



WHITEINCH & SCOTSTOUN  
HOUSING ASSOCIATION LTD

# Annual Report 2018 - 2019



*Aiming for High Quality Homes in a Desirable Environment*

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## 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 long-term 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

This my first foreword to the Association's Annual Report, having just succeeded my colleague Chris Watson to the post of Chairperson. Under the terms of our Rules, the Chairperson must step down after serving five consecutive terms which Chris has just done. My first pronouncement should therefore be to thank him for all the time and effort he has committed to the post in that period on behalf of the Association and the community which we serve. And I should also thank my fellow Committee Members who saw fit to elect me to the post and to remark that I will seek to match the commitment which Chris has shown in exercising the responsibilities and duties which it brings.

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, so, as usual, you will find this following the introductory comments, along with other information about the work that the Association has been involved in throughout 2018/19.

This year also brings something new which we are bound to report to all tenants. The Scottish Housing Regulator, as the body set up by the Scottish Government to oversee the activities of all social landlords in the country, has now introduced a new process which requires all housing associations, like this one, to return a statement, each year, identifying compliance (or otherwise) with their expected regulatory standards. Called the **Annual Assurance Statement**, it is based upon published Standards of regulation and the government's Scottish Social Housing Charter (both of which can be found on the Regulator's website). To verify compliance, the Association engaged the services of an independent auditor, who identified that there was no material non-compliance, while also proposing suggestions for some improvements which will, hopefully, ensure and improve continued compliance in future. A copy of the first statement, agreed and returned by the Committee can be found below.



This year, as well, the Association has started a process that will eventually take in a review of our longer term planning and aspirations, beginning with a look at the core values we would wish to promote. At a session in February 2019 we agreed a set of corporate values which we will now start to build into our longer-term planning. With another Committee-Staff session planned for this coming year, this is something we will be launching before our next Annual General Meeting, as we consider the shape and direction of the organisation for the future.

Finally, 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.

*Sharon Flynn*

Chairperson

# Annual Assurance Statement 2019

The Committee of Management for Whiteinch & Scotstoun Housing Association Ltd, at its Meeting of 2<sup>nd</sup> October 2019, is satisfied that the Housing Association complies with:

- the Regulatory Requirements set out in Chapter 3 of the Scottish Housing Regulator's Regulatory Framework;
- all relevant standards and outcomes in the Scottish Social Housing Charter;
- all relevant legislative duties; and the Standards of Governance and Financial Management

while no areas have been identified where the Association does not materially comply.

Some actions for improvement have been identified with work already started on these for implementation as soon as possible.

This has primarily been evidenced through an exercise carried out by an independent auditor, backed up by continuous reporting to the Committee and the consideration and approval of the Annual Return on the Charter.

It is now the intention of the Committee of Management that further work will continue on self-assurance using the recently developed toolkit to build on this year's exercise and to seek both continuing assurance of compliance and improvement.

As Chairperson, I was authorised by the Committee of Management at the meeting of 2<sup>nd</sup> October 2019 to sign and submit this Assurance Statement to the Scottish Housing Regulator.

*Sharon Flynn*

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.

*Ian Morrison*

Chief Executive

# 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 third 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 either to the financial year, 1<sup>st</sup> April 2018 – 31<sup>st</sup> March 2019, or the point in time at the end of that year.



## Homes & Rents

As at 31<sup>st</sup> March 2019, the total number of houses in Association ownership was 1,298. The total rent due for the year was £5,942,561.

The Association had to apply an average weekly rent increase of 3.0% from the previous year.

### Average weekly rents for the year were as follows:

Size of home	Number owned	WSHA	Scottish Average (all landlords)	Difference
1 Apartment	19	£81.12	£70.02	15.5%
2 Apartment	645	£88.00	£76.10	15.6%
3 Apartment	452	£95.02	£77.70	22.3%
4 Apartment	168	£105.93	£84.44	25.4%
5 Apartment +	14	£118.08	£93.49	26.3%

**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 £88.04, once again, only slightly above the Scottish average of £85.18.**

## 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.

	16/17 WSHA	17/18 WSHA	18/19 WSHA	18/19 Scottish Average
Satisfaction with overall service	97.7%	93.4%	93.1%	90.1%
Tenants who feel they are kept informed	96.6%	97.4%	96.6%	91.6%
Tenants satisfied with opportunities to participate	92.8%	97.4%	94.8%	86.5%

### Quality and maintenance of homes

**97.2%** 97.2% of our homes met the **Scottish Housing Quality Standard** (Scottish Average 94.1%)

**2.2 hours** The average time we took to complete **emergency repairs** was **2.2 hours** (Scottish Average 3.6 hours)

**4.9 days** The average time to complete **non-emergency repairs** was **4.9 days** (Scottish average 6.6 days)

**95.9%** We completed **95.9%** of **reactive repairs 'right first time'** (Scottish Average 92.5%)

**89.3%** **89.3%** of tenants who said they had repairs or maintenance carried out in the last twelve-months were **satisfied with the service** they received (Scottish Average 92.7%)

### Neighbourhoods

**6.9 cases** For every 100 of our homes, **6.9 cases** of **antisocial behaviour** were reported in the last year

**98.9%** **98.9%** of these **cases** were **resolved** within targets agreed locally with tenants (Scottish Average 87.9%)

### Value for money

**98.2%** The amount of money we collected for current and past rent was equal to **98.2%** of the **total rent** for the year (Scottish Average 99.1%)

**0.8%** We did not collect **0.8%** of rent due because **homes were empty** (Scottish Average 0.9%)

**25.1 days** It took an average of **25.1 days** to **re-let homes** (Scottish Average 31.9 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](http://www.scottishhousingregulator.gov.uk)

# Property Services

Under the direction of Property Services Manager, Jim Gordon, this section of the organisation comprises two divisions. The Projects Team covers potential 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.

This year, the section was responsible for

- **carrying out 4,347 reactive repairs, up from 3,541 last year;**
- **ensuring that of 1,007 properties requiring a gas safety record all bar one were in place by the anniversary date (with one missed by only a few days);**
- **carrying out 23 “medical adaptations” to help tenants with changing needs to stay in their homes (by fitting walk-in showers, hand-rails, etc);**
- **starting a programme of works to upgrade smoke and heat detection in 1,297 properties to meet new legislative fire safety standards by February 2021;**
- **replacing gas central heating and boilers at 38 properties;**
- **improving the communal lighting and installing emergency lighting in our multi-storey block at 64 Curle Street;**
- **carrying out significant alterations and improvements to the ground entrance, lobby and caretaker's office at 64 Curle Street;**
- **creating an office and meeting rooms to accommodate our subsidiary WS Estate Services Ltd at 64 Curle Street;**
- **continuing an ambitious stock condition survey (that will assist better future planning and cost-control of works); and**
- **as usual, carrying out programmes of gutter cleaning, legionella water management, grounds maintenance, electrical inspections, close cleaning, bulk uplift and lifts maintenance.**

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.

97.15% of our houses met the standard. This was reasonably up from 94.8% 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 third 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 98% of our properties, up from 92.1% 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:**

	2016/17	2017/18	2018/19
Reactive repairs carried out in the year	4,231	3,541	4,347
Average number of repairs per property	3.3	2.7	3.3
Emergency repairs	856	722	1,045
Non-emergency repairs	3,375	2,819	3,302
Number of repairs done "right first time"	3,186 (out of 3,256)	2,676 (out of 2,732)	3,001 (out of 3,128)
Total Cost of Reactive Repairs	£612,992	£661,570	£890,448

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

### Stock Condition Survey

The Association is now using a new planned maintenance module recently introduced 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.

Gaining full access proved challenging but we did manage to survey 58% of properties by the end of the programme. It is our intention to achieve 100% over the next few years, adding on details of properties when they fall vacant or are due for major works. 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.

*Jim Gordon*

Property Services Manager

## Executive Office

This year and continuing, the Association had to address the new Data Protection Regulations while also preparing for the new governance approach being launched by the Scottish Housing Regulator (including the Annual Assurance Statement, published above). Mostly handled by the Deputy Chief Executive, the role also covers Human Resources support for the Association and extended group structure as well as continuing to oversee the provision of support services, particularly our front-of-office staff and internal audit.

### Internal Audit Services

Every year, the Association (again, as part of its assurance process) arranges for a check on the quality of systems and procedures. This is

done through a programme of internal audit work, carried out by Quinn Internal Audit, in their final year prior to re-tendering the service. The areas covered in this year's programme included Validation of the Annual Return on the Charter (that is the data provided each year to the Scottish Housing Regulator and which contributes to the Landlord Report, above), the Association's approach to the new General Data Protection Regulations, Business Continuity & ICT Disaster Recovery Planning, and Tenancy Sustainment. No material issues were established for any of these activities with only some relatively minor suggestions and amendments proposed.

*Karen McQueen*

Deputy Chief Executive



# Housing Management

The Housing Management Section continued its work through the year, letting houses, dealing with arrears, providing welfare benefits advice,

etc. Further to the Landlord Report, other relevant performance indicators and statistics are as follows.

**We re-let 146 houses, up significantly from the 131 re-lets in the previous year.**

Letting Source	Number	Percentage
Transfers (existing tenants)	20	14%
Housing list	75	51%
Section 5 (statutory homeless referrals)	51	35%
Other sources	0	0%
<b>Total</b>	<b>146</b>	<b>100%</b>

## Other Housing management performance Indicators:

<b>Empty properties at year-end (March 2019)</b>	16 (of which none had been empty for more than six months)
<b>Number of evictions in the year</b>	8 (all for rent arrears)
<b>Number of abandoned properties in the year</b>	5
<b>Percentage of new tenancies lasting for more than one year (by source of let)</b>	Transfers (existing tenants): 100% Housing list: 97.3% Section 5 (homeless referrals): 97% Other referrals: 100%
<b>Number of Antisocial Behaviour Cases in the year</b>	Reported: 89 Resolved: 89 Resolved within target timescale: 88
<b>Rent &amp; Arrears</b>	Total rent due: £5,942,561 Arrears at year-end: £474,208 (7.9%) (Scottish average 5.7%) Former tenant arrears write-off: £86,178 (47.2%)
<b>Percentage of tenants satisfied with rent as "Value-for-Money"</b>	85.6% (Scottish average 83%)

*Jim Calderwood*

Housing Manager

Depute Lord Provost, Bailie Philip Braat, performs the opening of WS Estate Services offices with Chief Executive, Ian Morrison, and the WSES Team



## Regeneration/Wider Action

At Whiteinch & Scotstoun Housing Association we have had a long tradition of being involved in more than “bricks & mortar” and housing management; such involvement is an expectation of both the Scottish government and, on the basis of surveys, 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.

This year, the Association once again employed the services of John Gordon, a consultant specialising in regeneration.

And John’s work was key in helping us to deliver **Money Advice & Financial Inclusion Advice and Energy Advice**, the former through the services of our employee Karen Auld, with energy advice now provided by Ronnie Neil of GHeat. Unfortunately, grant funding previously available for these services has now run out; we are managing to continue their provision for the time being thanks to gift aid funding provided by our subsidiaries while we seek further grant support as a means of extending their provision.

The Association was also able to help community groups including Victoria Park FC, assisting them to buy training jackets while we once again supported the ever-popular Active Seniors in the Park Day, helping to ensure that what is now a local tradition keeps



Tenants, Mrs Sarah Kelly, Mrs Agnes White and Mrs Janey McKay with Bailie Philip Braat at the opening

going (while also taking a stand ourselves at the event).

And, as ever, we once more worked with the Whiteinch Centre, seeking to support it in delivering to the local and wider community.

# 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.

# WS Estate Services Ltd

WS Estate Services was started in 2017 and is a social enterprise company, set up as a subsidiary of WSHA to handle the Association's close and backcourt cleaning and the multi storey caretaking services, which had previously been provided by four separate contractors. The first year of activity proved very successful with the team moving into their new office created at the base of our tower block at 64 Curle Street in October 2018.

At the financial year-end the team expanded to take on grounds maintenance work and gear up for void clearance work. Now employing twelve staff and headed up by Operations Manager, Steven Mclaughlin, it provides the services to a total of 1,300 housing association tenants and 550 owner occupiers.

## Governance

### Committee of Management

Committee Key performance Indicators	Target	Outturn
Meeting Attendance	85%	73%
Meetings Quorate	100%	100%
Committee Members	13	13

### Equal Opportunities Monitoring

#### Members of the Management Committee

	Gender	Ethnic Origin	Disability
At 31st March 2019	Male 3	White: Scottish 11	No 9
	Female 11	Unknown 2	Yes 4

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

	Gender	Ethnic Origin	Disability
At 31 <sup>st</sup> March 2019	Male 25	White: Scottish 41	No 43
	Female 22	Irish 2 Gypsy/traveller 1 Chinese 1 Other British 2	Yes 4

Ethnic Category	Existing Tenants	Applicants on Housing List	New Tenants
White Scottish	647	266	93
White Other British	203	11	5
White Irish	2	6	1
White Gypsy/Traveller	0	2	0
White Polish	18	14	1
Other White Background	8	19	4
Mixed or Multiple Ethnic Background	3	0	11
Indian	2	3	0
Pakistani	8	6	3
Bangladeshi	2	1	1
Chinese	1	12	2
Other Asian Background	10	15	4
Black Caribbean	2	0	1
Black African	18	30	9
Other Black Background	3	7	1
Arab, Arab Scottish, Arab British	10	12	3
Other Group	67	14	0
Unknown	185	349	7
<b>Total</b>	<b>1189</b>	<b>767</b>	<b>146</b>
<b>Indicating Disability</b>	<b>0</b>	<b>115</b>	<b>27</b>

## 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.

**It is important to understand that while the Statement of Financial Position shows "reserves" of £28.68 million this is, in reality, 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!)**

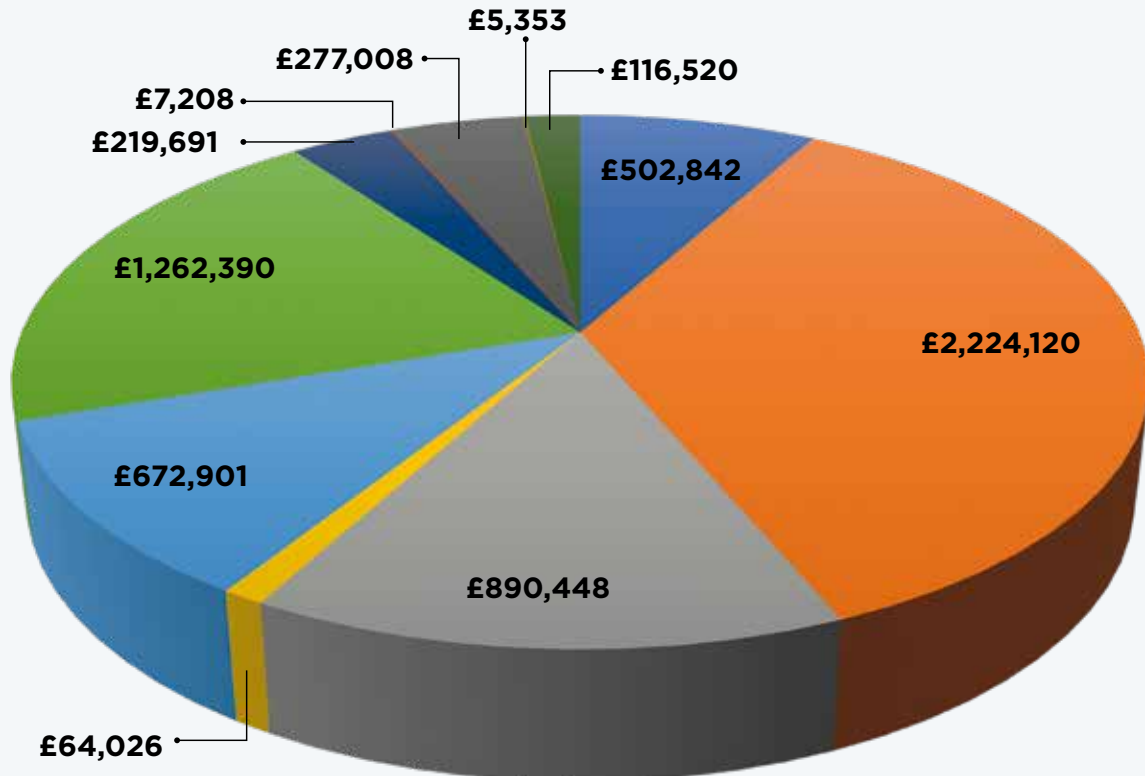
As usual we also use pie charts to help illustrate what money the organisation takes in and how it is then spent.

*Andrew Reid*

**Financial Services Manager**

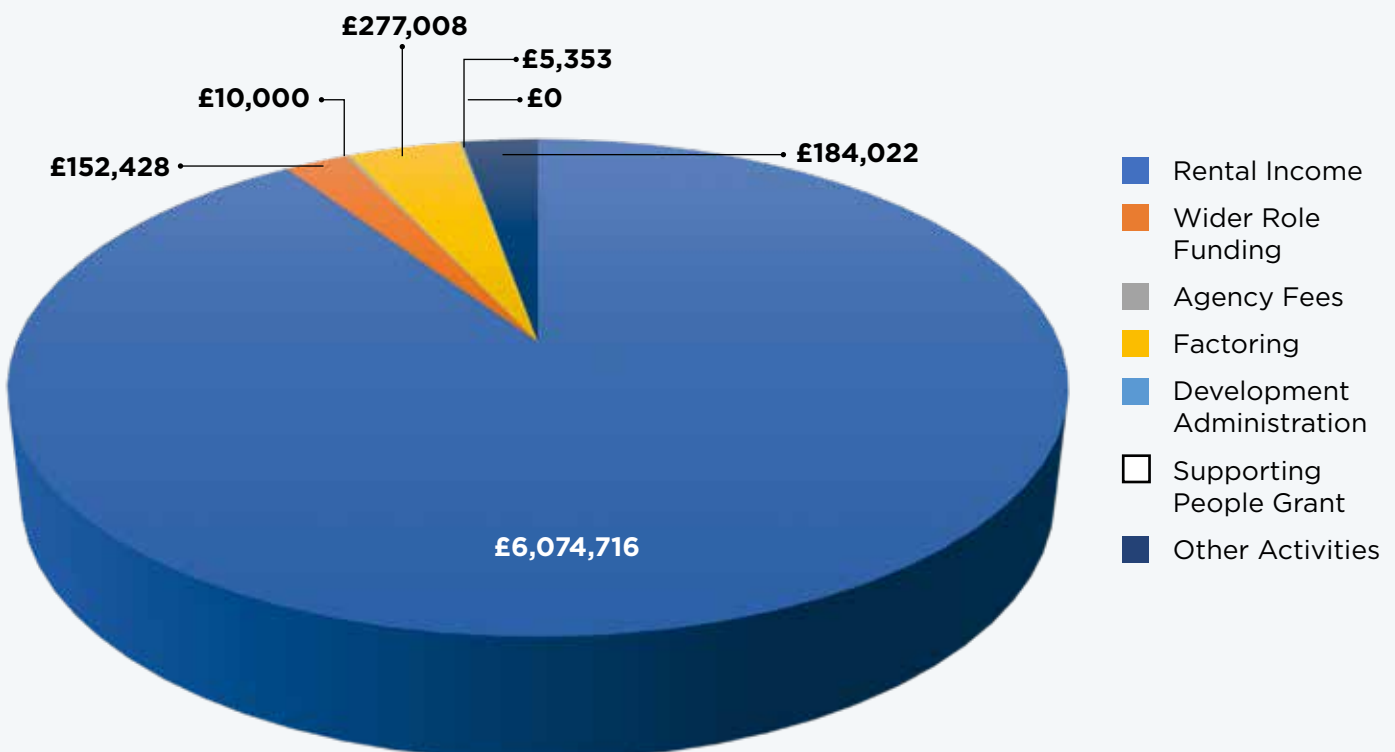
# Analysis of Expenditure 2018-2019

WHERE EVERY £ WAS SPENT



- Services
- Management and Maintenance Administration Costs
- Routine Maintenance
- Rent Loss from Bad Debts
- Major Repairs and Cyclical Expenditure
- Property Depreciation
- Wider Role
- Agency
- Factororing
- Development
- Supporting People
- Interest Payable

# Analysis of Income 2018-2019



STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 MARCH 2019			A Non - Accountants Guide to the Accounts
	2019	2018	
	£	£	
Turnover	6,703,527	6,291,222	Rental and Other Operating Income
Less: Operating costs	-6,125,987	-5,402,181	Costs of providing the Association's services
<b>Operating surplus</b>	<b>577,540</b>	<b>889,041</b>	
Profit on sale of fixed assets	0	63,120	Surplus on Property Sales
Finance income	18,201	0	Interest earned on Cash Balances invested
Finance charges	-116,520	-109,248	Interest Paid on mortgage finance
Surplus on ordinary activities before tax	479,221	842,913	
Taxation	0	0	
<b>Surplus for the Year</b>	<b>479,221</b>	<b>842,913</b>	
Other Comprehensive Income			
Initial recognition of multi-employer DB scheme	9,748		
Actuarial losses in respect of pension schemes	-405,000		
<b>Surplus for the year</b>	<b>£83,969</b>	<b>£852,661</b>	

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019			
	2019	2018	
	£	£	
<b>Property, Plant &amp; Equipment</b>			
Housing properties	28,506,395	29,460,390	The cost of building the houses owned by the Association
Other Fixed Assets	608,414	651,264	Association Offices and Office Equipment costs
	<b>29,114,809</b>	<b>30,111,654</b>	
Current Assets			
Debtors	497,836	490,396	Money owed to the Association
Cash at hand and in bank	3,745,604	2,543,316	Money in the bank
	<b>4,243,440</b>	<b>3,033,712</b>	
Current Liabilities			
Creditors due within one year	-647,864	-932,238	Money owed to others
Creditors due after one year	-2,796,554	-3,617,992	Outstanding loan balances that are secured against specific charges on the Association's
			properties and repaid at varying rates of interest and over varying periods of time
Provisions for liabilities	-1,234,769		
Net Assets	28,679,062	28,595,136	
Capital and Reserves			
Share capital	72	70	Represents Members Shares at £1 each
Reserves	28,678,990	28,595,021	Reserves set aside for current and future Major Renewals costs
	<b>28,679,062</b>	<b>28,595,091</b>	

# Staff Changes 2018/19

During the year, it was learned that retired staff member, Pat Rankin sadly passed away. We know many tenants will remember Pat, who started with the Association in 1987 and retired 27 years later in 2014. Working most of that time in Projects, many tenants will have Pat to thank for organising their decants during refurbishment. All at the Association feel for the loss to Pat's family.

On a happier note, Fiona McNamee, Housing Assistant, and Alison Park, IT & Finance Officer, had a baby girl and boy, respectively. Fiona's post was covered by Jade Macdonald (one of our Customer Services Assistants) with her post being filled temporarily by Amanda Hunter, who had previously assisted in this role. Alison's

duties were covered by her section colleagues along with additional input from our IT support provider, Clearview Networks.

Rhys Atkinson, who successfully completed his Modern Apprenticeship with the Association and then worked in a temporary Clerical Assistant role, left to take up a temporary role with another housing association. And another temporary staff member, David McCormack, carrying out our Stock Condition Survey secured a permanent post in the private sector.

In the Repairs Section, we welcomed Graeme Dutch, who took up the post of Temporary Repairs Officer in September. And, finally, Leeanne Molloy joined us in October, taking up the role of Part-time Finance Assistant.

## Committee and Staff at 25th June 2019

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

### Office Bearers

Chairperson	Sharon Flynn
Vice-Chair	Chris Watson
Assistant Vice-Chair (Staffing)	Jan Carmichael
Assistant Vice-Chair (Audit)	Claudia Ennemoser
Association Secretary	Karen McQueen (Deputy Chief Executive)

### Committee Members

Alan Bruce, Roslyn Carrigan, Rod Hunter, Debbie Keaveney, Siobhan Leighton, Betty MacDonald, Amanda McLean, Linda Mimmagh, Linda Stevenson.

### Staff Executive Team

Chief Executive	Ian Morrison
Deputy Chief Executive & Secretary	Karen McQueen
Financial Services Manager	Andrew Reid
Housing Manager	Jim Calderwood
Property Services Manager	Jim Gordon

### Staff Members

#### Finance

Morag Ross  
Alison Park (on maternity leave)

Leanne Molloy  
Julie Watson

### Property Services

*Projects*  
Bill Black  
Jim Burns  
Tom Kelly  
Julie Law  
Jose (Pepe) Miguez

#### Repairs

Mary Fyfe  
Graeme Dutch (temp)  
Brendan Quinn  
June Henderson

### Housing Management

*Housing*  
Valerie Kelly  
Diane Calderwood  
Alan Clark  
Tracy DeMarco  
Ann Gow  
Liz McLellan  
Jade Macdonald  
Lizzy McCulloch  
Fiona McNamee (on maternity leave)

#### 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  
Amanda Hunter (temp)  
Jan Scott

#### WS Property Management Ltd.

Bob Innes

#### WS Estate Services Ltd.

Steven McLaughlin  
Graham Banks  
Brian McPhee  
Glen Doyle  
Stephen Fotheringham  
Evann-Sean Gorrie  
Shawn Lim  
Martin McGinley  
Robert McKechnie  
Daniel McKinnie  
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](http://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](mailto:kmcqueen@wsha.org.uk) if you would like a version in a different format.

### Cantonese

如果你需要這份不同語言版本的簡訊，請聯絡WSHA辦事處 Karen McQueen (地址: The Whiteinch Centre, 1 Northinch Court)，或致電 0141 959 2552，或電郵 [kmcqueen@wsha.org.uk](mailto: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](mailto: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](mailto: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](mailto:kmcqueen@wsha.org.uk).

### Urdu

اگر آپ اس نیوز لیٹر کو کسی مختلف زبان میں حاصل کرنا چاہتے ہوں تو براہ مہربانی  
”وائٹ انچ سینٹر“،  
1 نارٹھ انچ کورٹ میں واقع ”ڈبلیو ایس ایچ اے“ کے دفتر میں Karen McQueen سے  
”کیرن میک ایون“  
ٹیلیفون نمبر 0141 959 2552 کے [kmcqueen@wsha.org.uk](mailto:kmcqueen@wsha.org.uk) کے ذریعے رابطہ کریں۔  
ذریعے یا ای میل



**WHITEINCH & SCOTSTOUN**  
HOUSING ASSOCIATION LTD

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Whiteinch & Scotstoun Housing Association  
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