



Whiteinch & Scotstoun
Housing Association

Annual Report 2021-22



Aiming for High Quality Homes in a Desirable Environment

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.

Contents

| | | |
|-----------------------------------------------------------------|-----------------------------------------|-------------------------------------|
| 3-4 Annual Assurance Statement & Chairperson's Report | 4 Chief Executive's Report | 5-6 Landlord Report |
| 8-10 Property Services | 9 Executive Office | 10 Housing Management |
| 11 Regeneration/Wider Action | 11 WS Property Management Ltd | 11 WS Estate Services Ltd |
| 11-12 Governance | 12-14 Finance | 15 Committee and Staff |

Chairperson's Report

This is my first Annual Report as Chairperson and, as such, it falls to me to present a summary on the financial year, just past but I will also take the opportunity to reflect on some developments since the end of the Financial Year 2021/22 as well as the year we are now in and working through.

This year, we had our first physical Annual General Meeting (AGM) since 2019 and I would express my thanks to those who came along, giving us a reasonable start at what will hopefully become the norm, once again. And following the AGM, the Committee has once more started to meet in person again, although we now also have the capability for Members to log in remotely as well. Still wary of our responsibility to ensure that the Association is doing its bit to restrict the spread of Covid, the Office has remained closed but we have still been working hard to ensure services are delivered, tenants are supported and works are carried out. Our Factoring arm, WS Property Services has also continued to operate delivering to factored owners in the area. We are slowly opening up more but currently only offering appointments for people attending the office and, with staff wearing masks, asking that tenants observe social distancing when home visits are carried out. We are very aware that people are still getting infected which suggests that this is still the correct approach; we are very clear that we can neither put tenants nor staff at undue risk of catching Covid, even though effects are generally not so severe. Staff are therefore now working both from home and from the Office and it has to be recognised that this has again been a difficult period for them. However, despite passages of lockdown in this time, since the first year of the pandemic we have moved back to all repairs being carried out along with such things as gas safety checks, electrical inspections, the installation of smoke alarms and the resumption of our kitchen/bathroom/rewiring programme.

Throughout the year, through our subsidiary, WS Estate Services, we have also managed to ensure close and backcourt cleaning and grounds maintenance have continued as well as having to take on bulk uplift in response to changes in Council services.

After a period of no allocations, we have also revived house letting and have been working

hard to eradicate the backlog which naturally built up during lockdown. And, for two of the last three years we had managed to freeze rents and this year applied an increase across all stock reasonably below inflation, even at the year-end. While we hope this will assist in what are now difficult economic circumstances, this year was complicated as changes in rents actually varied due to the first year of our rent re-structure being applied. This is intended to redress historical imbalances in comparable properties (imposed on the Association by changing government funding over the years). We would like to thank affected tenant for their patience and understanding during this exercise, which will take around 7 years to complete.

In opening, I said that this is my first annual report as Chairperson. This is because Chris Watson retired from the Committee and it would be remiss of me not to record our thanks for his many years of service, most of them as Chairperson, and I can only hope that I will continue in the same supportive and positive way that he has carried out his responsibilities. All at the Association wish Chris and his family all the best for the future. During the year, Siobhan Leighton also left the Committee and our thanks and best wishes go to her while we welcomed Lorraine Patterson firstly as a Co-opted Member and then a full Member, elected at the AGM.

And while it is recorded below, I should also comment on our long-serving Chief Executive, Ian Morrison who will have retired by the time this Report is issued. Ian joined us in 2004 and after over eighteen years of service I would like to express my thanks for all his commitment and efforts on behalf of our tenants and community and wish him a long and fruitful retirement. Ian's successor, James Ward, will have taken up post by the time you read this and all of us on the Committee are looking forward to working with James and I am sure that he will be equal to the challenges ahead as the Association seeks to help tenants as much as we can through what is bound to be a difficult period for many.

The remainder of this year's Annual Report follows the usual format, covering the work and financial position of the Association up to the end of March, this year. It also includes, as

Chairperson's Report (continued)

usual the Scottish Housing Regulator's Landlord Report, covering areas of performance that we are bound to report to tenants. This year we are also publishing the third Annual Assurance Statement, a pronouncement the Regulator now expects from each social landlord in the country to

verify compliance with their expected Regulatory Standards.

Linda Stevenson

Chairperson

Annual Assurance Statement 2022

The Committee of Management for Whiteinch and Scotstoun Housing Association Ltd are pleased to confirm that following a detailed and comprehensive review process, we are satisfied that Whiteinch and Scotstoun Housing Association (WSHA) is compliant with:

- The regulatory requirements set out in Chapter 3 of the Scottish Housing Regulators Regulatory Framework.
- The Regulatory Standards of Governance and Financial Management.
- The relevant standards and outcomes in the Scottish Social Housing Charter.
- All relevant statutory obligations and duties.

The Committee arrived at this conclusion following a robust review of its recording framework, a comprehensive review of evidence and self-assurance factors including independent financial and non-financial audit reports and review by an independent auditor.

During the assurance review process, the Committee has identified improvements which will further enhance its current and future practices and has devised an improvement action plan which will be reviewed on a regular basis. We currently have 29 properties which do not have a valid EICR. This is a direct result of the pandemic and understandable tenant concerns about potential transmission of Covid by inspecting contractors, who require access to every room in a property to carry out these inspections. We have appointed a contractor

and are working with the tenants concerned to reassure them that all necessary precautions continue to be employed. All outstanding inspections are scheduled to be completed by 31.03.2023.

We are committed to the development of an Assurance Working Group, comprising 3 Committee Members, to manage continuous compliance and our annual programme. This will ensure that we have appropriate and effective arrangements in place to notify the SHR of any changes in assurance should they arise.

We have plans to fully review the guidance on equalities and human rights and await further clarification so that we can implement an effective approach and incorporate this into our assurance processes where required.

We approved this Annual Assurance Statement at our Committee meeting on 12th October 2022 and the Committee have authorised me as Chair to sign the statement on their behalf and to submit the Assurance Statement to the Scottish Housing Regulator. We confirm this Assurance Statement is being published on our website on the same date that it is submitted to the Scottish Housing Regulator.

Linda Stevenson

Chairperson.

Farewell from our Former Chief Executive

In 2004, in writing my first piece for the Association's Annual Report, I mainly reflected upon the Association's development work which was then seeing the completion of a new-build scheme at Methil Street and the final tenement rehab works at Balshagray Crescent starting, while looking forward to hopefully developing the long-planned Whiteinch Centre and its adjacent housing. At the same time, I began to deal with the GHA in what would become a long drawn out project to support tenants' wishes to transfer former Council housing in Whiteinch to the Association.

Eighteen years later, in that period, the Association delivered on all of these along with further new housing at Byron Street, Haldane Street and Fore Street (in a time when such developments were considered unlikely), we have set up a factoring subsidiary and a company to deliver estate management services and have expanded our

provision of advice and support services and throughout, the organisation has supported Whiteinch Centre Ltd in the running of the community facility we built. All of these things have a common purpose – to support the tenants and wider community served by the Association.

Now, writing as I am about to retire, I am proud to have been part of all this and I hope and believe that my contribution has had a positive impact; it is my view that working for a housing association is a valuable job and one worth doing. I will bid farewell by thanking the Committee Members who have supported me through the years, together with all my staff colleagues and I wish them and all tenants and other residents of Whiteinch & Scotstoun every success for the future. I am now handing over to my successor, James Ward, who I am certain will bring similar attitudes to bear as he continues the work on behalf of the community served by the Association.

A Word from our New Chief Executive

The Annual Report is used to reflect on Whiteinch and Scotstoun's (WSHA) overall performance as a landlord across 2021-22. This process has provided me personally with some valuable insight into WSHA and its historic performance but also recognise the areas where we can do better, as I only arrived as the new Chief Executive in September 2022.

The last year has been incredibly difficult and challenging for us all – our tenants, our staff team, committee and our business. As we emerged from the pandemic we were faced with a war in Europe and a humanitarian disaster, unprecedented increases in fuel and energy costs and a cost of living crisis. Collectively we have demonstrated through it all that we are resilient and will face what is to come and we will do this together.

Despite the challenges we have achieved a lot over the last year, and it is important that we celebrate and share these successes with you in this Annual Report. WSHA have successfully managed to fulfil our continued commitment to delivering our Planned Investment programme across our properties and maintain a high quality repairs service to meet the needs of our tenants. Whilst responding to the operational challenges over the last two years, we have also been looking ahead and making decisions on how we can improve our services and performance to the benefit of our tenants. The fundamental human need is a good home that is warm, safe and secure. This is at the heart of what drives our services and is the reason why we will explore every opportunity available to extend our support to our tenants in these unprecedented times.

This has demonstrated by the estate services delivered by our subsidiary WSES, this service has made a notable contribution to the improved appearance around the communal areas of our properties. Additionally, we

have created local employment opportunities via WSES and we are committed to looking at developing these opportunities in the future with a continued focus on improving services to our tenants.

Included in this report you will find our performance for the year against the Scottish Social Housing Charter and how we compare with other housing associations. Our aim is to perform well and demonstrate value for money and our focus in the coming year will be on continuous improvement. The performance information is based on the Scottish Housing Regulator (SHR) published information and can be accessed at <https://www.housingregulator.gov.scot/landlord-performance>.

Our Annual Performance Report is important to us. We value the views and opinions of our tenants, and this includes how you want us to report on our performance and the content of this report. There is always room for improvement, and I would really love to hear from you with any suggestions for how we can make this better for you.

I would like to express my thanks and gratitude to our staff team and our volunteer Board of Management who have worked tirelessly throughout the year. Finally, I would like to give a special mention to Ian Morrison the outgoing CEO and thank him for his hard work, dedication and services to WSHA and the wider community. The foundations that have been built by Ian, the staff team and the committee will allow us all to take WSHA forward and look to develop our services and provide a first class service to our tenants.

James Ward
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, 1st April 2021 – 31st March 2022, or the point in time at the end of that year.



Homes & Rents

As at 31st March 2022, the total number of houses in Association ownership was 1,297. The total rent due for the year was £6,174,268. The Association applied an average weekly rent increase of 1.9% from the previous year (against a Scottish average of 3%).

Average weekly rents for the year were as follows:

| Size of home | Number owned | WSHA | Scottish Average (all landlords) | Difference |
|---------------|--------------|---------|----------------------------------|------------|
| 1 Apartment | 19 | £81.17 | £75.95 | 6.9% |
| 2 Apartment | 644 | £88.48 | £81.32 | 8.8% |
| 3 Apartment | 452 | £95.39 | £84.18 | 13.3% |
| 4 Apartment | 168 | £105.78 | £99.08 | 6.8% |
| 5 Apartment + | 14 | £118.08 | £109.33 | 8.0% |

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 contains data, which allows a comparison of the average rents for each Registered Social Landlord.

Tenant Satisfaction

The Scottish Housing Regulator is very prescriptive about how we ask for tenants' opinions, strictly dictating the questions actually posed. We choose 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 contact at least 82 households every quarter, requesting face-to-face 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

| | 19/20 WSHA | 20/21 WSHA | 21/22 WSHA | 19/20 Scottish Average |
|-----------------------------------------------------|------------|------------|------------|------------------------|
| Satisfaction with overall service | 94.0% | 93.1% | 93.1% | 87.7% |
| Tenants who feel they are kept informed | 92.3% | 92.3% | 95.5% | 91.7% |
| Tenants satisfied with opportunities to participate | 94.0% | 96.1% | 99.4% | 86.8% |

on responses from 332 tenants in 2021/22) with the previous two years' figures and Scottish Average also shown for comparison.

Quality and maintenance of homes

71.2% 71.2% of our homes met the **Scottish Housing Quality Standard** (Scottish Average 74.6%)

2.6 hours The average time we took to complete **emergency repairs** was **2.6 hours** (Scottish Average 4.2 hours)

5.4 days The average time to complete **non-emergency repairs** was **5.4 days** (Scottish average 8.9 days)

94.2% We completed **94.2%** of **reactive repairs 'right first time'** (Scottish Average 88.3%)

85.1% **85.1%** 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 88%)

Neighbourhoods

98% **98%** of antisocial behaviour cases were resolved (Scottish average 94.7%)

Value for money

96.7% The amount of money we collected for current and past rent was equal to **96.7%** of the **total rent** for the year (Scottish Average 99.3%)

3.1% We did not collect **3.1%** of rent due because **homes were empty** (Scottish Average 1.4%)

138.5 days It took an average of **138.5 days** to **re-let homes** (Scottish Average 51.6 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

Under the direction of the Director of Property Services, Jim Gordon, there are two sections that make up this section of the organisation. 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, Property Services was responsible for

- completing 4,364 reactive repairs, back up from 3,023, last year, once again reflecting pre-Covid levels;
- ensuring that all properties requiring a gas safety record were in place by the anniversary date with checks carried out on 1,005 homes;
- obtaining grant funding of £20.5K, carrying out 7 "medical adaptations" to help tenants' with changing needs to stay in their homes (by fitting walk-in showers, hand rails, etc.);
- upgrading smoke and heat detection in 486 properties to meet new legislative fire safety standards to be achieved by February 2022;
- completing 479 electrical installation condition reports (EICR's);
- replacing gas central heating boilers at 135 properties;
- renewing kitchens and partial rewire at 172 properties;
- installing new bathrooms at 108 properties;
- 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 (SHQS)**; this covers the standards that all landlords are expected to achieve in the safety standards and quality of their housing stock.

At the end of March 2022, 71.16% of our houses met the standard, down from 96.8% last year. This drop is mainly due to the inability to carry out electrical inspections due to the pandemic restrictions, something that is already being addressed. In addition, for 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.

Social landlords have to report on the Energy Efficiency Standard for Social Housing (known as EESSH) which was to be met for all properties by December 2020. We are currently recording a compliance of 99.6% of our properties, slightly higher than last year. Current and proposed works were intended to improve our properties to meet the standard by the deadline date but this was subject to tenants allowing access to their homes, and the pandemic restrictions. The Scottish Government is currently reviewing the EESSH2 standard and the Association will aim to achieve this new standard when the outcome of the review is published, where practically possible and financially viable.

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

| | 2019/20 | 2020/21 | 2021/22 |
|-------------------------------------------|-------------------------|-------------------------|------------------------|
| Reactive repairs carried out in the year | 4,140 | 3,023 | 4,264 |
| Average number of repairs per property | 3.2 | 2.3 | 3.3 |
| Emergency repairs | 1,077 | 1,293 | 1,306 |
| Non-emergency repairs | 3,063 | 1,730 | 2,958 |
| Number of repairs done "right first time" | 2,813 (out of 3,032) | 1,631 (out of 1,685) | 2,786 (out of 2958) |
| Total Cost of Reactive Repairs | £984,052 | £680,595 | £1,219,835 |

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

Planned Maintenance Investment

The property services section has continued to validate and update the information required for the planned maintenance module introduced in the housing management IT system, which will eventually hold all of our stock condition information in a single database. This information will help identify the future investment priorities and determine the planned maintenance renewal programmes, for items such as roofs, windows, kitchens and bathrooms, etc. This is still ongoing and will help us to better plan future works with the aim of being more cost-effective in how we plan the investment programme.

The Association has commenced the second year of a five year programme to invest £12M improving our stock and improvements are progressing well despite some initial delays caused by Covid lockdowns and restrictions.

The 30 year planned maintenance cost summary was independently reviewed and validated by our external cost consultants as part of the recent options appraisal to ensure the financial viability of the Association is maintained over the short, medium and long term.



Jim Gordon

Director of Property Services

Housing Management

The Housing Management Section continued its work through the year, letting houses, managing arrears, offering help with welfare benefits, money management and energy advice. Further to the Landlord Report, other relevant performance indicators and statistics are as follows.

Excluding two Mutual Exchanges, we let 146 houses, greatly up from the Covid-affected 42 lets of last year.

| Letting Source | Number | Percentage |
|------------------------------------------|------------|-------------|
| Transfers (existing tenants) | 20 | 14% |
| Housing list | 71 | 49% |
| Section 5 (statutory homeless referrals) | 53 | 36% |
| Other sources | 2 | 1% |
| Total | 146 | 100% |

Other Housing Management performance Indicators:

| | | |
|--------------------------------------------------------------------------------------|-----------------------------------|---------------------------------------------|
| Number of evictions in the year | | 2 |
| Number of abandoned properties in the year | | 8 |
| Percentage of new tenancies lasting for more than one year (by source of let) | Transfers (existing tenants): | 100% |
| | Housing list: | 100% |
| | Section 5 (homeless referrals): | 95% |
| Number of Antisocial Behaviour Cases in the year | Reported: | 51 |
| | Resolved: | 50 |
| | Resolved within target timescale: | 50 |
| Rent & Arrears | Total rent due: | £6,174,268 |
| | Arrears at year-end: | £331,801 (5.37%) (Scottish average 6.3%) |
| | Former tenant arrears write-off: | £15,010 (14.67%) |
| Percentage of tenants satisfied with rent as "Value-for-Money" | | 83% (Scottish average 83%) |

Sue Shone

Director of Housing Services

Internal Audit Services

Each year, the Association undergoes a programme of internal audits, designed to verify the approach to governance is appropriate for the organisation. The current, independent, internal audit providers are BDO LLP and this year, the programme covered

Financial Reporting, Repairs and Maintenance, Allocations, and Complaints Handling as well as following up on the work from previous years. And while there were issues to consider, nothing material was identified in any of the areas.

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 507 residential properties, 95 commercials, 1 workshop and 1 office. During the latter half of the year Bob was joined by Anne Marie Bordone in a part time role providing administrative help and supporting Bob with bills and income management. 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 continues to deliver our close cleaning service, our back court maintenance and tends to our gardens and grounds, as well as clearing and cleaning our void properties and delivering a caretaking service at our Multi-storey Block. Our services were initially disrupted, but are now back on track with staff being careful to observe social distancing requirements in their operations. At times there were problems with refuse collection and bulk uplift and WS Estate Services stepped in on several occasions to help sort this out. As the financial year-end approached, it was announced that the Council was going to start charging for bulk uplift with a restricted collection service and the Association found that there was little option but to arrange for bulky items to be picked up by WS Estate Services.

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, and include our estate services subsidiary which is a social enterprise. On top of this, we have continued to support the activities of the Whiteinch Centre, this year specifically helping it through lockdown and seeking to ensure that it remains “in business” so as to contribute general and specific projects directed at supporting our tenants and the wider community.

Throughout lockdowns and restrictions we continued to provide **Money Advice & Financial Inclusion Advice and Energy Advice**, the former through the services of our employee Karen Auld, with energy advice provided on a part time basis by Ronnie Neil of the Wise Group. Following retirement he has since been replaced by John McConnell.

Governance

Committee of Management

Most years the attendance at Committee meeting is usually high. Since the first lockdown, however, all meetings have been virtual, held over Zoom. It took a little while to get everyone set up for this and, even, then, with the issues that technology sometimes throws up sometimes Members have had difficulties in attending. This year's figures are therefore as follows:

| Committee Key performance Indicators | Target | Outturn |
|--------------------------------------|--------|---------|
| Average Meeting Attendance | 85% | 76% |
| Meetings Quorate | 100% | 100% |
| Committee Members | 13 | 9 |

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. We have therefore presented our Statement of Comprehensive Income (perhaps better known to people as an Income & Expenditure Account and our Statement of Financial Position (the Balance Sheet) with simple guides to help explain what each element is.

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 £30.73 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, even if we could and wanted to access this amount, we would have to sell all of our organisation's houses, something that will never happen.

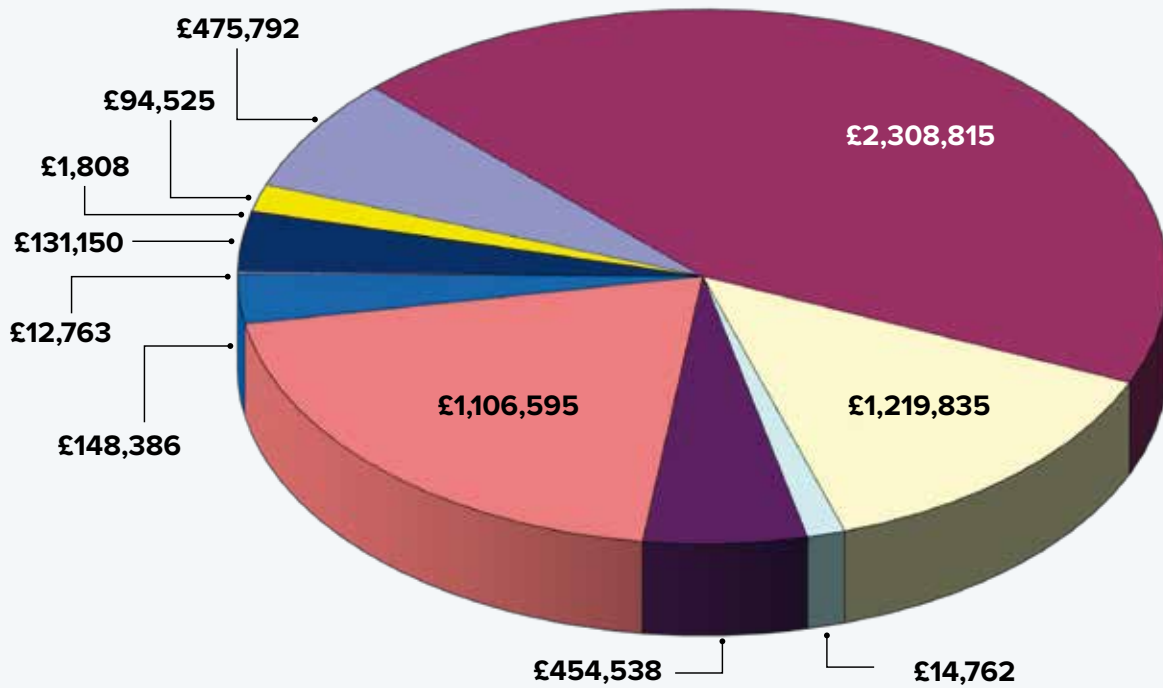
And, as with every Annual Report, we use pie charts to help display what we take in and what we spent, in the past year.

Andrew Reid

Director of Finance

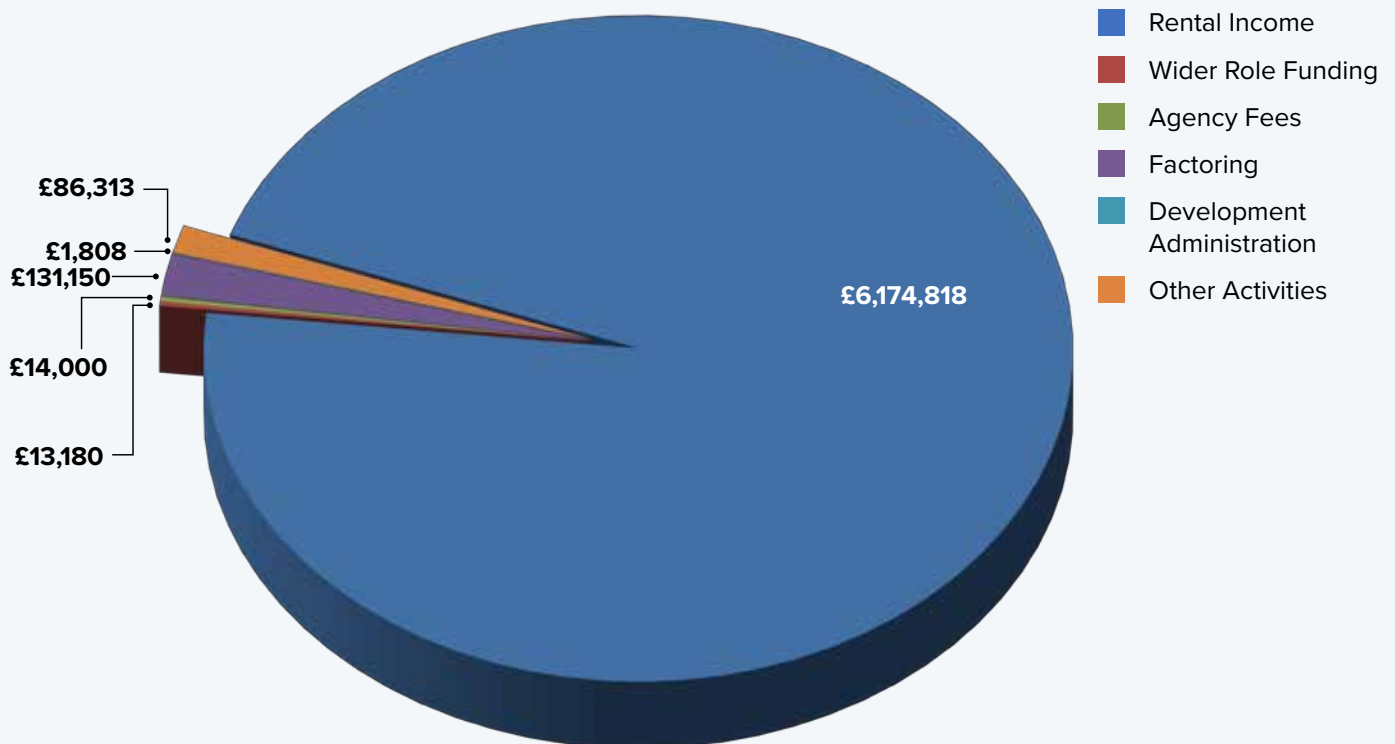
Analysis of Expenditure 2021-22

WHERE EVERY £ WAS SPENT



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

Analysis of Income 2021-22



| STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 MARCH 2022 | | | A Non - Accountants Guide to the Accounts |
|--------------------------------------------------------------------|------------|------------|-----------------------------------------------|
| | 2022 | 2021 | |
| | £ | £ | |
| Turnover | 6,400,728 | 6,523,921 | Rental and Other Operating Income |
| Less: Operating costs | -5,874,442 | -4,939,575 | Costs of providing the Association's services |
| Operating surplus | 526,286 | 1,584,346 | |
| Profit on sale of fixed assets | 0 | 0 | Surplus on Property Sales |
| Finance income | 932 | 2,451 | Interest earned on Cash Balances invested |
| Finance charges | -94,525 | -82,551 | Interest Paid on mortgage finance |
| Surplus on ordinary activities before tax | 432,693 | 1,504,246 | |
| Taxation | 0 | 0 | |
| Surplus for the Year | 432,693 | 1,504,246 | |
| Other Comprehensive Income | | | |
| Initial recognition of multi-employer DB scheme | 550,000 | 0 | |
| Actuarial losses in respect of pension schemes | | -1,004,000 | |
| Surplus for the year | 982,693 | 500,246 | |

| STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022 | | | |
|-----------------------------------------------------|-------------------|-------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| | 2022 | 2021 | |
| | £ | £ | |
| Property, Plant & Equipment | | | |
| Housing properties | 28,137,355 | 27,736,981 | The cost of building the houses owned by the Association |
| Other Fixed Assets | 511,225 | 544,017 | Association Offices and Office Equipment costs |
| | 28,648,580 | 28,280,998 | |
| Current Assets | | | |
| Debtors | 765,866 | 877,415 | Money owed to the Association |
| Cash at hand and in bank | 6,329,081 | 6,484,023 | Money in the bank |
| | 7,094,947 | 7,361,438 | |
| Current Liabilities | | | |
| Creditors due within one year | -1,267,493 | -1,258,532 | Money owed to others |
| Creditors due after one year | -2,560,170 | -2,643,732 | 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, along with Deferred Housing Association Grant. |
| Pensions -Defined Benefit Net Liability | -205,000 | -1,022,000 | Pension Liabilities |
| Net Assets | 31,710,864 | 30,718,172 | |
| Capital and Reserves | | | |
| Share capital | 65 | 66 | Represents Members Shares at £1 each |
| Reserves | 31,710,799 | 30,728,106 | Reserves set aside for current and future Major Renewals costs |
| | 31,710,864 | 30,728,172 | |

Staff Changes 2021/22

Since the last AGM, Kevin McGhee, our Senior Repairs Officer left to take up another job, his position being taken by Stuart McBroom who was one of our Repairs Officers.

New arrivals amongst staff include Peter Latham, who is temporary Director of Corporate Services while consideration is given to the future of the post, Anne Marie Bordone, our part-time Factoring Assistant, and Ali Dowlatshah, who has filled the vacant Repairs Officer post. Angela Ben Gamra, who, as temporary Housing Officer, has also greatly helped us catch up with the backlog of vacant properties unlet due to pandemic restrictions.

Alan Murray is currently operating as a temporary Finance Assistant and Caroline Kurlender is providing Welfare Benefits Advice as a temporary, part time Welfare Rights Officer

Finally, at the time of this Meeting, two long-serving members of Staff are about to or have just retired; Valerie Kelly, Senior Housing Officer and Ian Morrison, Chief Executive and our thanks best wishes go to both for a long and happy retirement.

We wish all our leavers good health and happiness in the future and to our joiners, welcome and we hope you enjoy working with us over the coming months and years.

Committee and Staff, Sept 2021

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

Office Bearers

| | |
|---------------------------------|-----------------------------------|
| Chairperson | Linda Stevenson |
| Vice-chairperson | John Haughey |
| Assistant Vice-Chair (Audit) | Claudia Ennemoser |
| Assistant Vice-Chair (Staffing) | Jan Carmichael |
| Association Secretary | Ian Morrison (Chief Executive) |

Committee Members

Rod Hunter, Debbie Keaveney, Linda Mimmagh, Lorraine Paterson.

Staff Executive Team

| | |
|---------------------------------------|----------------------------|
| Chief Executive | Ian Morrison James Ward |
| Director of Corporate Services (Temp) | Peter Latham |
| Director of Finance | Andrew Reid |
| Director of Property Services | Jim Gordon |
| Director of Housing Services | Sue Shone |

Staff Members

Whiteinch & Scotstoun Housing Association Ltd. at 30th September 2022

Finance

| | |
|-------------|--------------------|
| Morag Ross | Leanne Molloy |
| Alison Park | Alan Murray (temp) |

Staff Members (continued)

Property Services

Projects

Jim Burns
Paul Hughes
David McCormack
Julie Law
Jose (Pepe) Miguez

Repairs

Stuart McBroom
Brendan Quinn
Ali Dowlatshah
Lynne McManus

Housing Management

Housing

Louise Irving
Diane Calderwood
Alan Clark
Tracy DeMarco
Ann Gow
Elizabeth McCulloch
Fiona McNamee
Angela Ben Gamra (temp)

Welfare Rights

Douglas McAndrew
Brian McGinlay
Caroline Kurlender (temp)

Advice Service

(based at 1A Northinch Court)

Karen Auld
John McConnell (in partnership with the Wise group)

Craig McGarry

Support Services

Kirsten Szulc
Nicola McArthur
Jade Macdonald
Jan Scott

WS Property Management Ltd.

Bob Innes
Anne Marie Bordone

WS Estate Services Ltd.

Steven McLaughlin
Graham Banks
Brian McPhee
Christopher Jackson
Darren Lamb
Christopher Wilson
Hope Finlay
James Aitchison
Danial Wood
Carlie Higgins
Robert McCluskey
Alistair Wilson
Faadumo Mahamud
Douglas Livingstone (temp)

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 Kirsten Szulc at the office at the Whiteinch Centre, 1 Northinch Court, or by telephone on: 0141 959 2552, or by e-mail at: wsha_admin@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 Kirsten Szulc（地址：The Whiteinch Centre, 1 Northinch Court），或致電 0141 959 2552，或電郵 wsha_admin@wsha.org.uk。

Gaelic

Cuiribh fios gu Kirsten Szulc aig oifis WSHA aig Ionad Whiteinch, 1 Northinch Court, neo air a fòn aig 0141 959 2552, neo air post-dealain aig wsha_admin@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 Kirsten Szulc 联系，或者致电 01419592552，或者发电子邮件至 wsha_admin@wsha.org.uk。

Polish

Jeżeli chcieliby Państwo otrzymać tłumaczenie niniejszego biuletynu, prosimy o kontakt z Kirsten Szulc w biurze WSHA w Whiteinch Centre, 1 Northinch Court lub telefonicznie pod numerem 0141 959 2552 lub na adres e-mailowy: wsha_admin@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 Kirsten Szulc سے
”کیرن میک ایون“
ٹیلیفون نمبر 0141 959 2552 کے wsha_admin@wsha.org.uk کے ذریعے رابطہ کریں۔
ذریعے یا ای میل



The Whiteinch Centre
1 Northinch Court
Glasgow G14 0UG
Tel: 0141 959 2552 Fax: 0141 950 4432
Email: wsha_admin@wsha.org.uk