



**Drumchapel
Housing**

Co-operative Limited

Annual Report and Landlord Report 2023/24

*"Delivering and
supporting quality
affordable homes
and all-inclusive
community living."*

CONTENTS

Chairperson Foreward

P3

Equalities

P4

Annual Assurance Statement 2023

P5

Our Overall Performance

P6

Our Tenant and Landlord Relationship

- Tenant Satisfaction
- Significant Performance Failures
- Complaints
- Compliments

P7-8

Neighbourhood and Community

- Anti-social Behaviour
- Neighbourhood
- Tenancy Sustainment

P9

Getting Good Value from Rents and Service Charges

- Rents
- Grant Funding

P10-11

Access to Housing and Support

- Our Properties
- Allocations
- Welfare Rights Surgeries

P12-13

Housing Quality and Maintenance

- Planned Maintenance
- Cyclical Maintenance
- Technical Surveys
- Day-to-day Repairs
- Repairs Satisfaction
- Medical Adaptations
- Major Works
- Scottish Housing Quality Standards

P14-18

Financial Performance

- Income and Expenditure
- Statement of Comprehensive Income
- Sources of Income
- Expenditure Costs
- Statement of Financial Position

P19-23

Engagement Plan

P24

Good News in 2023/24

P25

Our Staff and The Management Board

P26

Who Regulates Us

P27

Summary

P27

CHAIRPERSON FOREWORD

I am delighted to have served you as Chair for another year and would like to once again thank Vice Chair, Joan McFarlane and Secretary, Josephine Barnshaw for their continued support.

The Board have worked hard during the year, and I would like to take this opportunity to thank them for their dedication and commitment to the Co-operative. We have a strong Board who, between them, possess a broad range of skills and experience, every one of them committed to the Co-operative and to our area as a whole.

I would also like to thank staff for their great work throughout the year which is highlighted throughout the report.

Throughout the year the Co-operative's priority has been to support our tenants through the financial hardship caused by the cost-of-living crisis.

Another priority has been to ensure tenant safety, by continuing to carry out health and safety works to all properties throughout the year.

The governance of the Co-operative is a fundamental priority for us, and we submitted our Annual Assurance Statement in October 2023 to the Regulator. We reported that we had no areas of material non-compliance with the regulatory standards or requirements although we noted some areas for improvement which we are working on throughout the year and beyond.

Following my Chairperson's report, is our annual charter report which details our results against achieving the outcomes of the Scottish Social Housing Charter.

Thank you.

David O'Hara
(Chair)



We perform all aspects of our housing services so that:

“ Every tenant and service user have their individual needs recognised, are treated fairly and with respect, and receive fair access to housing and housing services. ”

The Co-operative is committed to ensuring equality of access to tenants and services users, as part of this commitment we subscribe to Happy to Translate which is an award-winning not-for-profit initiative which uses specialist tools and training to help people to overcome communication barriers, helping to enable people to receive information and services on an equal basis.

All our documents, including policies, newsletters, information leaflets can be produced in various formats, for instance, in larger print or audio-format; and can also be translated into other languages, as appropriate. We provide an interpretation service to tenant and service users when required. We also have a hearing loop system in our office. If you feel that any of these services would assist you or you have any other suggestions which would make your communications with us easier, please do not hesitate to let us know.

During the year we surveyed our tenants and service users to gather equality data. The data will allow us to better understand our tenants and service users, the potential barriers they may face in accessing our services and potential new areas of work. It is also a requirement of the Scottish Housing Regulator. The data collected and ongoing engagement with our service users will help to shape our services and improve our performance.

The Co-operative is committed to providing good quality, non-discriminatory services to all. Tenant panels are a great way for tenants voice to be heard and to be involved in shaping and improving the Co-operative's future services and the Drumchapel community in general. We would encourage anyone with an interest in the Co-operative and/or the services we provide, to get involved. The tenants panel is always looking to welcome new members so if you are interested, please contact the office for further details.



ANNUAL ASSURANCE STATEMENT

This is the Annual Assurance Statement of Drumchapel Housing Co-operative Limited as agreed by the Management Board on 24 October 2023; whereby we agreed that, to the best of our knowledge, there are no areas of material non-compliance to report.

The Management Board are satisfied that we have seen and considered a sufficient appropriate and reliable evidence bank that combines reports, policies, advice and information which the Board monitors and oversees on an ongoing basis throughout the year to provide continuous assurance that Drumchapel Housing Co-operative Limited is compliant. Additionally, the evidence bank incorporates relevant documents and information that contribute to our assurance and which form the structure of the Co-operative's business and governance activities.

The Board confirms that, to the best of our knowledge and understanding, Drumchapel Housing Co-operative Limited is compliant with:

- The relevant regulatory requirements set out in chapter 3 of the Regulatory Framework;
- The relevant standards and outcomes of the Scottish Social Housing Charter;
- All relevant statutory and legal requirements;
- Regulatory Standards of Governance and Financial Management;

and acknowledge the requirement to notify the Scottish Housing Regulator (SHR) of any changes to the Annual Assurance Statement throughout the year.

In reviewing our compliance with the Regulatory Framework, we are assured that we have appropriate systems in place for the collection of equalities data. We are assured that we are working towards using this data

to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We have obtained external support to provide us with additional assurance that our approach is effective and robust.

We would also like to highlight that we meet all of our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have sought specialist advice to monitor our compliance in these areas and to support our assurance.

In assessing the evidence, we have adopted an improvement focus which has resulted in the creation of an Action Plan which we have begun to implement and will continue to progress during the course of the year. We have reviewed the identified actions in the plan and are satisfied that all are intended to deliver effective improvement and that none are material to our compliance with the Framework.

The Management Board approved this Annual Assurance Statement at our Management Board Meeting on 24 October 2023 and authorised this to be signed on our behalf, to be submitted to the SHR, and to be made publicly available to our tenants and service users through our website.



OUR PERFORMANCE COMPARED TO OUR TARGETS, LOCAL AVERAGE & SCOTTISH AVERAGE FOR 2023/24



Compares well



On a par



Compares unfavourably

Our performance in 2023/24 compared with:

- Our targets set for 2023/24
- Scottish Average for 2023/24
- Drumchapel Average for 2023/24



Average time to complete
emergency repairs

2.68 hours

Target: **3 hours** ✓

Scottish Average: **3.96 hours** ✓

Drumchapel Average: **2.16 hours** ✓



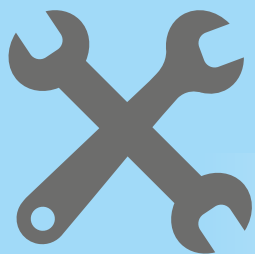
Average time to complete
non-emergency repairs

2.38 days

Target: **3.5 days** ✓

Scottish Average: **8.95 days** ✓

Drumchapel Average: **2.73 days** ✓



Satisfaction with the
repairs service

90.10%

Target: **95%** ✗

Scottish Average: **87.31%** ✓

Drumchapel Average: **92.11%** ✗



Repairs completed
right first time

98.74%

Target: **95%** ✓

Scottish Average: **88.41%** ✓

Drumchapel Average: **96.31%** ✓



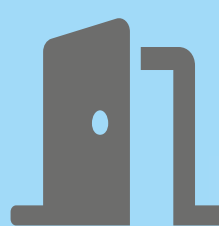
Properties with a valid
gas safety certificate

100%

Target: **100%** ✓

Scottish Average: **n/a**

Drumchapel Average: **n/a**



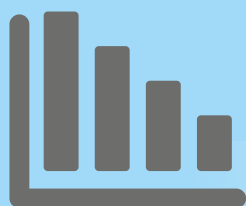
Average number of calendar
days to re-let properties

10.62 days

Target: **10 days** ✓

Scottish Average: **56.76 days** ✓

Drumchapel Average: **13.12 days** ✓



Gross rent
arrears

1.95%

Target: **2.75%** ✓

Scottish Average: **6.74%** ✓

Drumchapel Average: **3.75%** ✓



Rent
collected

99.58%

Target: **100%** ✓

Scottish Average: **99.43%** ✓

Drumchapel Average: **100.11%** ✓



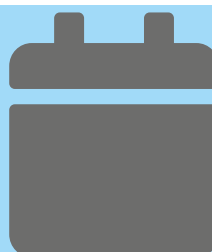
Rent lost through
properties being empty

0.12%

Target: **0.30%** ✓

Scottish Average: **1.39%** ✓

Drumchapel Average: **0.17%** ✓



Average time in days to
resolve Stage 1 complaints

2.57 days

Target: **5 days** ✓

Scottish Average: **5.11 days** ✓

Drumchapel Average: **3.63 days** ✓

Tenant Satisfaction

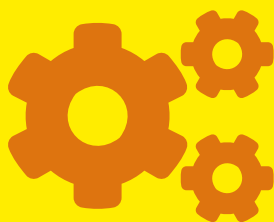
Our Tenant Satisfaction Survey was carried out in July 2022 by Research Resource who are an independent research agency. At this time, they spoke with 215 tenants to find out how satisfied they are with the services we provide.

We had lots of comments from tenants after our Tenant Satisfaction Survey was carried out in July 2022.

These were a range of positive feedback about the services we provide and some improvements which could be made to service and communication. We carried out a Tenant Satisfaction Survey Action Plan and provided an update in our last Annual Report.

We would like to remind tenants that they can provide feedback out with the satisfaction survey and there are a range of ways you can do so:

- Visiting or contacting us at the office
- Completing the Contact Form on our website
- Emailing us at enquiries@drumchapelhc.org.uk
- Message us on our Facebook page at Drumchapel Housing Co-operative



Overall Service

87.91% of our tenants said that they were satisfied with the overall service we provide. This is compared with the Scottish Average of **86.49%** and within Drumchapel the average is **91.55%**.



Keeping Tenants Informed

99.53% of tenants felt that we are good at keeping tenants informed about our services and decisions. This is compared with the Scottish Average of **90.46%** and within Drumchapel the average is **97.57%**.



Opportunities to Participate

100% of tenants were satisfied with the opportunities to participate in our decision-making process. This is compared with the Scottish Average of **87.67%** and within Drumchapel the average is **96.83%**.

Significant Performance Failures

A Significant Performance Failure (SPF) is when a landlord has –

- Repeatedly failed to achieve outcomes in the Scottish Social Housing Charter (SSHC) or outcomes agreed locally with tenants. (The SSHC sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities, a copy of this can be found on the Scottish Government's website).
- Fails to report or inaccurately reports its annual performance to tenants;

- Fails to meet the Standards of Governance and Financial Management;
- Has acted or failed to take action, in a way which puts tenants' interests at risk and this significantly affects a number of the landlord's tenants.

To report a SPF to the Scottish Housing Regulator (SHR), you can complete a Significant Performance Failure Reporting Form on SHR's website.

The Co-operative met all the outcomes expected of us and we have not recorded or been subject to any SPFs in 2023/24.

Complaints

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf. We manage a variety of service delivery complaints in-line with the Scottish Public Service Ombudsman's (SPSO) Model Complaints Handling Procedure. We aim to resolve your complaint as quickly as possible at the frontline by our trained members of staff. However, if the complaint is of a more complex nature or you are dissatisfied with the Stage 1 decision, the complaint will be handled at Stage 2.

We welcome complaints as it gives us the chance to review what has gone wrong and how we can improve our services in the future.

The Co-operative received 30 Stage 1 complaints, no complaints were handled at Stage 2, this is compared to 37 Stage 1 complaints received in 2022/23.

30
complaints
recorded in
2023/24

Average working days to resolve Stage 1 complaints (no Stage 2 complaints) –

| | Stage 1 |
|---------------------------------|-----------|
| Drumchapel Housing Co-operative | 2.57 days |
| Drumchapel Average | 3.63 days |
| Scottish Average | 5.11 days |

Compliments

We received 15 compliments in 2023/24, examples of compliments received are shown below:

Thank you to Drumchapel Housing Co-operative for looking after your tenants, keep up the good work you do week in, week out.

It's great that you hold a children's Christmas party every year, the kids loved their presents, thank you!

Great work by your contractors on repairing my shower.

Anti-social Behaviour

We have a zero-tolerance approach to anti-social behaviour, we are committed to resolving cases of anti-social behaviour as soon as possible in-line with our complaint target response times.

The Housing Management Team managed 57 cases of anti-social behaviour in 2023/24. A total of **100%** of cases were resolved compared with the Scottish average of **94.29%** and **100%** within Drumchapel. We will continue to work with Police Scotland and Glasgow City Council to help reduce anti-social behaviour within our community.

Neighbourhood

We carry out estate inspections which includes inspections within common closes and back courts. These inspections ensure that the area is being maintained to a high standard and to –

- Identify any repairs to common areas
- Monitor the performance of contractors including close cleaning, ground maintenance and the weekly bulk removal
- Liaise and work in partnership with Glasgow City Council in relation to reporting issues with fly-tipping, graffiti, street lighting, dog fouling and refuse collection
- Identify poorly maintained gardens by tenants

This is reflected in our results for the percentage of tenants satisfied with our contribution to management of neighbourhood:

| | 2023/24 |
|---------------------------------|---------|
| Drumchapel Housing Co-operative | 94.42% |
| Drumchapel Average | 91.87% |
| Scottish Average | 84.68% |

Tenancy Sustainment

We had a tenancy sustainment rate of **97.44%** compared with the Scottish average of **91.24%** and **90.32%** within Drumchapel. This is measured by the percentage of tenants who have sustained their tenancy for more than a year. We helped some of our most vulnerable tenants to remain in their homes through partnership working and signposting to external support agencies. We also recognise that tenants end their tenancy for positive reasons such as moving for job reasons or to a larger home.

We have continued to provide support to our tenants during times of need especially with the cost-of-living crisis to enable tenancy sustainment.

Our Tenancy Sustainment Fund is managed by our Housing Management Team on an annual basis. The fund is used to assist tenants in emergency situations. This includes issuing emergency food parcels, food vouchers and energy vouchers. We also have provisions to help new tenants including

starter packs and decoration vouchers to help tenants set up their new home.

The number of items issued in 2023/24 is detailed below:

 **60** Energy vouchers

 **52** Emergency food vouchers

 **22** Emergency food parcels

 **5** Decorating vouchers

 **4** Starter Packs for new tenants

Rents

As a small community-based Housing Co-operative owned and controlled by our tenants, we depend solely on our rental income to provide services, invest in our homes, and manage and maintain the neighbourhood. We must also forecast into the future to ensure there will always be sufficient resources to continue to fund services and maintain our homes and the surrounding area.

The Co-operative continues to strive to keep rents affordable and are aware of financial impact of the cost-of-living crisis had on tenants. We increased our rents by **5.55%** in 2023/24 which was half of CPI at the time of the Rent Review. This was slightly higher than the Scottish Average of **5.14%** and an average in Drumchapel of **4.53%** however tenants were keen to continue all our current services and our planned maintenance programme.

The table below details our average rents in 2023/24 compared with the Scottish Average and the average in Drumchapel –

| Apartment Size | DHC | Drumchapel Average | Scottish Average |
|----------------|---------|--------------------|------------------|
| 2 apt | £88.27 | £77.01 | £87.87 |
| 3 apt | £88.77 | £84.12 | £90.29 |
| 4 apt | £104.38 | £97.11 | £98.30 |
| 5 apt+ | £114.13 | £105.29 | £108.29 |

Average rent figures can be largely misleading as it is not clear what services are provided or what property types make up the average rent. Although our average weekly rents are higher than the Scottish average for some property sizes, rent and service charges vary based on different property types so an exact comparison cannot be made.

As part our Tenant Satisfaction Survey 2022, our tenants were surveyed on whether they felt their rent represents good value for money. The results of the survey remained consistent where **81.86%** (over 8 in 10 tenants) of those surveyed believed that the rent for their home represented very good or fairly good value for money. This compares with the Scottish average of **81.59%** and an average in Drumchapel of **89.12%**.



GETTING GOOD VALUE FROM RENTS AND SERVICE CHARGES

We continue to perform well with our gross rent arrears and rent collected. We are exceeding the Scottish average and Drumchapel average for gross rent arrears: –

| | DHC 2023/24 | DHC Target 2023/24 | Drumchapel Average | Scottish Average |
|--------------------|----------------|-----------------------|-----------------------|------------------|
| Gross Rent Arrears | 1.95% | 2.75% | 3.75% | 6.74% |
| Rent Collected | 99.58% | 100% | 100.11% | 99.43% |

We received full or partial Housing Benefit and Housing Costs from Universal Credit for 282 of our tenants, 197 paid their rent directly to the Co-operative.

We continue to work hard to turnaround properties as quickly as possible to minimise rent lost through homes being empty. In 2023/24, 0.12% of rent was lost due to homes being empty compared to 0.33% in 2022/23. We are performing well against our target and compared to the Scottish average of 1.39% and an average of 0.17% in Drumchapel.

Grant Funding

We were successful in securing funding of £55,900 from the Social Housing Fuel Support Fund to assist our tenants in 2023/24.





We secured £45,900 which enabled us to distribute £100 to every household to help with energy costs during Winter 2023/24. We also secured £10,000 to assist tenants with floor coverings and distribute small energy efficient appliances, high tog duvets and draught excluders to improve energy efficiency in the home.

**71****High Tog Duvets****67****Draught Excluders****45****Small Energy Efficient Appliances****19****Floor Coverings**

Our Properties

At 31 March 2024, the Co-operative owned 479 homes and 1 house in multiple occupancy.

Our housing stock profile is detailed below –

| |  2 apt |  3 apt |  4 apt |  5 apt+ | Total |
|-----------------|--|--|--|--|-------------|
| Tenement flat | 38 | 208 | 22 | 1 | 269 |
| Other flats | 15 | 1 | 1 | 0 | 17 |
| Maisonette | 0 | 0 | 0 | 1 | 1 |
| 4-in-a-block | 40 | 8 | 0 | 0 | 48 |
| House | 0 | 46 | 64 | 34 | 144 |
| Supported Units | 0 | 0 | 0 | 1 | 1 |
| Total | 93 | 263 | 87 | 36 | 480 |
| % of stock | 19% | 55% | 18% | 8% | 100% |

Allocations

In 2023/24, 21 tenants terminated their tenancy with the Co-operative for various reasons. These properties then became available for let. We continue to operate a Choice Based Lettings system of allocation. We also have a Local Letting Plan in place with Glasgow City Council where we receive an agreed number of homeless referrals.

The table below provides a breakdown of how our properties were allocated in 2023/24 –

| Source | Number of lets |
|--|----------------|
| Internal transfers to existing tenants | 1 |
| Housing Register applicants | 12 |
| Homeless Referrals (Section 5) | 8 |
| Total | 21 |



There were **20%** tenancy offers refused in 2023/24 for various reasons. This compares well to the Scottish Average of **30.48%**. The average in Drumchapel was **9.16%**.

We took an average of **10.62 days** to re-let empty properties compared with 14.21 days in 2022/23. This compares well with the Scottish average which was **56.76 days** and our peers in Drumchapel who took an average of **13.12 days** to re-let properties.

Welfare Rights Surgeries

Our weekly Welfare Rights Surgeries continue to be held at the office and via telephone appointments every Thursday. Advisors from the Citizens Advice Bureau can assist tenants in a variety of ways including:

- Carrying out benefit checks and proving assistance with claiming benefits you are entitled to

- Notifying agencies of any changes in circumstances and challenging incorrect benefit decisions
- Liaising with the local authority regarding Council Tax
- Energy advice
- Budgeting/debt advice and negotiating payment arrangements with creditors

A total of 118 tenants were assisted who seen financial gains of **£275,624.46**. These financial gains were access the following advice areas:

| | | | |
|--|--|---|--|
| Benefits – Adult Disability Payment (Daily Living) £74,780.71 13 Tenants | Benefits – Adult Disability Payment (Mobility) £30,491.80 10 Tenants | Benefits – Attendance Allowance £20,478.70 5 Tenants | Benefits – Best Start Foods £1,287.00 2 Tenants |
| Benefits – BSG – Early Learning Payment £291.00 1 Tenant | Benefits – BSG – Pregnancy & Baby Payment £1,768.15 3 Tenants | Benefits – Carers Allowance £4,605.00 1 Tenant | Benefits – Carers Allowance Supplement £504.80 1 Tenant |
| Benefits – Child Benefit/ Guardian’s Allowance £3,888.00 3 Tenants | Benefits – Child Disability Payment (Care) £3,892.20 1 Tenant | Benefits – Discretionary Housing Payment £5,277.46 6 Tenants | Benefits – Employment & Support Allowance £2,155.10 1 Tenant |
| Benefits - Housing Benefit £11,994.77 7 Tenants | Benefits – Income Support £11,276.25 1 Tenant | Benefits – Pension Credit £14,224.40 5 Tenants | Benefits – PIP(Daily living) £5,291.00 1 Tenant |
| Benefits – PIP(Mobility) £1,398.80 1 Tenant | Benefits – Scottish Child Payment £8,925.00 5 Tenants | Benefits – Scottish Welfare Fund – Community Care Grant £3,445.00 5 Tenants | Benefits – State Retirement Pension £9,627.80 1 Tenant |
| Benefits - Universal Credit (incHousing cost contribution) £38,919.00 11 Tenants | Debt – Arrears – council tax, community charge £469.47 3 Tenants | Debt – Overpayment of IS, JSA and/or ESA, UC £4,908.61 2 Tenants | Finance & Charitable Support – Food Banks £25.00 1 Tenant |
| Finance & Charitable Support – Cost of living payments £1,050.00 5 Tenants | Tax - Council Tax £13,055.04 13 Tenants | Utilities & Comm’s – Fuel – regulated (gas/electricity) £1,115.00 9 Tenants | Utilities & Comm’s – Telephone – landlines £479.40 1 Tenant |

A total of **118** tenants were interviewed who seen financial gains of **£275,624.46** due to assistance provided.

Planned Maintenance

In 2023/24 we spent just under **£514k** on planned maintenance projects for kitchen & boiler replacements. This was mainly year 3 of our five-year investment plan.



Boiler replacements

55-75 Merryton Avenue (odds)
1-20 Merryton Gardens
1-21 Kinclaven Gardens
1-23 Kinclaven Place
2 Kinclaven Avenue
83-99 Linkwood Drive
56-76 Merryton Avenue (evens)



Kitchen replacements

55-75 Merryton Avenue (odds)
1-20 Merryton Gardens
1-21 Kinclaven Gardens
1-23 Kinclaven Place
2 Kinclaven Avenue
83-99 Linkwood Drive
56-76 Merryton Avenue (evens)

All works were completed by March 2024, with:



64

New boilers installed



79

New kitchens installed

Overall feedback was very positive with tenants commenting positively on the quality of the kitchens, improvements in water temperature and water flow rates due to replacement boilers. The projects had a **97.4% satisfaction** rate which was excellent.



“The kitchen was of good quality and installed very quickly”

“The contractor was great and left a neat and tidy job”

“I had some small snagging issues after my kitchen installation which was dealt with very quickly by both the Co-op and the contractor”

“Hot water is so much better with the new boiler”

HOUSING QUALITY & MAINTENANCE

We also invested just under **£64,000** on Ad-Hoc component replacements in 2023/24.

1 Kitchen replacement

Various Addresses



2 Full heating installations

Various Addresses



21 Boiler replacements

Various Addresses



1 Bathroom replacement

Various Addresses



We have recently completed our tender evaluation for kitchen, bathroom & boiler replacement for our planned maintenance programs for 2024/25 & 2025/26. MCN Scotland were the successful contractor for kitchen and bathroom replacements, with City Building being successful in our boiler replacement program.

Cyclical Maintenance

We spent **£249,960** on cyclical maintenance and technical surveys to safeguard tenants and ensure that properties were maintained to a high standard.

Key areas of work included:



Gas maintenance – gas safety checks were carried out to all appliances within the anniversary of their previous inspection along with fire protection safety checks.



Electrical Inspection Condition Reports (E.I.C.R) – We carried out E.I.C.R to 110 properties ensuring they were electrically safe before their 5-year expiry date.



Fire Protection – As part of our gas safety check, our contractors test all smoke, heat and carbon monoxide alarms to ensure your safety and our compliance.

| Cyclical Maintenance Activities | Expenditure |
|---------------------------------|-------------|
| Gas servicing | £63,527 |
| Roof anchor servicing | £3,909 |
| Gutter cleaning | £8,734 |
| Landscaping | £27,821 |
| Bulk Uplifts | £20,383 |
| Electrical safety checks | £14,536 |
| Stair lighting to closes | £13,778 |
| Legal & Consultancy Fees | £ 8,671 |
| Total | £161,359 |

Technical Surveys



Our total spend within our Technical Surveys budget totalled **£15,979**. This budget contains our stock condition survey costs, legionella management, asbestos surveys and energy performance surveys.

In 2023/24 our consultant carried out stock condition surveys to 14% of our stock. The information received ensures our investment projections over the next 30 years are financially viable and our stock continues to meet Scottish Housing Quality Standards in future years.

Legionella Management

Our specialist contractor Enviroteam Services Ltd carried out the legionella maintenance program of works which includes:

- Annual cleaning and maintenance of all remaining common cold water storage tanks.
- Annual cleaning and maintenance of all unvented hot water cylinders
- Annual cleaning and maintenance of all thermostatic mixer valves.
- Monthly monitoring and maintenance of our office and supported accommodation properties.



Day-To-Day Repairs

In 2023/24 we carried out 303 emergency & out of hours emergencies (OHE). There were 1195 non-emergency repairs within the same period. The total cost of reactive repairs including OHE service was **£143,498**.

There were 21 void properties completed in 2023/24 with a total repair spend of **£32,548**.

The total cost of day-to-day repairs, out of hours repairs service and voids was:

£176,046



Cost Breakdown:

Reactive Repairs

Expenditure

£133,665



Out of Hours Repairs

Expenditure

£9,833



Void Repairs -39 voids

Expenditure

£32,548



Repairs Satisfaction

Taken from our independent survey carried out in July 2022, just under half of tenants who participated in the tenant satisfaction survey had repairs carried out by the Co-operative in the last 12 months. Of these individuals, nine in ten respondents (90.10%) were either very or fairly satisfied with the repairs service provided by their landlord, 4% were neither satisfied nor dissatisfied and 6% were dissatisfied. Overall satisfaction with the repair service had decreased from our last independent survey, however, is still above the Scottish average report in the ARC for 2023/24. We actioned the feedback we received through the survey and publish an article in our newsletter. We reviewed our Repairs & Maintenance Policy & our Void Management Policy in March 2024 after consultation with our tenants. Co-operative staff continue to monitor repairs satisfaction monthly, and the next independent satisfaction survey is scheduled to take place in 2025.



2023/24:
90.10%

TARGET: 95%

Repairs Satisfaction

Drumchapel Average 92.11%

Scottish Average 87.31%

Major Works

Medical Adaptations

In 2023-24 we completed adaptations to our tenant's homes helping them to live independently.

- 20 adaptations completed consisting of the following:
 - 1 x external door
 - 3 x wet floor shower bathrooms
 - 10 x internal handrails
 - 1 x external handrail
 - 2 x shower over bath
 - 1 x Shower carer screens
 - 1 x external path alteration
 - 1 x specialised bath
- Total cost £28,704

- Average time to complete an adaptation was 16.27 days.

Major Repairs – works included linotol repairs to several common close stairs and a velux window replacement.

| Major Works | Expenditure |
|---------------------|-------------|
| Medical Adaptations | £28,704 |
| Major Repairs | £23,039 |
| Environmental Works | £15,400 |
| Total | £67,143 |

Environmental Works

After consultation with our tenants, we removed the large Taylor refuse bins and re-instated the bin sheds and wheelie bins to 25 – 31 Southdeen Road and 96 – 98 Southdeen Avenue.

We re-instated an enclosed bin area to three common closes at 5, 7 and 15 Merryton Avenue and have programmed the remaining closes over the next two years.



Scottish Housing Quality Standard (SHQS)

Continuing to meet the Scottish Housing Quality Standards remains high on our agenda. We appreciate that the quality and standard of your home is of vital importance and invest considerable time and money to meet the standard and improve your homes.

We carried out a stock condition survey to 14% of our stock in 2023/24, bringing the total surveyed stock over the past 5 years to **89.79%**. Survey data and subsequent planned improvements, demonstrate that our properties are in good condition and have helped to identify future programmes of work.



99.16%

of our properties met the SHQS, compared to the Scottish average of 84.36%. We have two properties exempt of the standard due to the kitchen configuration and two properties in abeyance of the standard due to social reasons.



99.60%

of our homes achieved the Energy Efficiency Standard for Social Housing. (EESSH1)



Moving forward, consideration will need to be given to alternative forms of heating, alongside other measures to improve energy efficiency and progress towards the requirements of the Social Housing Net Zero Standard once the Scottish Government has published the results of their consultation later in the year.

2023/24:
99.16%

(2022/23: 98.96%)

Percentage properties meeting SHQS at year end.

Drumchapel Average 99.56%
Scottish Average 84.36%



2023/24:
84.65%

Percentage tenants satisfied with the quality of the home.

Drumchapel Average 85.32%
Scottish Average 84.01%



Income and Expenditure FOR YEAR ENDED 2023/24

We continue to manage our finances with a long-term strategic focus. Finances are managed through the yearly budget process and ongoing development of key targets. A key aim for the Co-operative is to ensure that all properties meet or exceed national standards. To achieve this, we need to continue to invest in our current stock and our five year financial projections detail how resources are used to achieve this.

Despite inflation falling drastically in 2023 it continued to be a challenging year for the Co-operative due to the continued cost of living crisis, the impact of the war in Ukraine, increased interest rates and wider economic concerns. Alongside these issues our tenants also continued to be impacted by the cost of living crisis in particular high food and energy costs. Despite the current economic circumstances, the Co-operative is well placed to meet the challenges ahead. The impact of the continued cost of living crisis and wider economic environment have been considered and monitored in the very short to medium term.

Specifically, there is a robust long term financial model in place, based on prudent assumptions, that indicates financial viability throughout the 30 years covered by the model ensuring continued investment in our homes and our people.

Financially, over the last year, the Co-operative has seen an increase in its short-term financial position by way of an overall surplus. The amount generated has increased from £514,965 in 2023 to £627,104 in 2024. The main reason being the increase in revenue.

Total net assets have increased from £6,682,295 in 2022/23 to £7,310,029 in 2023/24. The main reasons being:

Increase in current assets primarily cash at bank

Reduction in total loan value to reflect payments made within year

Reduction in deferred income as grants released throughout the year

Financial transactions in 2023/24

were **(£195,749)** compared to the previous year of (£160,095). This is primarily due to the movement in actuarial gain/loss on the pension scheme which was a loss of £168,000 (2022/23 - £108,684 loss) which has been offset against an increase in interest received (£58,949)

Net Assets of the Co-operative stand at **£7.3m** at March 2024 and cash resources remain healthy and in line with the Co-operative's budget. All surpluses are reinvested in our services or used to fund the long-term planned maintenance programme.



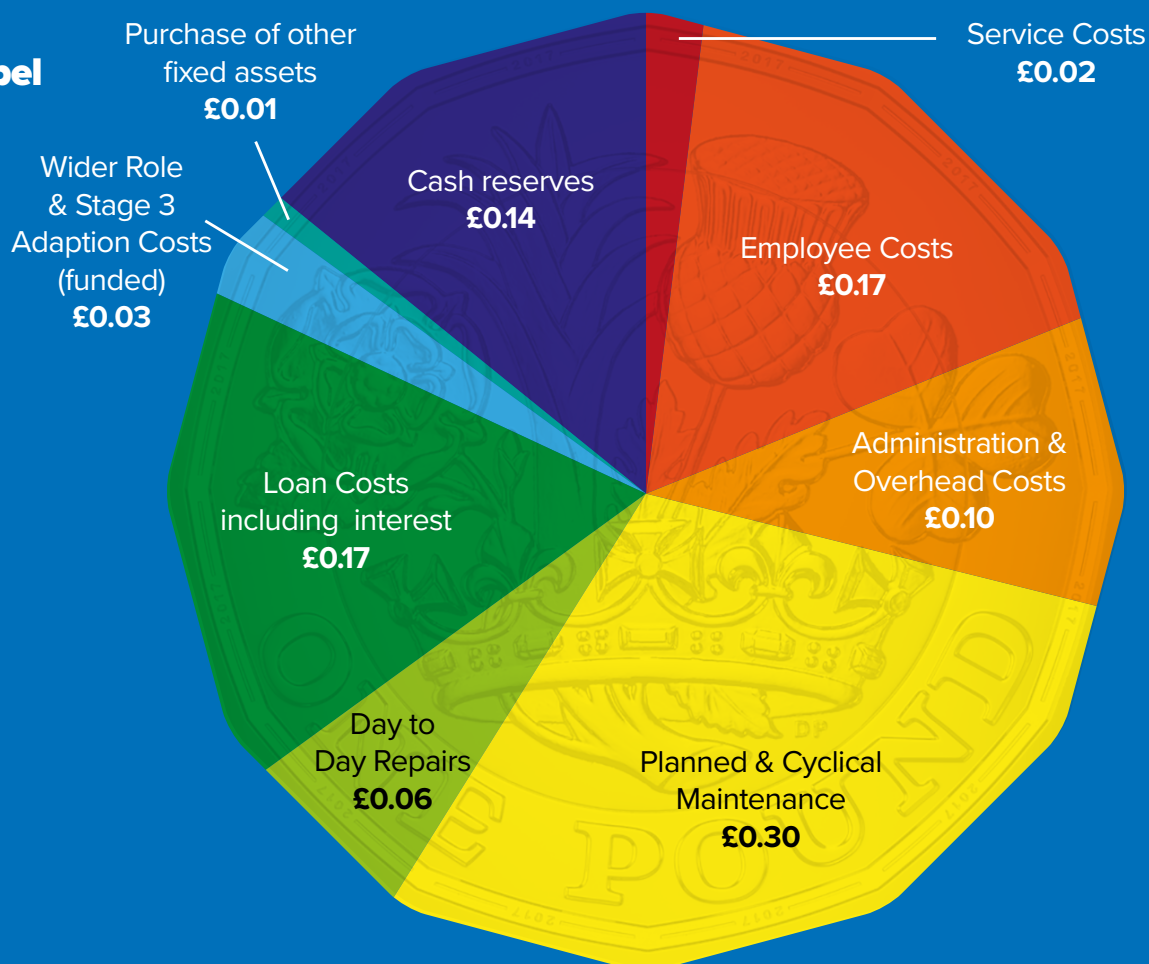
Statement of Comprehensive Income

The following table shows the main sources of annual income and expenditure for Drumchapel Housing Co-operative Ltd 2023-24

| | 2024 (£) | 2023 (£) | |
|--|-------------------|-------------------|--|
| Revenue | £2,796,696 | £2,647,420 | Income from rents, service charges etc. |
| Operating Costs | -£1,973,843 | -£1,972,360 | Costs of management & maintenance of houses plus office running etc |
| Operating Surplus | £822,853 | £675,060 | |
| Interest Receivable and Other Income | £58,949 | £16,326 | Interest earned on money invested. |
| Interest Payable and Similar Charges | -£80,698 | -£66,737 | Interest paid on loans. |
| Other Finance Charges | -£6,000 | -£1,000 | Changes In Financing Cost/Income - of Pension Scheme |
| Surplus For The Year Before Tax | £795,104 | £623,649 | Amount left after deducting all expenses. |
| Tax | £0 | £0 | Tax payable on taxable activities before charity status granted. |
| Surplus For The Year | £795,104 | £623,649 | |
| Actuarial Gain - Pension Scheme | -£168,000 | -£108,684 | Impact of changes in assumptions regarding the Pension Deficit measurement |
| Total Surplus or Comprehensive Income | £627,104 | £514,965 | |
| Revenue Reserves Brought Forward | £6,682,925 | £6,167,486 | Accumulated reserves from previous years. |
| TOTAL REVENUE RESERVES | £7,310,029 | £6,682,451 | Accumulated reserves per Statement of Financial Position. |

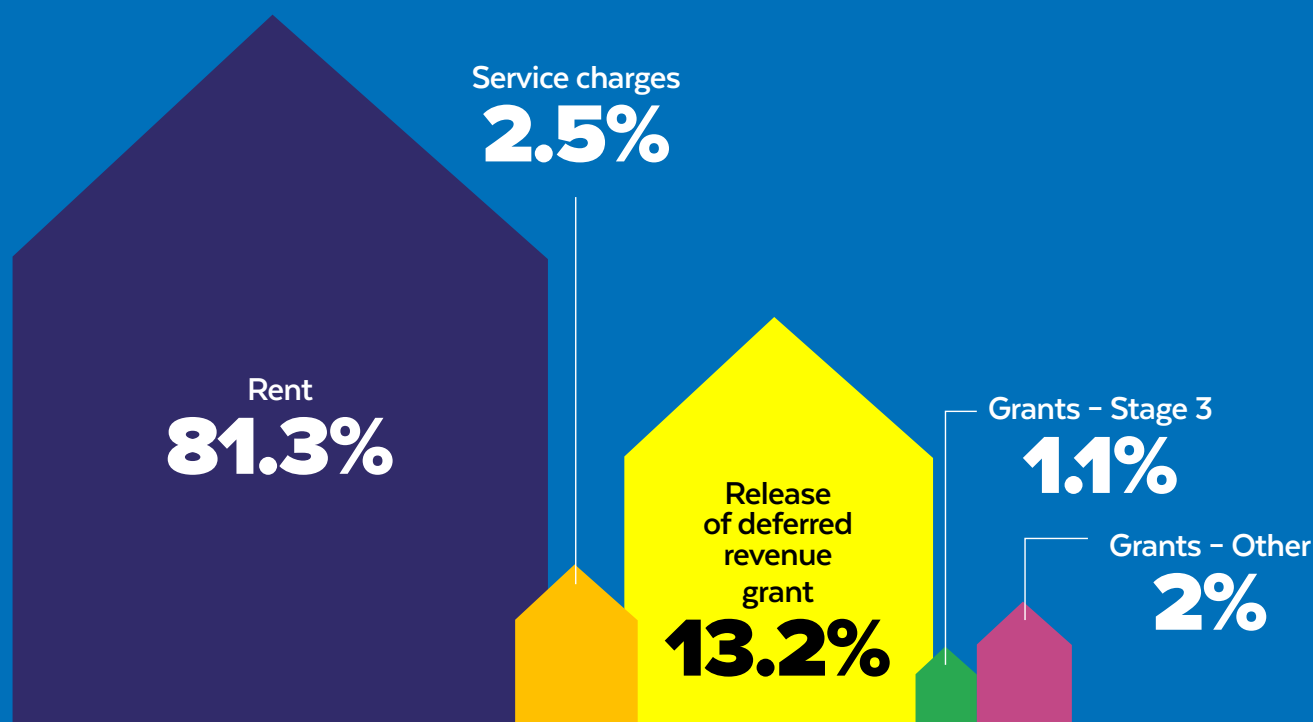
How Drumchapel Housing Spent Every £1 Of Income In The Year 2023/24.

The chart opposite shows how we spent our cash for every £1 of income in 2023/24. It excludes any non cash items such as depreciation, deferred income and any actuarial movement on the pension scheme.



Sources of Income

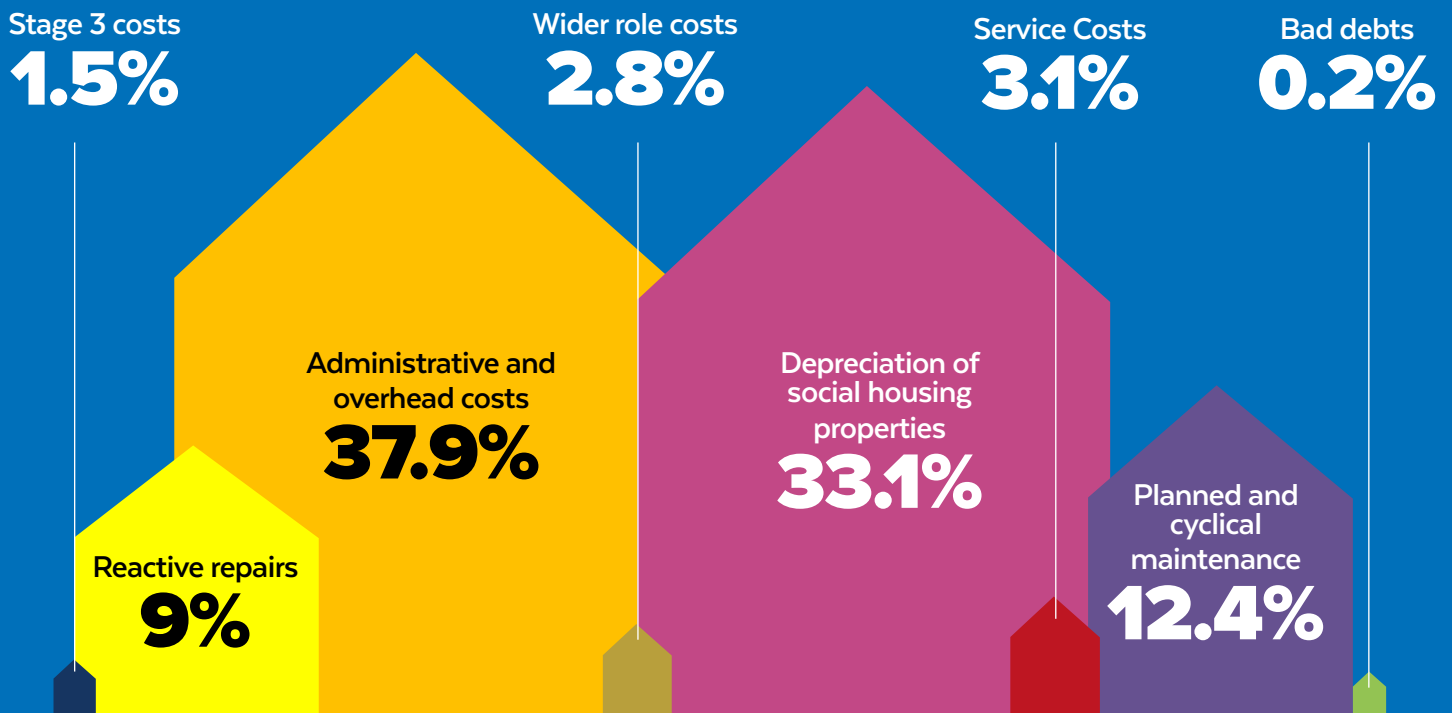
The Co-operative's income to 31 March 2024 was slightly up on the previous year having increased to £2,796,696 from £2,647,420. This is largely due to the annual rent increase for 2023/24 of 5.55% being applied and the Co-operative receiving other grants of £55,900 in 2023/24 (2022/23- £41,450).



| | 2023-24 £ | 2023-24 % | 2022-23 £ | 2022-23 % |
|-----------------------------------|-------------------|--------------|-------------------|--------------|
| Rents | £2,273,872 | 81.3% | £2,154,309 | 81.4% |
| Service charges | £69,425 | 2.5% | £65,790 | 2.5% |
| Release of deferred revenue grant | £368,887 | 13.2% | £383,124 | 14.4% |
| Grants – Stage 3 | £31,225 | 1.1% | £9,723 | 0.3% |
| Grants - Other | £55,900 | 2% | £41,450 | 1.6% |
| Other | £20 | 0.0% | £34 | 0.0% |
| Less | | | | |
| Voids | (-£2,633) | -0.1% | (-£7,010) | (-0.2%) |
| Total operating income | £2,796,696 | 100% | £2,647,420 | 100% |

Expenditure Costs

Despite costs increasing across all areas, the Co-operative's has managed to control costs so that expenditure in 2023/24 (£1,973,843) remained at the same level as the previous year (£1,972,360)



| Expenditure | 2023-24 £ | 2023-24 % | 2022-23 £ | 2022-23 % |
|---|-------------------|--------------|-------------------|--------------|
| Service costs | £61,555 | 3.1% | £59,138 | 3% |
| Administrative and overhead costs | £748,245 | 37.9% | £754,606 | 38.2% |
| Reactive repairs | £177,046 | 9% | £208,085 | 10.5% |
| Bad debts | £4,766 | 0.2% | £(2,765) | (0.1%) |
| Planned and cyclical maintenance | £244,480 | 12.4% | £269,408 | 13.7% |
| Depreciation of social housing properties | £653,147 | 33.1% | £633,231 | 32.1% |
| Stage 3 - Costs | £28,704 | 1.5% | £9,207 | 0.6% |
| Other costs | Nil | | Nil | |
| Wider role costs | £55,900 | 2.8% | £41,450 | 2% |
| Total operating costs | £1,973,843 | 100% | £1,972,360 | 100% |

Statement of Financial Position

The table below shows our long term financial position, taking account of assets and liabilities.

| Non-Current Assets | 2024 £ | 2023 £ | |
|--|--------------------|--------------------|--|
| Housing Properties - Depreciated Cost | £13,294,220 | £13,369,079 | Net cost of houses owned. |
| Other Non-Current Assets | £275,422 | £273,872 | Cost of new office, computers, office equipment, furniture etc. |
| | £13,569,642 | £13,642,951 | |
| Current Assets | | | |
| Stock | £254 | £238 | Handyperson working materials value |
| Receivables | £169,676 | £97,748 | Money owed to the Co-operative. |
| Cash | £2,544,228 | £2,437,062 | Money in bank. |
| Creditors due within one year | -£454,141 | -£427,088 | Money owed by the Co-operative to be paid within one year. |
| Net Current Assets | £2,260,017 | £2,107,960 | |
| Total Assets Less Current Liabilities | £15,829,659 | £15,750,911 | |
| Creditors Due After One Year | -£1,170,292 | -£1,523,761 | Amount of outstanding loans / pension liability to be paid after one year. |
| Provisions - Net Pension Liability | -£300,000 | -£126,000 | New - SHAPS Pension estimated net liability |
| Deferred Income | -£7,049,338 | -£7,418,225 | Grant income received not yet released to reserves. |
| Net Assets | £7,310,029 | £6,682,925 | Net value of the assets of DHCL after deducting what is owed. |
| Equity | | | |
| Share Capital | £474 | £474 | Number of current shares issued |
| Revenue Reserves | £7,309,555 | £6,682,451 | Surpluses built up over the years. |
| Total Capital And Reserves | £7,310,029 | £6,682,925 | Capital & Reserves of DHCL (is equal to Net Assets) |

Each year the Scottish Housing Regulator (SHR) produces an '**Engagement Plan**' for the Co-operative which sets out our Regulatory Status, a copy of the current '**Engagement Plan**' is shown below and provides us with a Regulatory Status of 'Compliant'. This means the SHR have assessed a wide range of information the Co-operative is required to submit to demonstrate we are fully compliant with the Regulatory Framework, including the seven Standards of Governance and Financial Management.

Engagement plan



Drumchapel Housing Co-operative Ltd

Regulatory Status Compliant

The RSL meets regulatory requirements, including the Standards of Governance and Financial Management.

We don't currently require any further assurance from Drumchapel Housing Co-operative Ltd (Drumchapel) other than the annual regulatory returns required from all RSLs.

Regulatory returns

Drumchapel must provide us with the following annual regulatory returns and alert us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Drumchapel Housing Co-operative Ltd is:

Name: Stephen Lalley, Regulation Manager

Telephone: 0131 244 5393

Email: stephen.lalley@shr.gov.scot

GOOD NEWS IN 2023/24



We continued to be compliant with the Scottish Housing Regulator during 2023/24 demonstrating our ability to run a financially healthy organisation with effective governance in place.

We were successful in funding applications worth £55,900. We secured £45,900 from the Social Housing Fuel Support Fund to distribute £100 to every household towards energy costs during winter 2023. We also secured £10,000 from the fund to assist tenants with floor coverings, small energy efficient appliances, high tog duvets and draught excluders.

We had great turnout at our Annual General Meeting (AGM) in August 2023 to support the Co-operative. There was catering and refreshments enjoyed by everyone after business. There were 3 lucky raffle winners who each won a £50 voucher and chocolates.

Throughout the year, our tenants' children were treated to sweet treats at Easter and Halloween with a few competitions with lucky prize winners!

We seen the return of the Children's Christmas Party with fun had by all with arts and crafts and gifts for all the children from Santa.

We held a Christmas raffle where all tenants were entered to win a variety of prizes including two £50 One4all gift card x 2 donated by City Building, three Airfryers donated by Magnus Electrical Services, two £100 Amazon gift cards donated by Paterson Safety Anchors, two £25 Love2Shop gift cards donated by CCG Scotland Ltd and a Shopper Fish Tea for 2

donated by McMonagle's Boat. Well done to all the winners!

We seen record numbers of tenant participation especially during our Rent Consultation. All tenants were entered into a raffle and two lucky tenants each won a £50 Love2Shop voucher.



Management Board & Staff

(as at 31 March 2024)

Management Board

| | |
|------------------|---------------------------------------|
| David O'Hara | Chair |
| Joan McFarlane | Vice Chair |
| Josie Barnshaw | Secretary |
| Helen Eakin | Board member |
| Jean Forbes | Board member |
| Karen Hogg | Board member |
| Elsbeth Kerr | Board member |
| Alex Kerr | Board member |
| Graeme MacIntosh | Board member |
| Frances McLean | Board member |
| Karen McKenna | Board member |
| Pauline McNaught | Board member |
| Vincent Ogar | Board member |
| David Riddell | Board member |
| Kayleigh Watt | Board member (resigned 16/04/2024) |

Staff

| | |
|---------------------|---|
| Pauline Burke | Director |
| Jackie McGoran | Finance & Corporate Services Manager |
| Aileen Brown | Corporate & Finance Officer (Resigned) |
| Marisa McCarthy | Senior Housing Officer |
| Caroline Meiklejohn | Housing Officer |
| Alex Gemmell | Senior Maintenance Officer |
| Chantelle Devlin | Assistant Maintenance Officer |
| Saffron Walker | Receptionist/ Administrative Assistant |
| Georgia Gentles | Receptionist/ Administrative Assistant (Temp) |

External Auditors

Findlays Chartered
Accountants
11 Dudhope Terrace
Dundee
DD3 8TS

Internal Auditors

Quinn Internal audit
Services Ltd
55 Lady place
Livingston
EH54 6TB

Bankers

Bank of Scotland
836 Crow road
Glasgow
G1 2RQ

Solicitors

MacRoberts LLP
60 York Street
Glasgow
G2 8JX

Who Regulates us?

The Co-operative is regulated by the Scottish Housing Regulator
www.scottishhousingregulator.gov.scot

The Financial Conduct Authority
www.fca.org.uk

As a charity the Co-operative is regulated by the Office of the Scottish Charity Regulator
www.oscr.org.uk

The Scottish Social Housing Charter sets out the standards that all social landlords must achieve
www.gov.scot/publications/scottish-social-housing-charter-november-2022

Summary

We hope this Annual Report for 2023/24 shows how we are performing as a landlord. Whilst we are proud that this demonstrates we are getting a lot of things right, we are all working hard to ensure this is maintained and improved upon where necessary. Full details of our report, and how we compare with other housing providers in the area and across Scotland, can be found on the Scottish Housing Regulator website at:

www.housingregulator.gov.scot/landlord-performance

We would also very much like to hear your views on this report:

- Did you get the information you need from the report?
- Did you like the design of this report?
- Is there other information you would find useful?
- Other comments you may have?

To let us know your views:

Email: enquiries@drumchapelhc.org.uk

Text: **074183 47056**

Call office on **0141 944 4902** and speak to a member of staff





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