



Milnbank
Housing Association

Annual Report 2023/24

Our community counts



A message from the chair

Welcome to our Annual Report. This report covers information for the financial year April 2023 to March 2024 and provides an opportunity to reflect on our activities as we approach our AGM in September. The report assesses our performance, gauges the progress achieved, and considers the challenges ahead.

Within Milnbank Housing Association, the emphasis on people and community remains. We have continued with our reputation of supporting our tenants and the local community in any way we can, and this is particularly evident in our articles in this report on our community initiatives, income maximisation officers, the community engagement team and our volunteers.

As advised in my report last year, like most organisations, the Association faced many challenges which meant that the Management Committee had difficult decisions to make. This included pausing our proposed component replacement programme of works due to high tenders, making the difficult decision to set a higher than usual rent increase due to high inflation and increased organisation running costs and to scrutinise our finances to reduce the financial deficit. I'm pleased to report that through a combined effort, the Association is now in a more financially viable position.

The Association continues to work with Glasgow City Council (GCC) on the redevelopment of the former Haghill Primary School site. At this stage, the Association is carefully considering the financial and risk elements of the development which will create around 48 homes for rent that will directly benefit the local community.

The Leadership Team continue to work closely with the Management Committee to ensure that we have the right staff complement in place to help deliver a high level of customer service and, at the same time, achieve value for money.

Each year we must report on our performance to the Scottish Housing Regulator (SHR). This is known as the Annual Return on the Charter and lets the SHR know how MHA has performed against the Scottish Social Housing Charter. You will find details about some of the service information that we collect in this report.

As I comment every year, the Chairperson's Report only provides a snapshot of key ongoing endeavours. Our continuous efforts encompass a wide range of housing-related activities that are crucial to our role as a Community Based Housing Association. As we approach our 50th anniversary next year, I once again wish to record my appreciation to our dedicated committee, staff, and volunteers for their valued contribution to the Association.



Allan Scott
Chair - Milnbank Housing Association

AGM

A total of 87 members attended the Annual General Meeting (AGM) in September 2023 (11% of the membership). The AGM provides members with details on our financial position, an opportunity to stand for election to the Management Committee and a general catch up with staff members. Please put a note in your diary for this year's AGM which is scheduled for Thursday, 19.09.24

Annual house visits

As part of our improved communications strategy, our Housing Officers are scheduled to visit every home within their allocated patch annually. The aim of this is for both the staff and tenant to get to know each other and help to ensure homes remain safe and in good condition. This visit is an important part of the tenancy agreement, and it also provides an opportunity to discuss any issues or support the tenant may have. The Housing Officers will contact tenants to agree a suitable date and we urge tenant to ensure they are in for their appointment.

Allocations

During the financial year 2023/24, a total of 117 properties were let in accordance with our Allocations Policy. The breakdown of this information is:

Source	Number of lets
76	External applicants
25	Section 5 (Homeless)
11	MHA tenants transferring
5	Other

Business plan 2024/25 (Year 2)

The Business Plan is the main way that MHA makes plans for our strategic direction for the future. It sets out:

- **Our aims**
- **What we will do to achieve these**
- **How we will pay for our plans**

Please visit our website for a summary of the Association's Business Plan 2023/2026, Year 2.

Complaints

MHA is committed to providing high quality customer services. We aim to please, but we know that's not always the case! Complaints are used to help us to improve our services. Our Complaints Handling Policy, which is the Scottish Public Services Ombudsman model policy, sets response timescales to deal with complaints. The undernoted table provides details of our performance during 2023/24.



Complaint	Complaint upheld by MHA	Target completion	Actual completion
17 x Stage 1	Yes = 12 No = 3 On going = 1	Within 5 working days	Average – 4.1 working days
7 x Stage 2	Yes = 4 No = 1 Partially = 2	Within 20 working days	Average – 16.4 working days

MHA uses complaints received, where relevant, as lessons learned to improve our service. From the 2023/24 complaints, the Association has:

- Reviewed and improved our working practices in dealing with complaints (e.g. introduced online complaints form accessible via the MHA website, have a dedicated complaints email address, staff training on complaints handling).
- Increased the support and supervision of jobs which our apprentices are involved in.
- We are in the process of introducing tracking repair requests text to improve communication with MHA and contractors.

And Compliments

Thank you to the 38 residents who took the time to email, phone or write to the Association praising the services provided.

Communication and consultation

MHA will continue to work with residents through focus groups, pop up events, close meetings, allocations and rent scrutiny groups, registered tenants organisation and owners forum. For details of the above, please contact Chris Chalk or visit our website.

Thank you to those residents who take the time to attend community events.



Customer first strategy

We plan to implement our Customer First Strategy shortly. The aim of this is to provide a first-class service to our tenants, owners and other customers. We will learn from our residents by seeking regular feedback, look at what's working or not with our service delivery, interrogate the data we have and share feedback.

Development opportunities

As reported in our newsletters, MHA continues to gather the various financial and risk requirements for the potential new build development at the former Haghill Primary School site. We are also working with AS Homes on a developer-led project at Todd Street. Site investigation work has been undertaken in preparation for a Planning Application for the Summer of 2024 for MHA to build 48 flats. Progress updates will be provided when we have more information.

Digital transformation

Our work around utilising digital methods for communication continues to develop. Residents can contact us through telephone, email, our website,

Facebook and tenants or owners' portals. And, of course, face to face in person communication will also be an available option. (Please see the last page of this report for details).

Energy advice service

MHA's Income Maximisation staff have been trained to offer free energy advice. Examples of the service include reviewing ways to reduce your energy bills, helping to contact your supplier, advice on the best tariff and financial support. During 2023/24, a total of £31,000 grant funding was received to provide energy efficient items and, in addition, energy vouchers to the value of just over £34,000 were distributed to MHA tenants. For more advice, please contact Sylvia Pollock.

Equality & human rights

The Association is committed to equal opportunities and human rights, and we will respond to the different needs and service requirements of individuals, and we will not discriminate against any individual for any reason outlined in Equality & Human Rights Legislation. Using good practice guidance, our Equalities Framework will be reviewed during the financial year.

Factoring	MHA	Scottish average
Overall satisfaction with factoring service	94.44% (Last year 94.4%)	59.46% (Last year 61.79%)
Average annual management fee	£118.68 (Last year £110.83)	£115.12 (Last year £107.59)



Milnbank Property Services provides a factoring service to 1,315 owners. The recently launched revised service aims to provide improvements through quarterly invoicing, a newly formed Owners Factors Zone on our website, more accurate charging of services in line with the title deeds.

Financial report at 31.03.24

Throughout the last two years, every aspect of the Association has been reviewed with the aim to maximise efficiencies and reduce the financial deficit. This covered, amongst a host of areas, reviewing on-going contracts for office equipment, examining working practices, undertaking an organisational re-structure, demonstrating value for money is

achieved etc. This resulted in MHA being in an improved financial position as at 31 March 2024 as a small surplus of £40,650 was achieved and our cash in bank increasing to £6,349,657. This information will be presented at the September AGM for approval. The following tables provide a summary of the income and expenditure during 2023/2024.

£ Money coming into MHA 2023/24

Rent received	£6,939,505	92% of income
Wider role activities	£201,440	3% of income
Interest Received	£147,963	2% of income
Carbon Footprints Nursery	£146,097	2% of income
Grants	£121,821	2% of income

£ How every £ was spent 2023/24

Overheads	£1,463,402	20p of every £1 spent
Staff costs	£1,275,240	18p of every £1 spent
Planned & cyclical maintenance	£1,213,336	17p of every £1 spent
Loan repayments	£1,098,614	15p of every £1 spent
Reactive Maintenance/ repairs	£954,570	13p of every £1 spent
Investment/ replacement components	£460,155	6p of every £1 spent
Wider role	£463,600	6p of every £1 spent
Carbon Footprints Nursery	£273,393	4p of every £1 spent

Gala day

Another great gala day for everyone in the community to enjoy was held at the end of May in Alexandra Park.




Housing services	MHA	Scottish average
% Gross rent arrears of rent due (£6,502,809)	4.38% arrears (Last year 7.26%)	6.74% (Last year 6.86%)
% Collected of total rent due	101.4% (Last year 100.31%)	99.4% (Last year 99.03%)
% New tenancies in previous year sustained more than a year, applicants assessed statutory homeless LA	88.5% (Last year 80%)	90.31% (Last year 90.33%)
% Tenancies began in previous year sustained more than a year – all applicant types	91.5% (Last year 94.17%)	91.24% (Last year 91.22%)
% Of court actions initiated which resulted in eviction	7.5% (Last year 5%)	26.53% (Last year 17.16%)
% Tenancy offers refused	39.1% (Last year 45.41%)	30.48% (Last year 30.87%)
Average calendar days to re-let properties	25.1 days (Last year 60.2)	56.7 days (Last year 55.6)
% Of rent due lost through properties being empty	0.5% (Last year 2.67%)	1.4% (Last year 1.4%)

Health, safety & wellbeing (HS&W)

A key piece of work during the current financial year will be a review of all aspects of MHA's management of HS&W. As well as looking at compliance and legislative requirements, current working practices will also be examined to ensure best practice is being followed. To assist with this, MHA will implement the HS&W Control manual, and Landlord's Safety Manual. For tenants, please look out for information leaflets relating to your property and we will also be issuing information to all residents for common areas.

Home contents insurance

This Thistle Home Contents Insurance Scheme was developed for tenants and residents in housing associations and for those who are unable to access home contents insurance through the mainstream market. The scheme offers flexible regular payment options and covers fire, flood, theft and many more household risks.

 If interested, please contact Thistle direct on Ann.Park@thistleinsurance.co.uk

Income maximisation service (IMS)

Our IMS, which is delivered from the Culloden Street and Bluevale offices, is much sought after. The team continue to work with various external agencies to support MHA tenants needs, this includes financial assistance during the current climate. The success of this service is evidenced below.

	2021/22	2022/23	2023/24	Total
MHA residents' financial gains	1,359,923	£1,857,463	£2,254,782	= £5,472,168
MHA tenants using IM service	1,035	816	714	= 3872

Improvement component replacement programme

During 2023/24, the Association carried out the following works:


- 100 replacement boilers were fitted, and a new Energy Performance Certificate (EPC) produced to achieve our EESSH 1 target as part of the Scottish Housing Quality Standard.
- 13 patio doors within the ex-GHA stock were replaced. These works targeted the energy efficiency of the homes.

The programme for 2024/2025 includes:

- Stonework repairs to 16 closes in Cardross Street,
- Repair and redecoration of timber screens at Duke Wynd.

Journey over 50 years

Where does the time go! The Association celebrates its 50th anniversary in 2025. We have already started planning a host of community events throughout the year.

 Further details of the programme will be provided in our newsletters and on our website.



Key challenges

The Management Committee recently updated our Business Plan for year 2 to prioritise the key challenges for MHA for 2024/205. These are summarised below:

Customer Services (CS)

- Develop a CS Strategy & a specialist CS team to work with our tenants.
- Patch based housing officers to carry out annual tenants' visits.
- Conduct research into tenants' future needs, expectations, and aspirations so that these are at the heart of decision making about homes and services.
- Promote use of the digital mechanisms to communicate with our customers.
- Continue to assist tenants who are making the change from HB to UC. Manage threats to MHA's rental income that the change may cause.

Asset Management (AM)

- Update the AM strategy to ensure continued financial viability, compliance with obligations to lenders and safeguarding the interests of all stakeholders.
- Monitor and effectively manage the performance of existing assets to assist the Committee in assessing whether the current or future homes are fit for purpose.
- Develop an appraisal model that will scrutinise the performance of MHA homes.

Community Support (CS)

- Provide or enable a range of CS services, including community engagement, income maximisation and community halls.
- Review the affordability of existing wider role commitments to MHA's overall business and what the priorities for support should be in future.

Keeping tenants informed	MHA	Scottish average
Satisfaction level on MHA keeping tenants informed about services & decisions	98% (Last year 95.7%)	87.7% (Last year 91.2%)

Factoring

- Conduct an options appraisal to review the feasibility of expanding the scale of the current factoring service.
- Develop new digital platforms to streamline operations.

Development

- Monitor the outcome of the financial & risk appraisal, including grant rates and funding of MHA agreeing to develop the site of the former primary school. Any development will be compliant with the SHR Thematic Study on development of new build homes.

Governance and Organisational Management

- Maintain MHA's compliance with regulatory standards and guidance.
- Retain and attract local people to serve on the MC and the subsidiary Board.
- Continue MHA's successful programme of meetings, activities, etc., to promote MC membership and other types of community involvement.
- Finalise the change of the MHA Organisational Review
- Continue to evaluate MHA's structure, governance and staffing structure, to help identify any inefficiencies, overlaps, or gaps in responsibilities.
- Implement the Digital Transformation Strategy.
- MC to Performance Management of MHA's strategy and priorities, scrutiny and being assured about achievement and holding staff to account.

Value for Money (VFM)

- Monitor MHA's-wide VFM Strategy, against set priorities for future VFM initiatives and organisational frameworks for ensuring VFM objectives are taken forward robustly in all parts of MHA's business.
- Hold conversations with our tenants to understand what their needs and priorities are, to inform decisions about where we should provide better VFM.
- Build upon our improved performance achieved on VFM indicators.
- Keep firm control over MHA's running costs and reduce non-essential expenditure, to maximise resources available for investment in tenants' homes.
- Seek opportunities for efficiencies in procurement costs.
- Continue to implement the new MHA rent structure, which seeks to make our rents fairer and more consistent.
- Develop a financial plan for covering operating costs and funding required investment in the housing stock. This includes a plan for future rent increases to bring MHA's current exceptionally low rents to a level that will bring income & costs into a more sustainable balance and continue to offer tenants good VFM.
- Test rent affordability against the MHA benchmark.

Landscape service

To achieve VFM for tenants and factoring owners, the landscape service (grass cutting, weeding etc) is delivered between our in-house estates team and an external contractor. We will continue to work closely with tenants on delivering the hedge removal programme which has been introduced to improve vermin control, easier maintenance of metal fencing, and reduced costs since hedge cutting will no longer be necessary.

An example of the hedge removal at 61 Corsock Street



Before



After

It is planned to implement a tree management programme which may result in the more difficult to manage trees being removed, residents will be kept updated with this. The estates team are also responsible for delivering the bulk uplift service. We plan to continue to provide this much valued service on the condition that Glasgow City Council do not charge the Association for disposing of bulk

Landlord report

Like all Scottish registered landlords, the Scottish Housing Regulator issues MHA with an annual performance report called a Landlord Report. The aim of this is to publish how individual housing associations deliver services and how they compare with each other. Areas that the report focuses on include rent charges, quality of repairs and maintenance, neighbourhoods, tenant satisfaction and providing value for money.



MHA's latest Landlord Report is available in our office and on our website.

Medical adaptations

MHA knows most tenants prefer to remain in their own home for as long as possible when their health & mobility deteriorates. MHA may be able to help by making adaptations like fitting handrails, level access showers etc. During 2023/24, 21 medical adaptations were made.



Please contact our maintenance team for more information.

Management committee (MC)

As a registered housing association, MHA is governed by a group of local people who form the MC who are elected by the Members at the AGM. MHA's MC members provide their services on a voluntary basis because they are committed to doing the right thing for the Association and making a difference to the community.

As the governing body, the MC's Strategic Objectives are:



The Management Committee do what matters most for MHA tenants, owners and other customers.



The Management Committee invest in our properties and community.



The Management Committee protect and sustain MHA and ensure it remains fit for purpose.

Membership

MHA is made up of a shareholding membership who have voting rights at our AGM to elect members to our MC and other rights in relation to the way we are managed. We encourage residents from all backgrounds and anyone else who shares MHA's objectives to become a member. It's a great way to ensure that you have a say and a stake in how we

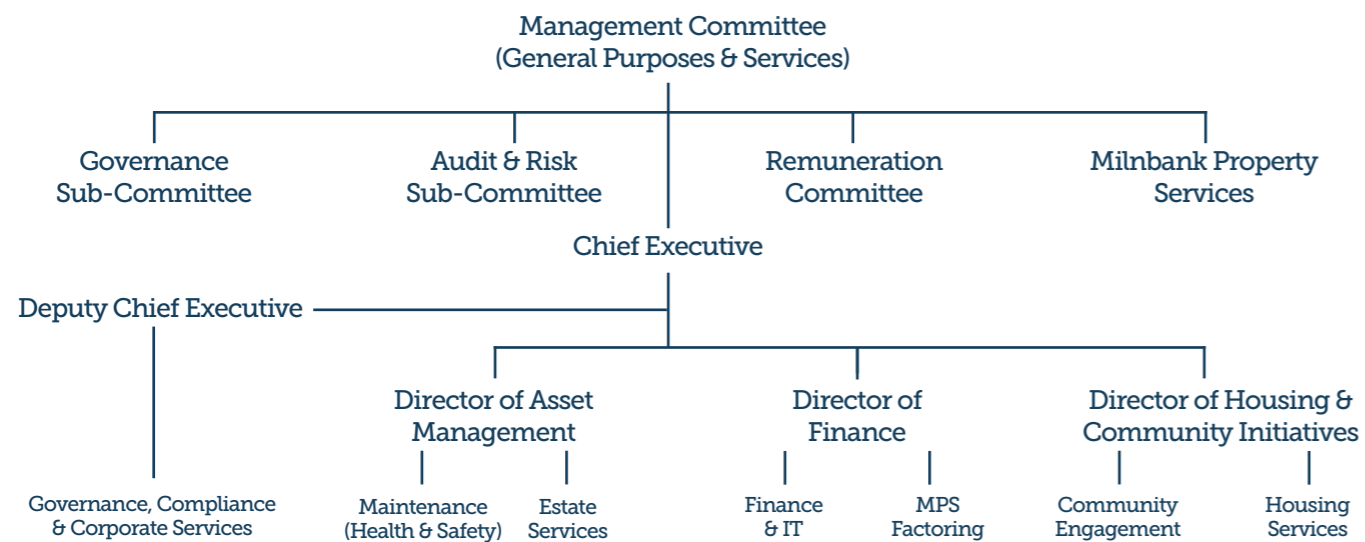
operate. At the end of the financial year 2023/24, MHA had 704 members. This is one of the highest memberships of housing associations in Scotland. If you live in MHA's area of operation and are aged 16 or over, and wish to become a member, you can apply to MHA by completing an application form and making a one-off payment of £1.00.

Neighbourhood	MHA	Scottish average
Satisfaction level with the neighbourhood where you live	97.6% (Last year 98.79%)	84.68% (Last year 94.2%)

Net zero tolerance statement

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


Organisational structure



Participation	MHA	Scottish average
Satisfaction level regarding MHA providing tenants with opportunities to participate in decision making process	94.9% (Last year 94.9%)	87.7% (Last year 85.9%)

Patch based housing officers (PBHO)

Through introducing a PBHO structure, accountability has increased as each Officer works in a designated patch to cover all aspects of delivering a housing management service (e.g., rents, estates, tenancy issues, allocations). This structure also increases visibility in the community, increased efficiencies and staff development opportunities.

 To find out who your Housing Officer is, please visit our website 'Find my Housing Officer'.

Quality services

MHA prides itself in providing a range of services for its tenants, owners and other customers. In addition to meeting our statutory obligations like providing a day to day and emergency repairs service, the Association, in its community anchor role, provides services to support the community financially and socially.

Here is a range of our services, if you are interested in finding out more, please contact the office or look on our website.



Bluevale Hall



Culloden Street Hall



Ballindalloch Drive Hall

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	88% (Last year 95%)	81.59% (82.5%)

Rent support

As we always stress, tenants who are having trouble paying their rent are urged to engage with us as soon as possible to allow staff to look at ways of providing support. Please continue to work with your Housing Officer and the Income Maximisation team to ensure you do not get into rent arrears.

Repairs & maintenance

8,522 Repairs were carried out during 2023/24

	MHA	Scottish average
Overall satisfaction with repairs service	91.9% (Last year 91.9%)	87.3% (Last year 87.8%)
Reactive repairs completed 'right first time'	87.5% (Last year 89.6%)	88.4% (Last year 87.8%)
Average time to complete emergency repairs	2.7 hours (Last year 4.3 hours)	4 hours (Last year 4.2)
Average time to complete non-emergency repairs	4 days (Last year 3.4 days)	9 days (Last year 8.7)
Gas safety checks renewed by anniversary date	1 failure (Last year 12)	2,633 (Last year 1,032)
Stock achieving the Scottish Housing Quality Standard (SHQS) at year end	72% (Last year 66.6%)	84.4% (Last year 79%)

(Source: Scottish Housing Regulator website, September 2024)

Stock

Area	MHA property	Lock ups	Owner occupied	Lease	Shared O/ship	Non-self-contained	Total
Total	1,641	35	1,315	28	7	6	3,033

Size	1APT	2APT	3APT	4APT	5APT	Total
	41	568	805	244	12	1,670

Satellite removal programme

As many of you may have noticed, the Association has been positively working with residents throughout the area to remove redundant satellite dishes. This programme has resulted in a huge visual improvement to the front and back facades of the buildings. We have an on-going monitoring programme to ensure this is maintained.

Safety

The safety of our tenants is paramount. MHA has a rolling programme of works to ensure that legislative tenant safety measures are in place covering:

- Gas safety rolling programme.
- 5-year schedule for EICR (electrical) flat inspections, and close lighting.
- Attic storage tank inspection programme for legionella prevention.
- Asbestos checks and surveys.
- Common asbestos management surveys.
- Water safety.
- Fire risk assessment for High Rise blocks & LD2 replacements.
- Lift management programme.

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%)	86.5% (Last year 87.7%)

Tenancy support services

The Community Engagement Team continue to provide our Tenancy Support Service which aims to provide residents with assistance to remain in their own home for as long as possible. This holistic service includes support with shopping, income maximisation appointment, budgeting, managing the household, support with the cost-of-living crisis, furniture & decoration packages, reporting repairs and applying for medical adaptations etc.



For further details, please contact our Community Engagement team or visit our website.

Universal credit(UC)

Approximately 19.3% of MHA tenants are in receipt of full or part UC. The Government will continue to ultimately move everyone claiming housing benefit to UC, this is aimed for completion by 2028. UC causes significant hardship for claimants and creates managing rent arrears challenges for the Association’s resources. If you are in receipt, or are potentially moving to UC, you are urged to contact your Housing Services Officer immediately for advice and support.

Values

MHA’s values guide how we work with residents and the community, with partner organisations, and with each other as committee members and colleagues. The Associations Values are:

Always putting our customers and the community first. →

Getting things right first time. →

Aiming for excellence & continuous improvement. →

Working together & valuing each other. →

A “can-do” approach in everything we do. →

Being accountable to the residents & the community. →

Working in a creative & innovative way. →

Working as
‘One Milnbank’
so that we offer
the same quality of
services, support and
housing to all tenants
and residents.

Value for money (VFM)

Our VFM strategy is based on continuous improvement for existing and new initiatives that will potentially improve our business efficiency, align our activities and spending to tenants’ priorities. The outcome of our VFM priorities are as follows:

	VFM Priority	Outcome
1	Develop an MHA-wide VFM Strategy, setting the future priorities & initiatives. Create a framework for ensuring VFM objectives are taken forward robustly. Annual reporting to the MC on the overall VFM Strategy.	VFM Strategy approved by the MC in October 2023.
2	Hold conversations with tenants to understand what their needs and priorities are, to inform decisions about where we should provide better VFM.	On-going dialogue through focus groups etc, & other community events.
3	Build on the recent positive ARC figures to continue to improve performance achieved on VFM indicators.	Performance on service delivery improved in 2023/24.
4	Keep firm control over MHA’s running costs and reduce non-essential expenditure, to maximise the resources available for investment in tenants’ homes.	Achieved & resulted in surplus of £40,650.
5	Consider current procurement costs in determining major repairs contracts, including judgements about whether some types of works may need to be deferred.	On-going.
6	Seek opportunities for efficiencies in procurement costs through partnership working with other CBHAs.	On-going
7	Continue with the MHA rent structure as this seeks to make our rents fairer and more consistent	Completed year 1 & started year 2 of 7 year programme.
8	Continue to review rental income to cover operating costs and funds investment in the housing stock. Continue to review future rent increases to increase MHA’s current low rents to a level that will bring MHA’s income and costs into a more sustainable balance and continue to offer tenants good VFM.	Recent increases have been more in line with the sector norm, whilst remaining affordable.
9	Test rent affordability against the MHA benchmark that a working household (one full-time earner on the NLW) should not spend more than 30% of their net earnings on rent.	When setting 2024/25 rents, all MHA rents pass this test comfortably.

Welcome to our office!

The Association, like most other businesses actively promote, and will continue to promote the use of digital technology as an effective method of communication. Tenants, owners and other customers are reminded that our office and community halls will always be here. As a community-based housing association, we strongly believe that our presence is crucial.

Please feel free to visit us!



Xtra special volunteers

The Association is extremely fortunate to have a committed group of 65 volunteers within the community. Without exception, all our volunteers give their time freely for the benefit of everyone living in MHA's area. Their valued input ranges from serving on one of our committees, running or helping with our many community clubs – basically whatever is asked of them – they constantly deliver. THANK YOU.

Thanks also to the MHA staff who volunteer their time to help with the Thursday evening food pantry.


Volunteers don't get paid, not because they're worthless, but because they're priceless.

Your tenancy

If there is any change of circumstances to your household when you were first allocated your home, please advise MHA. An example being a relative now lives as part of your household. It's important that we know this information in the event of you applying for succession of tenancy.

Zero tolerance

MHA operates a zero-tolerance policy regarding hate crime as well as anti-social behaviour and racial harassment. We work in partnership with Police Scotland to support any resident who wishes to report a hate crime.

 An alternative, to remain anonymous, is to call Crimestoppers on 0800 555 111.



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



Milnbank
Housing Association

Milnbank Housing Association

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Chief Executive Officer: Paul Martin

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