

WHITEINCH & SCOTSTOUN HOUSING ASSOCIATION LTD

Annual Report 2017 - 2018











Aiming for High Quality Homes in a Desirable Environment

Contents

Chief Executive's **Landlord Report** Chairperson's Report Report **Property Services** Executive Housing Office Management Regeneration/ **WS Property WS Estate Services** Wider Action Management Ltd Ltd <u>Finance</u> Committee Governance and Staff

Mission Statement:

At Whiteinch & Scotstoun Housing Association, we aim to provide and maintain the highest quality rented housing and environment. We also aim to support this with quality services and associated activities for the betterment of our community.

Aims:

- To seek achievable development opportunities to extend the range of affordable quality housing choices within the area.
- To provide responsive, quality services which reflect the identified needs and demands of our community.
- To assess, plan, fund and carry out longterm maintenance and replacement requirements.
- To continuously support and develop our staff to enable them to maximise their personal potential and to better deliver services.
- To contribute to and participate in the social, economic, cultural and environmental regeneration of the area.
- To openly and actively work in partnership with whatever groups or organisations can assist the realisation of these aims.

Chairperson's Report



Last year took a slight departure from the usual approach to my report and included an announcement about a new initiative that we had been working on and which was due to be launched, subject to tenants' views later in the year. As I hope you are

all aware, those views were very supportive and our new social enterprise started trading in November, last year. WS Estate Services is the new subsidiary that delivers a range of services such as Backcourt and Bin Store Cleaning and Disinfecting, Communal Stair Cleaning, Concierge duties and Bulk Uplift.

These were previously contracted out on commercial bases but now are being done by our own social enterprise; this is a type of non-profit distributing business that seeks to address social and environmental issues. We'd like to claim credit for the initiative but it is a model that several housing associations have already successfully set up both in Glasgow and further across the country.

The service started in November, last year and so, will be running for just short of a year when this Report is published. Further on in the Report you will find more detail about its aims and progress.

The main thrust of the Report, however, is to once again provide information on performance; this mainly features the Landlord Report, covering the information that the Scottish Housing Regulator has identified as being the most important to tenants.

This year, for the first time in many years, there was an election for places on the Committee of Management with more people being nominated than the number of places available. The membership attending the Annual General Meeting in June therefore took part in a ballot, overseen by our solicitors, TC Young and details of the Committee returned on the night can be found later in the Report. Competition for places is a healthy democratic thing and I would always encourage anyone who may be interested in the Committee and the work of the Association to get in touch with our Chief Executive, in the first instance, to learn more about what is involved.

This has been another year of some movement within the staff group, overshadowed by the tragic loss of Stephen Neil, as I sadly had to report on last year. Our Welfare Rights Service is now covered by

Douglas McAndrew who was appointed as Senior Welfare Rights Officer while the Welfare Rights Officer post is now filled by Brian McGinlay who was temporarily covering the position.

During the year as staff members, Tracy DeMarco and Fiona McNamee returned from maternity leave, those staff providing temporary cover moved on and we'd like to thank Lorraine Heron, Heather Hughes and Barbara Vernal for helping us out. Alan Clark also re-joined the Housing Team, moving from Projects to once again take up the role of Housing Officer.

Following a review of the Association's needs and working arrangements, the Projects and the Reactive Repairs Sections combined, with Jim Gordon, Projects Manager and Mary Fyfe, Senior Repairs Officer having their posts made permanent. At the same time Julie Law returned to the team from a special project, to take up a promoted post covering both administration and the ICT needs of the section's output. This meant that Margaret Daly's temporary contract came to an end and we also thank her for her help during this period.

During the year, David McCormack also joined the Projects Section, as temporary Stock Condition Surveyor, working on our stock condition survey. Another staff member also moved within the organisation when Pepe Migues took up a permanent Projects Officer role in this section, however, Paul Hughes then left the organisation to take up a post elsewhere, his position of Projects Officer being filled by Tom Kelly who had been a temporary Repairs Officer. The review also saw Brendan Quinn take up the permanent Repairs Officer post.

Our Energy Adviser, Aran Morrison, also left the Association to take up another post and again our good wishes go with Aran. This service is grant-funded and we managed to get agreement from Big Lottery to extend it and energy advice is now delivered by Ronnie Neil of GHeat. Finally, Rhys Atkinson successfully completed his Modern Apprenticeship and is currently supporting the organisation in a temporary Clerical Assistant role.

As ever, on behalf of the Committee, I would like to thank all staff who continue to deliver our services and support the community through their hard work.

Chris Watson

Chairperson

Chief Executive's Report

As the Chairperson says, the Annual Report of the organisation primarily reflects performance, specifically in those areas reflecting the expectations of the Scottish Housing Regulator who advise all housing associations what tenants want to hear and which we in turn relay to you.

It is important to understand that this information is based upon the data we send to the Regulator in what is known as the Annual Return on the Charter (ARC, for short), which itself is based upon the Scottish Social Housing Charter (the Scottish Government's statement of the standards and outcomes we are expected to achieve). The Regulator can check the veracity of this data at any time to ensure that landlords are accurately reporting on their performance to their tenants. They then publish the results of the ARC, for all housing associations in Scotland, on their website. This will allow anyone who is interested to compare our performance with any other landlord in the country.

However, it should be noted that this gives just the bare figures and no context or detail; while outcomes for any given landlord may appear better or worse than any other, there are often a number of justifiable reasons for the differences. For example, even though many organisations may appear similar, housing associations across the country can differ in many ways which can affect these outcomes - they can be rural or city based, large or small (from even less than 100 houses to the Glasgow Housing Association with over 40,000), young or mature, mainstream or specialist, operating in relatively affluent areas or areas of multiple deprivation, etc, etc. In short, simple comparisons are difficult without a full knowledge of each landlord included. And this is without even considering the range of differences between most housing associations and local authority landlords! Whatever, at this Association we are happy to discuss our performance outcomes with anyone who asks.

And, as usual, please use the comments form to let us know what you think of the Report, the performance information or any other matter relevant to our services.





Landlord Report

The Scottish Social Housing Charter, produced by the Scottish Government, sets out the standards and outcomes that Registered Social Landlords should achieve. This is the fifth year that the Scottish Housing Regulator is requiring all such landlords to report on their performance against the Charter.

Throughout this Report we will tell you how we have done over a number of performance and satisfaction measures. However, this section deals solely with "what matters most [to tenants] when it comes to their landlord's performance" (as advised by the Regulator).

All figures refer to the financial year, 1st April 2017 - 31st March 2018.



Homes & Rents

As at 31st March 2018, the total number of houses in Association ownership was 1,297. The total rent due for the year was

£5,668,528. The Association had to apply an average weekly rent increase of 3.5% from the previous year.

Average weekly rents for the year were as follows:

Size of home	Number owned	WSHA Scottish Average		Difference
1 Apartment	19	£78.44	£67.44	16.3%
2 Apartment	644	£84.92	£73.33	15.8%
3 Apartment	451	£91.72	£74.84	22.4%
4 Apartment	169	£102.49	£81.37	26%
5 Apartment +	14	£114.64	£90.39	26.8%

However, these comparisons do not account for differences between seemingly similar housing associations, let alone between housing associations and local authorities, with floor area, actual type of property, location, etc, as well as the relative numbers of each type of house making comparative evaluations problematic.

The Scottish Housing regulator's website, however, contains data which allows a comparison of the average rents for each **Registered Social Landlord which shows** that WSHA's average rent overall is £84.05, once again, only slightly above the Scottish average of £82.28.

Tenant Satisfaction

The Scottish Housing Regulator is very prescriptive about how we ask for tenants' opinions, strictly dictating the questions actually posed. We chose to gather data by employing an independent firm to conduct doorstep surveys on a continuous basis throughout the year, an approach we have discussed with the Regulator.

This is done by our consultants seeking to approach at least 82 households every quarter, requesting door-step interviews from each. The result is that over a three-year period we reach 75% of tenants, building up a view of how our performance is perceived. However, the Regulator wish us to only use the figures collected within the year, thus reducing the sample size to only 25% for annual reporting purposes. This gives the following returns (based on responses from 348 tenants in 2017/18) with the previous two year's figures and Scottish Average also shown for comparison.

	15/16 WSHA	16/17 WSHA	17/18 WSHA	17/18 Scottish Average
Satisfaction with overall service	95.1%	97.7%	93.4%	90.5%
Tenants who feel they are kept informed	97.2%	96.6%	97.4%	91.7%
Tenants satisfied with opportunities to participate	92.6%	92.8%	97.4%	85.9%

Quality and maintenance of homes

94.8% of our homes met the Scottish Housing Quality Standard (Scottish Average 94.2%)

2.4 The average time we took to complete emergency repairs was 2.4 hours (Scottish Average 4.0 hours)

The average time to complete non-emergency repairs was 4.1 days (Scottish average 6.4 days)

We completed **98%** of **reactive repairs 'right first time'** (Scottish Average 92.2%)

89.2% of tenants who said they had repairs or maintenance carried out in the last twelvemonths were satisfied with the service they received (Scottish Average 92.1%)

Neighbourhoods

6.2 For every 100 of our homes, 6.2 cases of antisocial behaviour were reported in the last year

96.3% of these cases were resolved within targets agreed locally with tenants (Scottish Average 87.9%)

Value for money

78.1% The amount of money we collected for current and past rent was equal to 98.1% of the total rent for the year (Scottish Average 99.4%)

We did not collect **1%** of rent due because **homes were empty** (Scottish Average 0.7%)

lt took an average of **29 days** to **re-let homes** (Scottish Average 30.7 days)

Finding out more

The Scottish Housing Regulator has also published this information on their website, offering the opportunity to compare performance with all Registered Social Landlords in Scotland. The Regulator's website can be found at **www.scottishhousingregulator.gov.uk**

Property Services

During the year, some internal restructuring took place that saw the Repairs team merge with the Projects section. Projects deals with the development of new build housing and the comprehensive refurbishment of our existing stock while also being responsible for delivering the Association's asset management services; this includes planned replacements. Stage 3 medical adaptations (see below) and gas safety checks and cyclical and servicing maintenance programmes (including close redecoration, electrical, lift and water management inspections, grounds maintenance and close cleaning). The Repairs Team deal with the co-ordination and delivery of day-to-day maintenance, including the turnaround of void properties, so, now, all technical services come under the one section.

This year, the section was responsible for

- fitting a further 89 windows to conclude the window renewal programme from the previous year;
- consulting with owners and completing stonework repairs to 31 tenemental blocks:
- completing heating replacements to a further 27 installations and renewed both communal boilers at 6 & 8 Methil Street;
- carrying out 36 Stage 3 Adaptations (walk-in showers, hand rails, etc) to

help tenants' with changing needs to stay in their homes;

- fully refurbishing six newly acquired properties during the year to achieve Scottish Housing Quality Standard (see below) and EESSH, energy efficiency compliance (see below); and
- ensuring that every one of our 1,005 properties requiring a gas safety record had these in place by the anniversary date.

In addition, we also ensured that our programmes of gutter cleaning, legionella water management, grounds maintenance, electrical inspections, close cleaning, bulk uplift and lifts maintenance were carried out and completed.

All social landlords are expected to have met what is called the Scottish Housing Quality Standard; this covers the standards that all landlords are expected to achieve in the quality of their housing.

94.8% of our houses met the standard. This was slightly up from 94.2% last year; in some properties, we fell short because of:

- houses where tenants have not allowed us access to carry out works (these will be done in future when the houses become empty); and
- some houses which are exempt because it is physically impossible to fully achieve the published storage space standards, e.g. in galley kitchens)

both of which are reasons fully accepted by the Scottish Housing Regulator.

For the second year, now, social landlords have to report on the Energy Efficiency Standard for Social Housing (known as the EESSH) which has to be met for all properties by 2020. We are currently recording a compliance of 92.1% of our properties, up from 84.4% last year. Current and proposed works are intended to improve our properties to meet the standard by the deadline date.

In terms of reactive repairs, this year's performance was as follows (with each of the previous two years shown for comparison:

	2015/16	2016/17	2017/18
Reactive repairs carried out in the year	4,465	4,231	3,451
Average number of repairs per property	3.4	3.3	2.7
Emergency repairs	867	856	722
Non-emergency repairs	3,598	3,375	2,819
Number of repairs done "right first time"	3,407	3,186	2,676
	(out of 3,573)	(out of 3,256)	(out of 2,732)
Total Cost of Reactive Repairs	£734,994	£612,992	£661,570

Information on tenant satisfaction with the repairs service can be found in the Landlord Report section of this document.

Stock Condition Survey

The Association has introduced a new planned maintenance module in the housing management IT system, which will eventually hold all of our stock condition information in a single database. This will allow all stock condition information to be collected electronically on a 'hand held' mobile device, which automatically uploads newly collected information directly into our asset management database. We started our stock condition surveys during December 2017 with an ambitious aim of trying to carry out a 100% full survey across all of our properties to absolutely determine the current condition of our homes.

both internally and externally.

The information collected will be used to identify any repair issues and determine the future investment priorities for the planned maintenance renewal programmes, for items such as roofs, windows, kitchens and bathrooms. This will help us to better plan future works with the aim of being more cost-effective in how we do these.



Executive Office

This year, as indicated above, with some internal restructuring, the Repairs section merged with Projects. Repairs was previously the responsibility of the Deputy Chief Executive, who will now be focusing on the new Data Protection Regulations and preparing for a new approach to governance being launched by the Regulator while also providing Human Resources support for the extended group structure of the organisation with the setting up of WS Estate Services Ltd as well as continuing to oversee the provision of support services, particularly our front-of-office staff and internal audit.

Internal Audit Services

As usual, in order to keep a check on the quality of the Association's systems and procedures, a programme of internal audit work was carried out by Quinn Internal Audit. The areas covered in this year's programme included Performance Management, Corporate Governance & Risk and Procurement. Each activity was found to be materially sound with only minor suggestions and amendments proposed.



Housing Management

The Housing Management Section continued its work through the year, letting houses, dealing with arrears, providing welfare benefits advice, etc, etc. Further to the Landlord Report, other relevant performance indicators and statistics are as follows.

We re-let 131 houses, up significantly from the 102 re-lets in the previous year.

Letting Source	Number	Percentage
Transfers (existing tenants)	21	16%
Housing list	75	57%
Section 5 (statutory homeless referrals)	34	26%
Other sources	1	1%
Total	131	100%

Other Housing management performance Indicators:

Empty properties at year-end (March 2018)	20 (of which none had been empty for more than six months)		
Number of evictions in the year	8 (7 for arrears; 1 for antisocial behaviour)		
Number of abandoned properties in the year	5		
Percentage of new tenancies lasting for more than one year (by source of let)	Transfers (existing tenants): 94.1% Housing list: 90.9% Section 5 (homeless referrals): 96.1% Other referrals: 100%		
Number of Antisocial Behaviour Cases in the year	Reported: 81 Resolved: 81 Resolved within target timescale: 78		
Rent & Arrears	Total rent due: £5,668,528 Arrears at year-end: £401,789 (7.01%) (Scottish average 5.2%) Former tenant arrears write-off: £51,040 (38.9%)		
Percentage of tenants satisfied with rent as "Value-for-Money"	71.6% (Scottish average 83.2%)		



Regeneration/Wider Action

For some time now, government has seen Housing Associations as "anchor organisations" within communities, essentially meaning that there is an expectation that they do more than just the "bricks & mortar" and the management of housing. At Whiteinch & Scotstoun Housing Association we have had a long tradition of doing so, something which tenant surveys have indicated is expected by the community we serve. Wider Action (as it is known) and regeneration projects and initiatives continue

to feature as an aspect of our work, indeed, the launch of our estate services social enterprise is, essentially, part of these activities. On top of this, we have continued to support the activities of the Whiteinch Centre as well as continuing specific projects directed at supporting our tenants and the wider community. The Association once again employed the services of John Gordon, a consultant specialising in regeneration; John's work was key in helping us to deliver the following projects.

Money Advice and Financial Inclusion Officer/ Energy Advice Project

These services continued again this year, and since inception (in 2015), so far, six hundred and ninety-nine people have benefited directly from them, with three hundred and five people attending workshops or one-off events, being given information on energy consumption, the warm home discount scheme, credit unions, budgeting, savings and debt. The majority of time though was spent working closely with three hundred and ninety-four people on a one-to-one basis, addressing specific issues around poverty, debt, supplier disputes, metering issues and financial exclusion.

We confirmed a direct financial gain of £242,140 to people. This was done through charitable grants, the warm home discount scheme, increased benefit uptake, write off of consumer debt due to, mis-selling of financial products, increased benefit take up, reduced outgoings due to budgeting

assistance, switching fuel supplier/energy deal, reduced cost of other utilities e.g. mobile or broadband, finding affordable/ cheaper home insurance and challenging debt liability. In addition, advice and training will help many people to better manage household budgets and debts resulting in continuing better financial outcomes than might otherwise have been.

These services were again due to funding from the Investing in Communities Big Lottery Fund (BIG) and a contribution from the Association, with Money Advice provided by Karen Auld. Our Energy Adviser, Aran Morrison left during the year to take up a new career opportunity and the service is now provided, on a part-time basis, by Ronnie Neill of GHeat. The Association is now working on securing grant funding to hopefully maintain these services beyond the next financial year.

WorkingRite:

Once again, WSHA continued to support and work with WorkingRite, looking to tackle local youth unemployment. Last year we reported that we had taken on our first Modern Apprentice, through WorkingRite, and as mentioned previously, Rhys Atkinson was successful in completing this.

WS Property Management Ltd

Run by our Factoring Manager, Bob Innes, WS Property Management Ltd continues to deliver all of our factoring business to the owners of 501 residential properties, 93 commercials, 3 workshops and 2 offices. Most of these properties are in or attached to closes where the Housing Association owns and lets at least one property.

As previously reported, the most recent survey showed a satisfaction level of 73%. Looking ahead, especially with the introduction of our own estate management services, we intend to once more gather the views of owners and will publish these.

WS Estate Services Ltd

As already mentioned in the Report, WS Estate Services was started this year, established as a social enterprise company to handle the Association's close and backcourt cleaning and the multi storey concierge services, which had been previously provided by four separate contractors. Set-up costs were covered by a repayable loan from the Association and grant from the Scottish Government Aspiring Communities Fund.

As a subsidiary of WSHA, it employs eight staff and provides the services to a total of 1,297 housing association tenants and 550 owner occupiers. The team is headed up by Operations Manager, Steven McLaughlin, with feedback suggesting that it is largely appreciated by tenants and factored owners alike. We will, though, be carrying out a survey within the forthcoming year to better establish how the service is being perceived. However, initial signs are good with indications that the medium and longer-term aims are already being realised, including helping to keep costs down, delivering a more responsive and flexible service, being able to demonstrate cost-effectiveness and creating employment opportunities.

Governance

Committee of Management

Committee Key performance Indicators	Target	Outturn
Meeting Attendance	85%	80%
Meetings Quorate	100%	100%
Committee Members	13	10

Equal Opportunities Monitoring

Members of the Management Committee

	Gender	Ethnic Origin	Disability
At 31st March 2018	Male 4	White:	No 7
	Female 6	Scottish 10	Yes 3

Staff Members (including WS Property Services and WS Estate Services)

	Gender	Ethnic Origin	Disability
At 31st March	Male 26	White:	No 42
2018	Female 20	Scottish 43	Yes 4
		Irish 1	
		Other British 2	

Ethnic Category	Existing Tenants	Applicants on Housing List	New Tenants
White Scottish	727	117	92
White Other British	233	3	8
White Irish	2	1	0
White Gypsy/Traveller	0	0	0
White Polish	24	4	3
Other White Background	11	7	3
Mixed or Multiple Ethnic Background	5	0	4
Indian	3	1	0
Pakistani	8	7	0
Bangladeshi	2	1	1
Chinese	1	0	0
Other Asian Background	13	8	1
Black Caribbean	2	3	1
Black African	24	12	5
Other Black Background	3	3	2
Arab, Arab Scottish, Arab British	11	6	5
Other Group	80	6	2
Unknown	218	506	4
Total	1,367	685	131
Indicating Disability	0	29	14

Finance

As usual, in order to assist in understanding the Association's financial information, it is presented in a way that we hope makes it more readable, particularly to those unfamiliar with accounting terminology and jargon. Please note, until 2015, what was called the Income & Expenditure Account is now known as the Statement of Comprehensive Income while the Balance Sheet is now called the Statement of Financial Position.

However, what is important is to realise that Housing Associations are required to use this approach in presenting their financial figures but, at the same time, it is recognised that without a full understanding of financial requirements and practices these can be easily misunderstood.

What is important to note is that while the Statement of Financial Position shows "reserves" of £28.59 million this is effectively the value of the Association's properties and not cash that can be realised at any given point. (In other words, to access this amount, all of the

organisation's houses would have to be sold, patently something that we would neither want to nor could do!)

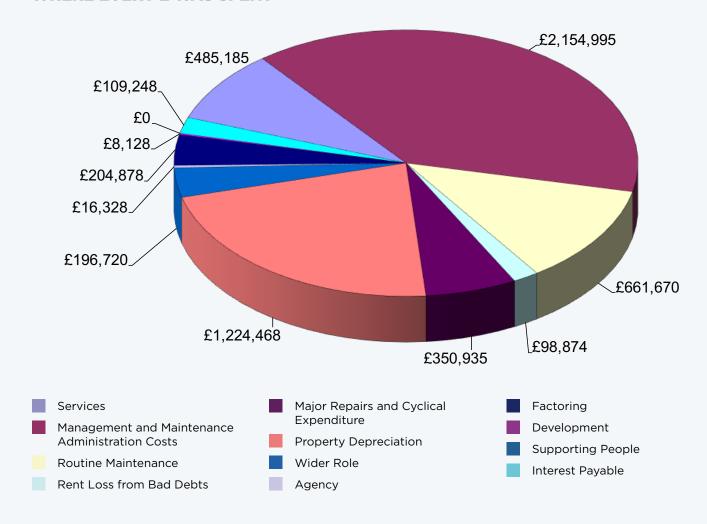
As usual we also use pie charts to help illustrate what money the organisation takes in and how it is then spent.

Andrew Reid

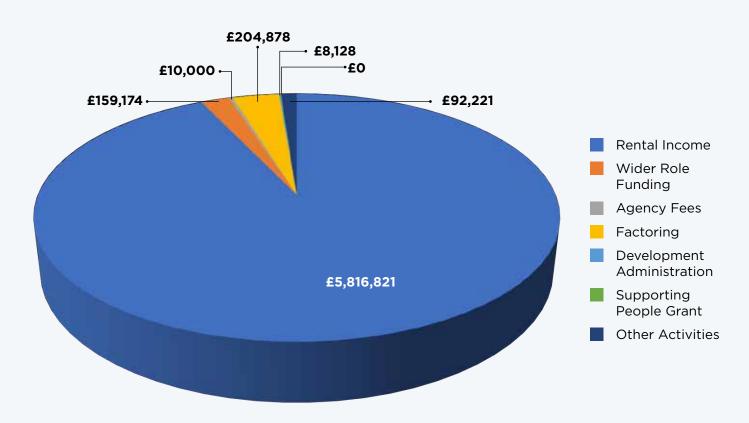
Financial Services Manager

Analysis of Expenditure 2017-2018

WHERE EVERY £ WAS SPENT



WSHA INCOME ANALYSIS 2017-18



		A Non - Accountants Guide to the Accounts	
	2018	2017	
	£	£	
Turnover	6,291,222	6,102,199	Rental and Other Operating Income
Less: Operating costs	-5,402,181	-4,832,821	Costs of providing the Association's services
Operating surplus	889,041	1,269,378	
Profit on sale of fixed assets	63,120	81,470	Surplus on Property Sales
Finance income	0	0	Interest earned on Cash Balances invested
Finance charges	-109,248	-216,424	Interest Paid on mortgage finance
Surplus on ordinary activities before tax	842,913	1,134,424	
Taxation	0	0	
Surplus for the Year	842,913	1,134,424	
Other Comprehensive Income	0	1,680,000	Non Cash Adjustment - Reduction In SHAPS Pension Liability
Surplus for the year	£842,913	£2,814,424	

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2018					
	2018	2017			
Property, Plant & Equipment	£	£			
Housing properties	29,460,390	29,660,360	The cost of building the houses owned by the Association		
Other Fixeed Assets	651,264	620,423	Association Offices and Office Equipment costs		
	30,111,654	30,280,783			
Current Assets					
Debtors	490,396	236,321	Money owed to the Association		
Cash at hand and in bank	2,543,316	2,402,475	Money in the bank		
	3,033,712	2,638,796			
Current Liabilities					
Creditors due within one year	-932,238	-1,324,959	Money owed to others		
Creditors due after one year	-3,617,992	-3,842,456	Outstanding loan balances that are secured against specific charges on the Association's properties and repaid at varying rates of interest and over varing periods of time		
Net Assets	28,595,136	27,752,164			
Capital and Reserves					
Share capital	70	56	Represents Members Shares at £1 each		
Reserves	28,595,021	27,752,108	Reserves set aside for current and future Major Renewals costs		
	28,595,091	27,752,164			

Committee and Staff at 21st June 2018

Immediately following the Annual General Meeting, the Committee and Staff of the Housing Association were as follows:

Office Bearers

Chairperson Vice-Chair Assistant Vice-Chair (Staffing) Assistant Vice-Chair (Audit) **Association Secretary**

Chris Watson Sharon Flynn Jan Carmichael Claudia Ennemoser

Karen McQueen (Deputy Chief Executive)

Committee Members

Mikey Bent, Alan Bruce, Roslyn Carrigan, Nichola Donnelly, Rod Hunter, Debbie Keaveney, Betty MacDonald, Jane McSheaffrey, Linda Mimnagh, Lesley Sharkey, Linda Stevenson.

Staff Executive Team

Chief Executive Deputy Chief Executive & Secretary Financial Services Manager Housing Manager **Property Services Manager**

Ian Morrison Karen McQueen Andrew Reid Jim Calderwood Jim Gordon

Staff Members

Whiteinch & Scotstoun Housing Association Ltd.

Finance

Morag Ross Alison Park Julie Watson

Property Services

Projects

Bill Black Jim Burns Tom Kelly Julie Law Jose (Pepe) Migues David McCormack (temp)

Repairs

Mary Fyfe Brendan Quinn June Henderson

Housing Management

Housing

Valerie Kelly Diane Calderwood Alan Clark Tracy DeMarco Ann Gow Liz McLellan Lizzv McCulloch Fiona McNamee

Welfare Rights

Douglas McAndrew Brian McGinlay

Advice Service (based at 1A Northinch

Court)

Karen Auld (fixed term funded post)

Ronnie Neill (in partnership

with GHeat) Caroline O'Toole

Support Services

Margot Strang Nicola McArthur Jade Macdonald Jan Scott Rhys Atkinson (temp)

WS Property Management Ltd.

Bob Innes

WS Estate Services Ltd.

Steven McLaughlin Jack Aikman (retired July 2018) Graham Banks Glen Doyle (on long term sick leave) Daryl Dunsmuir Shawn Lim Daniel McKinnie Brian McPhee Patrick O'Hara Jordan Symonds

As with all of the Associations policies and procedures, this Annual Report, in full and in part, can be made available in summary, on tape, and in translation into most other languages. It can also be downloaded from the website at www.wsha.org.uk. Please contact: Karen McQueen at the office at the Whiteinch Centre, 1 Northinch Court, or by telephone on: 0141 959 2552, or by e-mail at:

kmcqueen@wsha.org.uk if you would like a version in a different format.

Cantonese

如果你需要這分不可語言版本的館訊 請辦絡WSHA辦事處 Karen McQueen (地址: The Whiteinch Centre, 1 Northinch Court),或致電 0141 959 2552,或電影 kmcqueen@wsha.org.uk。

Gaelic

Cuiribh fios gu Karen McQueen aig oifis WSHA aig Ionad Whiteinch, 1 Northinch Court, neo air a fòn aig 0141 959 2552, neo air post-dealain aig kmcqueen@wsha.org.uk ma tha thu ag iarraidh dreach dhan iris-naidheachd ann an cànan eile.

Mandarin

如果您需要此报纸的其他语种译本,请与位于Whiteinch中心,1 Northinch Court WSHA 办公室的 Karen McQueen 联系,或者致电 01419592552,或者发电子邮件至 kmcqueen@wsha.org.uk。

Polish

Jeżeli chcieliby Państwo otrzymać tłumaczenie niniejszego biuletynu, prosimy o kontakt z Karen McQueen w biurze WSHA w Whiteinch Centre, 1 Northinch Court lub telefonicznie pod numerem 0141 959 2552 lub na adres e-mailowy: kmcqueen@wsha.org.uk.

Urdu

اگر آپ اس نیوز لیٹر کو کسی مختلف زبان میں حاصل کرنا چاہتے ہوں تو براہِ مہربانی ''وائٹ انچ سینٹر''،
1 نارته انچ کورٹ میں واقع ''ڈبلیو ایس ایچ اے'' کے دفتر میں Karen McQueen) سے ''کیرن میک ایؤن(ٹکیرن میک ایؤن(ٹیلیفون نمبر 2552 0141 959 کے فریعے رابطہ کریں۔ ذریعے یا ای میل



WHITEINCH & SCOTSTOUN HOUSING ASSOCIATION LTD

The Whiteinch Centre 1 Northinch Court Glasgow G14 OUG

Tel: 0141 959 2552 Fax: 0141 950 4432 Email: wsha admin@wsha.org.uk

Whiteinch & Scotstoun Housing Association Ltd. - a Charity Registered in Scotland No. SC035633