over occupied property and that some MHA areas receive preferential treatment.
- Further explore engaging tenants from different cultural backgrounds in housing related activities.
- Provide more specific details on providing community Wi-Fi for tenants.
- Clarify public services provided by other organisations as there is a high level of expectation for MHA to resolve all local problems irrespective of whether they are MHA's responsibility.

| | Very Satisfied | Fairly Satisfied | Neither | Fairly Dissatisfied | Very Dissatisfied | Total |
|--|---------------------------|------------------|------------|--------------------------|-------------------|-------|
| | 44.3% (288) | 49.5% (322) | 1.8% (12) | 4.3% (28) | 0 | 93.8% |
| | 60.1% (391) | 35.5% (231) | 3% (19) | 1.4% (9) | 0 | 95.6% |
| | 51% (332) | 46.2% (300) | 1.4% (9) | 1.4% (9) | 0 | 97.2% |
| | 50.6% (329) | 43.4% (282) | 1.38% (9) | 4.6% (30) | 0 | 94% |
| | Yes - 47.7% (310 tenants) | | | No - 52.3% (340 tenants) | | |
| | 68.7% (213) | 23.9% (74) | 1% (3) | 6.4% (20) | 0 | 92.6% |
| | 76.9% (500) | 15% (98) | 3.42% (22) | 4.6% (30) | 0 | 91.9% |
| | 89.2% (580) | 6.2% (40) | 0 | 4.6% (30) | 0 | 95.4% |

A huge Thank You to all the tenants who took the time to participate in the survey. The Management Committee and the staff are delighted to share the response to the last survey question below:

Question - How do you think the area would be if there was not a Community Controlled Housing Association in operation?

| | | |
|--------|-----|-------------|
| Better | 0% | 0 Tenants |
| Same | 2% | 13 Tenants |
| Worse | 98% | 637 Tenants |

In addition to our main Tenants Satisfaction Survey, MHA seeks feedback from residents and other customers, on an on-going basis covering a range of services that we provide. During 2019/20, MHA engaged with 1,456 residents and the average satisfaction rate was 93.6%. From the feedback received, only 6.4% of residents were dissatisfied with MHA's service. Furthermore, MHA consulted with an additional 149 residents on a variety of matters including: Allocations, Regulatory Standards, ARC Reporting, MHA as a Community Anchor Organisation & MHA Annual Assurance Statement.

MEMBERSHIP

MHA has 809 local people who are members. This is the 4th highest roll of housing associations in Scotland. From this, 113 Members attended last year's AGM, this was the highest attendance of housing associations in Scotland.

PARTICIPATING IN MHA

To maintain the current high satisfaction level of participation, we currently have a range of Focus and Scrutiny Groups in place, the membership of these is compiled from local residents who give their views on the range of services and policies that MHA has in place. New members and fresh ideas are always welcome. Further contact will be made to the 105 tenants (16.15%) who indicated they would be interested in becoming a member of a Tenants Panel when asked this question in the Satisfaction Survey.

CORPORATE GOVERNANCE

COMMUNICATION - In the spirit of our community controlled ethos, MHA prides itself in maintaining excellent on-going communication with residents. This is demonstrated with our annual statistic gathering which show that 98% of visitors to MHA office agree that the reception staff offer a first class service.

Impact of the Coronavirus crisis will require us to have safety measures in place to safeguard residents and staff in terms of how we communicate - our aim is to make the necessary adjustments short term. We asked for specific feedback on our communication as part of the Tenants Satisfaction Survey, the following feedback was received:

What is your preferred method of contacting regarding the Tenants Survey?

| | | |
|-------------------------|-------|-------------|
| Face to face | 98.2% | 638 tenants |
| Letter, Online or Email | 0% | 0 |
| Telephone | 0.9% | 6 |
| No Opinion | 0.9% | 6 |

How often would you wish to participate in a Tenants Survey?

| | | |
|---------------|-------|-------------|
| Every year | 96.6% | 628 tenants |
| Every 3 years | 2.5% | 16 |
| No Opinion | 0.9% | 6 |

Do you have internet access? Do you have plans to arrange future access?

| | | |
|--|-------|-------------|
| Yes, have access to internet | 84.8% | 551 tenants |
| No and have no plans to get access in future | 14.3% | 93 |
| No, but will arrange access soon | 0.9% | 6 |

Do you support MHA providing a community Wi-Fi service?

| | | |
|-----|--------|-------------|
| Yes | 69.84% | 454 tenants |
| No | 30.15% | 196 |



EQUALITIES

During the financial year 2019/20, a total of 39 home adaptations were completed at a cost of £76,355.

- + MHA is a Disability Confident Employer, a member of Happy to Translate and has Volunteer Friendly accreditation.

Our community profile in support of Equality and Diversity Policy, and to make our Equality Action Plan more focused on future actions, was updated during the financial year. This population profile helps set MHA's future objectives and priorities.

- + The voluntary Management Committee operate to a Code of Governance and they are charged with ensuring that MHA policies and procedures are applied fairly.

2019/20 COMPLAINTS

| Complaints 2019/20 | 1st stage complaints | 2nd stage complaints |
|---|----------------------|----------------------|
| Complaints received | 10 | 4 |
| Complaints responded to in full | 10 | 4 |
| Complaints upheld by MHA | 4 | 1 |
| Complaints responded to in full within set timescales | 10 (100%) | 4 (100%) |
| Average time to fully respond to complaints (Target completion 20 working days) | 2.9 working days | 8.7 working days |

2019/20 COMPLIMENTS

A total of 98 compliments were received during the above period where residents contacted the office to record their appreciation for a range of our services.

MHA STAFF

As the second largest employer in Dennistoun, MHA currently employs 112 people, many of whom live within the immediate and surrounding area. MHA is a Living Wage Employer and hold Investors in People and Investors in Young People at Platinum Level. The staff complement is: Directorate, Asset Management, Housing Services, Compliance, Property Management, Estates, HR, Community Engagement, Finance, Corporate Services, Supported Accommodation and Carbon Footprints Nursery.

THE MAIN BUSINESS PLAN STRATEGIC PRIORITIES FOR CORPORATE GOVERNANCE DURING 2020/21 ARE:

- Maintain MHA business continuity during/post covid-19 pandemic.
- Meet MHA Objective of being a Best Value Organisation.
- Implement new IT system & renew cyber security certification.
- Implement revised Risk Management reporting.
- Implement year 1 of the internal audit rolling programme.
- Monitor staff pension costs.
- Review systems to comply with new equalities monitoring of data.
- Undertake organisational management structure review, succession planning for Committee & staff.

ASSET MANAGEMENT

During the financial year, a total of 5,605 repairs were carried out. From this: 2,003 were undertaken by MHA in-house tradesmen with the remaining 3,602 by external contractors.

REPAIRS & MAINTENANCE KEY PERFORMANCE INDICATORS 2019/20

| | |
|---|--|
| Reactive repairs completed 'right first time' | 98% (Last year 98%) |
| Average time to complete emergency repairs | 2 hours 53 minutes (Last year 2 hours 38 minutes) |
| Average time to complete non-emergency repairs | 3 days (Last year 3 days) |
| Gas safety checks renewed by anniversary date | 99.87% (Last year 99.9%) |
| Stock achieving the Scottish Housing Quality Standard | 90% (Last year 90%) |

MAIN COMPONENT REPLACEMENTS/UPGRADES 2019/20

| Component | Number | Costs |
|------------------------------|--------|----------|
| LD2 Systems (Fire Detection) | 744 | £322,272 |
| Kitchens | 61 | £165,406 |
| Boilers | 39 | £93,727 |
| Bathrooms | 32 | £56,457 |
| Door Entry System Upgrades | 13 | £12,234 |
| Rewires | 10 | £78,655 |
| Central Heating Systems | 8 | £23,550 |
| External Doors | 4 | £3,174 |
| Totals | 911 | £684,685 |

THE MAIN BUSINESS PLAN STRATEGIC PRIORITIES ASSET MANAGEMENT DURING 2020/21 ARE:

- Compile an Asset Management Strategy
- Develop a new 5 year planned maintenance programme effect from 2020/21
- Complete review of Asset function to demonstrate value for money.

HOUSING SERVICES



| | 1APT | 2APT | 3APT | 4APT | 5APT |
|----------------------------|------|------|------|------|------|
| MHA own 1,669 units | 41 | 566 | 811 | 244 | 7 |

| House Size | MHA average rent at 31.3.20 |
|-------------|-----------------------------|
| 1 apartment | £51.19 per week |
| 2 apartment | £58.38 per week |
| 3 apartment | £66.55 per week |
| 4 apartment | £77.00 per week |
| 5 apartment | £81.69 per week |

MHA HAS ONE OF THE **LOWEST AVERAGE RENT CHARGES** IN SCOTLAND

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.



RENT CONSULTATION

A crucial part of MHA's annual rent setting strategy is to consult with tenants. For the 2020/21 consultation, 388 tenants participated in a postal survey. The key findings were:

- 87% - Overall MHA rents being affordable.
- 88% - Agreed rent charge represents Value for Money.
- 71% - of tenants would not support a rent freeze if services were reduced.
- 68% - of tenants prefer a monetary increase over percentage.
- The majority of tenants in full time employment earn less than £20,000 p.a.

MHA OWN 1,669 UNITS AS AT 31.03.20

121 allocations were made during the year. 61% (External Housing List), 14% (MHA transfers) 24% (GCC Homeless) & 1% (Mutual Exchange).

RENT SETTING PRINCIPLES

The Management Committee agreed the following 4 principles for rent setting for 2020/21:

Principle 1: Ensure the rent increase generates enough income to allow services to continue at the current level or to improve them.

Principle 2: Monetary Increase will be applied and will be calculated in line with the current rent charge charged for each property.

Principle 3: MHA are committed to not charging any rent above the Scottish Average.

Principle 4: Aim to keep rents as affordable as possible for tenants in employment on a low income.

A key focus of our Rent Strategy is to build on the programme of harmonising rent levels across our housing stock and to continue to work on collecting as much rent as possible in an attempt to reduce arrears levels.

UNIVERSAL CREDIT

As regularly reported in our newsletters, our Income Maximisation and Housing Services staff continue to support MHA tenants who transfer onto Universal Credit (UC). It was anticipated that the full migration, moving from a range of benefits to one UC, would be completed during this financial year. However, due to the Coronavirus pandemic, the completion date is now more likely to be around 2023. The number of tenants claiming UC increased from the start of the pandemic. Staff continued to support tenants, and work with the various agencies, to ensure they received the correct levels of benefit. The Income Maximisation staff plan to look further into working with employability agencies.

HOUSING SERVICES KEY PERFORMANCE INDICATORS 2019/20

RENTS

| | |
|---|--------------------------------|
| % gross rent arrears of rent due (£5,563,733) | 5.86% arrears (Last year 6.4%) |
| % collected of total rent due | 96.62% (Last year 98.1%) |
| % former tenant rent arrears written off | 55.92% (Last year 55.4%) |

TENANCY SUSTAINMENT

| | |
|---|-----------------------------------|
| % new tenancies began in previous year sustained more than a year - applicants assessed statutory homeless LA | 89.66% (Last year 100%) |
| % tenancies began in previous year sustained more than a year – all applicant types | 94.8% (Last year 94.4%) |
| % of court actions initiated which resulted in eviction | 50% (Last year 12.5%) |
| Number of anti-social behaviour cases reported per 100 homes | 7.01 cases (Last year 8.39 cases) |
| Evictions | 7 (0.43%) (Last year 2. 0.12%) |
| Abandoning Properties | 13 (0.7%) (Last year 16. 0.9%) |

ALLOCATIONS

| | |
|--|--------------------------|
| % lettable houses that became vacant in year | 6.45% (Last year 7.7%) |
| % tenancy offers refused | 18.67% (Last year 11.5%) |

VOIDS

| | |
|--|----------------------------------|
| % tenants satisfied with standard of home when moving in | 97.7% (Last year 94.7%) |
| Average calendar days to re-let properties | 33.63 days (Last year 46.3 days) |
| % of rent due lost through properties being empty | 0.57% (Last year 1.1%) |





COMMUNITY POLICE PARTNERSHIP

The positive collaborative working agreement between MHA and Police Scotland continues to be successful. Comparison Reports show that year on year there is a downward trend on almost all crime types within the wider community. Inspector Stevie Kinvig commented “I cannot underestimate the value of having funds available for this project as it allows the police greatly enhanced ability to be proactive and reactive to community concerns and seek solutions through a close partnership approach and information sharing with MHA. As well as a reduction in overall crime within the wider MHA area, public reassurance and local problem solving continues to be a priority.”

LEDAIG STREET CLOSE ENTRANCE



DURING LOCKDOWN



POST LOCKDOWN

THE MAIN BUSINESS PLAN STRATEGIC PRIORITIES FOR HOUSING SERVICES DURING 2020/21 ARE:

- Provide core housing services that are responsive to individual and community needs, and that is consistent with our best value ethos & ensures VFM.
- Manage & improve rent arrears in line with policy, external rent restructure & project plan, annual rent consultation and financial assumptions for rents & bad debts.
- Action UC arrears cases & monitor resource implications for managing this.
- Improve on voids performance.
- Work constructively and seek to influence the future of GCC on Homeless Referrals.
- Appraise the future of the Supported Accommodation service in line with GCC/ HSCP policy.

REVIEW OF OUR KEY PERFORMANCE INDICATORS

SET DURING THE LAST FINANCIAL YEAR – 2018/19



| KEY PERFORMANCE INDICATOR | UPDATE AS AT 31 MARCH 2020 |
|--|---|
| Freedom of Information - MHA to meet legal obligations by November 2019. | MHA has the required information in place in order to comply with FOI guidance. Details are on MHA's website. |
| Conclude the current MHA Business Plan 2016-19. | The Business Plan 2016-19 was updated and concluded by the Management Committee in December 2019. |
| Continue to consult with residents on MHA as a community anchor organisation. | This was supported by the 113 Members at the 2019 AGM and also included in the Tenants Satisfaction Survey 2020 which showed 98.88% of tenants support MHA being a community anchor organisation. |
| Develop a Community Profile in support of our policy on Equality & Diversity. | A Community Profile Report was agreed in February 2020 as part of our equality & diversity work. |
| Reduce the Void Target without compromising on standard. | The void turnaround target improved by 12.62 days. (From 46.25 days to 33.63). |
| Commission an external company to undertake a Tenants Satisfaction Survey. | The Survey was completed in March 2020 by an external consultant. The results were presented in the Annual Report 2019/20. |
| Conduct an External Rent Structure Exercise to provide assurance MHA operate an appropriate rental policy. | Work completed by an external consultant. |
| Secure Re-accreditations - that are scheduled for review. | Successfully secured re-accreditations for: IIP Platinum, IYP Gold and Volunteer Friendly Scotland. The Healthy Working Lives Gold was not achieved. |
| Clarify MHA's role in GCC Rapid Rehousing Plan. | Talks are continuing with GCC on the mechanics of how the plan can operate effectively. This was delayed due to covid-19. |
| Agree the future funding for MHA support units under the new GCC Homeless Alliance. | No decision has been made yet. |
| Update MHA's Major Repair Programme. | This remained outstanding at the financial year end. |



MHA BUSINESS PLAN PRIORITIES

2020/23

The Association's new Business Plan sets out actions for service delivery, community support, and safeguarding MHA's financial resilience. However, the many uncertainties attached to Covid-19 will require us to be flexible and adaptable in how we take our proposals forward, and with a continuing need to develop further plans when present uncertainties are resolved. Updates on achieving our key objectives are below and updates will be provided on a regular basis. (Please note a summary of MHA's Business Plan can be found on our website).

GOVERNANCE & ORGANISATIONAL MANAGEMENT

- Covid-19: ensure MHA's resilience, & support our tenants whenever we can.
- Ensure business continuity & staff wellbeing during Covid-19.
- Conduct 2020 AGM, consistent with legal advice.
- Continue Committee recruitment/succession planning activities.
- Continue to develop succession planning framework for senior staff retirements.
- Achieve SHR sign off of MHA completed Governance Action Plan.

HOUSING SERVICES

- Minimise rent arrears increases where within our control.
- Continue to provide added value services to achieve VFM & high tenant satisfaction.
- Commission rent restructuring review.
- Continue to shape services in response to high risk factors (UC & Covid-19).
- Continue to engage with GCC on homeless referrals & targets.
- Decide MHA's future role in supported accommodation based on the final terms proposed by GCC & the HSCP.

MANAGING RISKS & FINANCIAL RESILIENCE

- Ensure there is a strong focus from Committee & staff on Risk Management.
- Manage current External Risks: Covid-19, UC & outlook for the economy due to Covid-19.
- Establish post Covid-19 future fund to support cash flows & ensure MHA can provide tenants with level of services & investment needed.

ASSET MANAGEMENT

- Plan for & implement resumption of reactive repairs & void repairs services.
- Complete review of asset base & new asset management strategy.
- Conduct VFM review of the asset function, & demonstrate VFM in upcoming procurements.
- Develop new 5-year planned maintenance programme, effective from 2021/22.
- Complete review & follow-up actions from health & safety reviews.



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.

MILNBANK HOUSING ASSOCIATION

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