

Blochairn Housing Co-operative Ltd

ANNUAL REPORT 1996/1997



Scottish Federation of
Housing Associations

INSIDE

Chairman's Introduction

Development

Housing Management

Maintenance

Finance

Chairman's Introduction

A committee member's lot is never an easy one! With every high there seems to be a low. With the completion of Contract 4 we thought that we were finally getting somewhere in the fight to ensure that our homes were being improved to the best possible design and standard. We looked forward to Contract 5 with justifiable enthusiasm. Then, in November 1996, Scottish Homes dropped a bombshell when they announced that we would not have a site start in 1997/98.

We were not alone with almost every other association also being hit. Together with our neighbouring associations in Royston we produced a newsletter to inform residents and to highlight what was a "Housing Scandal". We coordinated a protest by residents and sent 263 individual letters to Scottish Homes, The Scottish Office, elected officials and the media. We also contributed to the "Build a House" Campaign by the Scottish Federation of Housing Associations (SFHA) designed to raise the profile of housing as an issue and to make it more of a priority on the political agenda.

Meantime we shall continue to press for a site start for Contract 5 early in the next financial year. We shall also continue to work with our neighbours in Royston through the Royston Housing Strategy Group for improvements in the area generally. We anticipate, for example, that the first phase of the Royston Streetscape will begin in January through a combination of various sources of finance including European Funding from the URBAN programme.

Throughout the year the work of the Management Committee has included the ongoing review and introduction of policies and procedures that will ensure that the Co-operative performs well. This has included the adoption of a Committee Members' Code of Conduct and Standing Orders, and looking at policies on Training; Equal Opportunities; Estate Management; Void Property; Allocations; Factoring and rent setting. We have also reviewed our Tenancy Agreements and produced a Tenants' Handbook which will be distributed shortly. Other major events have seen the Co-operative become a member of Employers in Voluntary Housing (EVH) and renegotiating the lease for our office premises up to 31 December 1999. We are now looking forward to our Performance Audit visit by Scottish Homes in October 1997.

The Co-operative was involved in house sales over the past year. We produced our first Improvement For Sale and sold two flats. Three of our tenants have taken advantage of Tenants Incentive Scheme Grants (£10,000) to buy houses in Royston and the Co-operative disposed of the flat it had acquired in Dennistoun as a temporary decant.

As I have said there are many ups and downs involved in running a housing Co-operative. Ever greater demands are placed on voluntary committee members against a backdrop of a changing political agenda and acute pressure to contain public spending. Both committee and staff work hard to provide the best service to our community.

I would encourage all residents to play their part by becoming members and by taking an interest in the affairs of the Co-operative. Our area is already one where there is a demand for housing but we must not become complacent. We must protect the existing investment in our area and work hard to ensure that this continues. We can only do this if we work together as a community. We look forward to your continued help and support.

Bill Kerr



BLOCHAIRN HOUSING CO-OPERATIVE
Blochairn will not receive sufficient housing association grant to allow its next contract to go on line before April 1998, 12 months behind schedule. As the current contract ended February 1997, there will be at least 14 months with no development activity. Yet there are tenants living in unimproved, cold, damp houses. Some tenants will now not be housed in an unimproved flat before the year 2000.

COPPERWORKS HOUSING CO-OPERATIVE
Copperworks had hoped to receive grant which would at least allow an improvement contract of 2 houses to go on line. The earliest this is now likely to happen is March next year. In addition, government strategy dictates that if its flats to be improved, it will be for sale leaving only 6 flats to be produced for those in housing need.

GARNGAD HOUSING ASSOCIATION
Garngad is likely to be badly hit. Its programme is in the direction of demolition of part of Thurnis Street. No new funds are being devoted to the actual provision of homes for those in need.

20 - 28 Thurnis Street homes likely to be started in April 1998.

JAMES NISBET HOUSING CO-OPERATIVE
James Nisbet will have no new development allocation at all. The only saving grace is that the development programme is almost complete and no tenants live in unimproved property. However there will now be a delay in the development of the gap site between James Nisbet Street and Roystonhill.

At a time when so many households are in desperate need of funding to bring modernisation to deal with over 400 unimproved houses in Royston. More than 160 new and improved houses were scheduled for completion by April 1998. Work may only begin in 1998. Scottish Homes cannot guarantee exactly when funding will be made available.

DEVELOPMENT

Contract 4 came off site in February 1997 and provided 38 new improved homes. These included 6, 4 apt maisonettes, 4 of which were created by amalgamating 2, 3 apt flats. The result was a large spacious family home. Seventeen 3 apts were redesigned as 2 apts to create improved space standards including large kitchens, bathrooms and good cupboard space.

Discussions with residents at Contract 5 will begin again soon and we hope to build on our success at Contract 4. We hope that when we meet with Scottish Homes in November that they will confirm a site start for Contract 5 early in the next financial year.

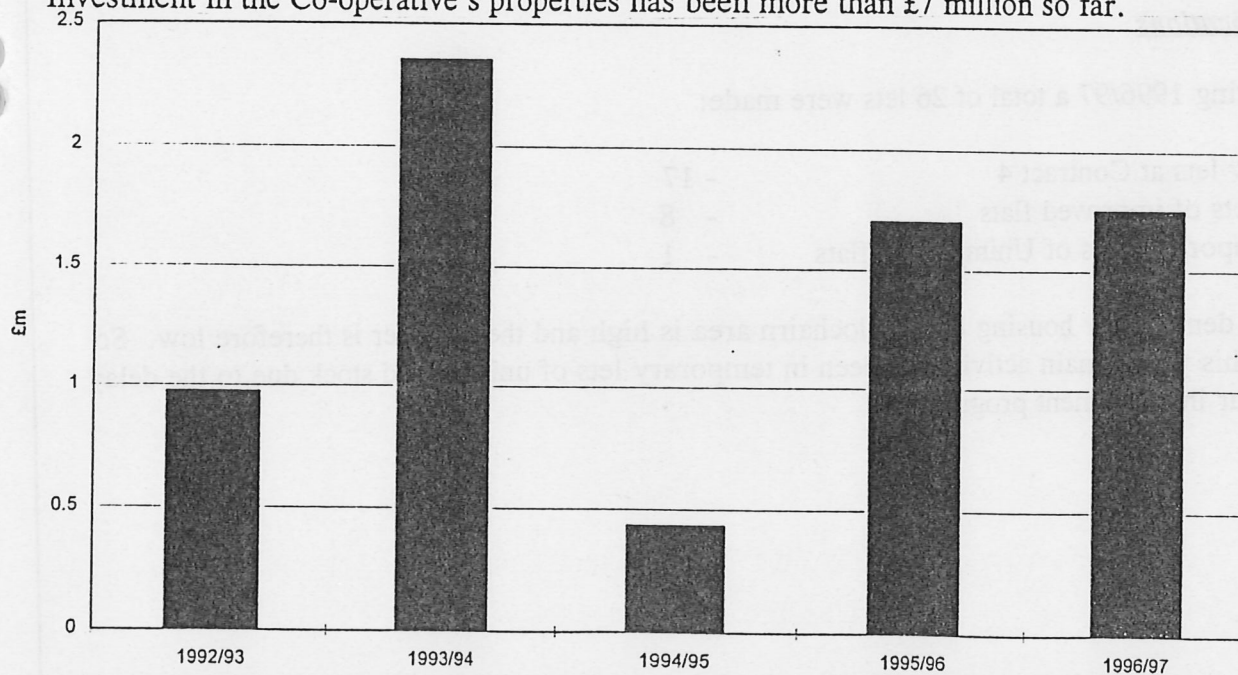
Improvement Contracts

		Compl	2apt	3apt	4apt	5apt	Total	Contractor	Architect
1	324/330 Roystonhill	Dec '92	3	18	3	0	24	BJ Aitken	ASSIST
2	20/30 Dunolly St, 227/231 Millburn St	Mar '94	4	23	20	1	48	Crudens	ASSIST
3	14/18 Blochairn Rd, 2/6 Cloverbank St	Jan '96	6	15	9	0	30	Wiltshier	ASSIST
4	19/27 Dunolly St, 3/7 Sandmill St	Feb '97	23	9	6	0	38	Tarmac	Riach
5	2/36 Sandmill St, 15/31 Sandmill St		0	40	0	0	40		Fraser Brown
6	10/30 Cloverbank St		12	18	18	0	48		
			48	123	56	1	228		

We hope that Contract 5 will go on site mid 1998 with Contract 6 following on in mid 1999.

Development Spend

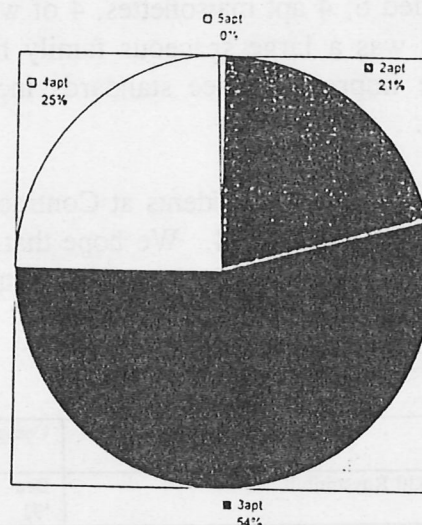
Investment in the Co-operative's properties has been more than £7 million so far.



HOUSING MANAGEMENT

Housing Mix as at 31 March 1997

	Improved	Unimproved	Total
2apt	36	12	48
3apt	65	58	123
4apt	38	18	56
5apt	1	0	1
	140	88	228



Waiting List as at 31 March 1997

Category	2apt	3apt	4apt	5apt	Total
Contract 5	0	0	0	0	0
Contract 6	0	1	1	1	3
Short Term Tenants	0	0	1	0	1
Transfers	0	3	5	0	8
Waiting List	22	16	7	2	47
Reserve List	78	75	44	4	201
	100	95	58	7	260
	38%	37%	22%	3%	100%

Whilst our Improvement Programme is ongoing priority will be given to tenants in unimproved property. The Co-operative also recognises the need to allow a degree of mobility for tenants whose needs may change over time.

Allocations

During 1996/97 a total of 26 lets were made:

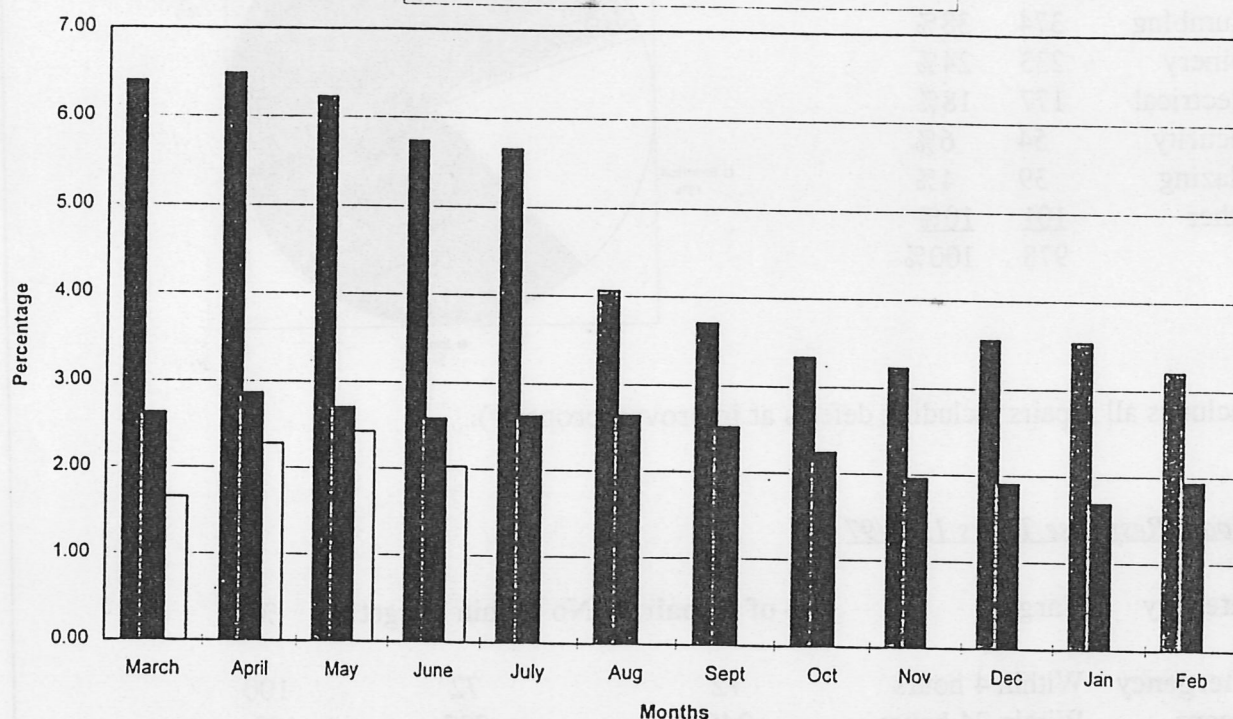
New lets at Contract 4	- 17
Relets of improved flats	- 8
Temporary Lets of Unimproved flats	- 1

The demand for housing in the Blochairn area is high and the turnover is therefore low. So far this year's main activity has been in temporary lets of unimproved stock due to the delay in our improvement programme.

Rent Arrears

The Co-operative's performance is the collection of rent and the control of arrears continues to improve. From a high of over 6 % in March 1995, the percentage of arrears compared to the Annual Rent Debit is down to approximately 2%.

Arrears as a Percentage of the Annual Rent Debit



□ 95-96
 ■ 96-97
 □ 97-98

Estate Management

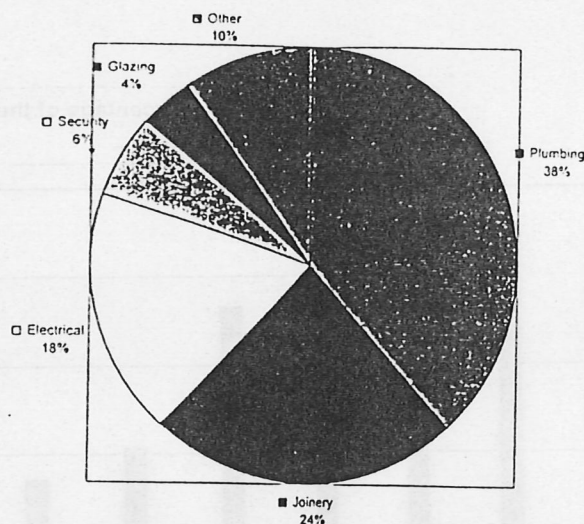
We are determined to ensure that our properties remain in good condition. Our gardening scheme has been a great success and tenants regularly receive a copy of our inspection reports. We need your help on this. Please keep your property and gardens tidy and free from litter.

MAINTENANCE

The maintenance of our property is a high priority both in terms of day to day repairs and on cyclical and planned major repairs. Employing a Maintenance Officer from October 1997, will help us to focus on getting the best possible service for our tenants.

Repairs carried out 1996/97

Plumbing	374	38%
Joinery	233	24%
Electrical	177	18%
Security	54	6%
Glazing	39	4%
Other	101	10%
	978	100%



(includes all repairs including defects at improved property).

Repair Response Times 1996/97

Category	Target	No of Repairs	No within Target	%
Emergency	Within 4 hours	72	72	100
Urgent	Within 24 hours	240	237	99
Standard	Within 5 days	410	391	95

Cyclical Repairs

During 1996/97 we further expanded our cyclical programme to include:

Gas and plumbing servicing	All properties
Gleaning of gutters	All properties
Overhaul of close doors	Contracts 1 and 2
Decoration of closes	Contract 1
Veitchi cleaning and repair	Contracts 1 and 2

This year we have added roof inspections/repairs and hope to decorate closes at Contract 2. We have also decorated unimproved closes at Contract 6.

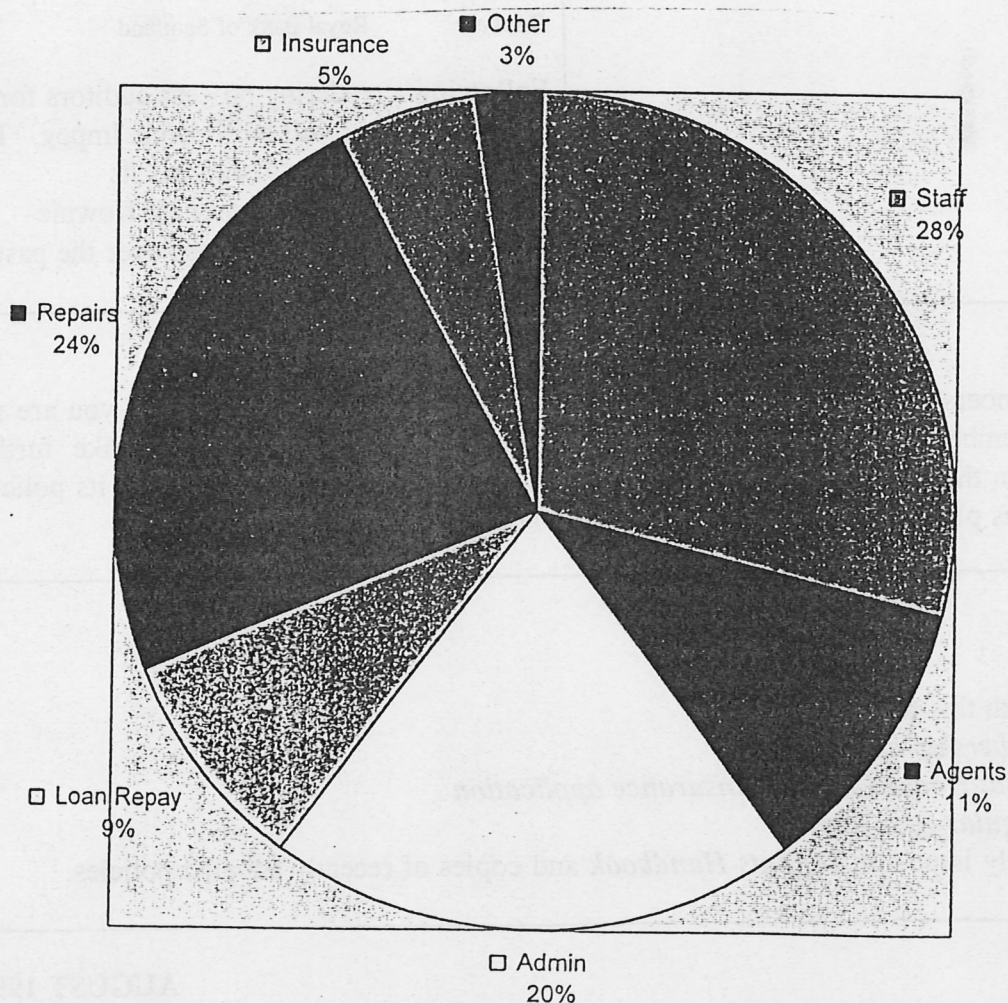
FINANCE

The Co-operative's budgeted rental income for 1996/97 was £232,000. By keeping rent arrears and voids to a minimum and by letting unimproved stock we managed to collect £239,999 over the year. Rental income is the life blood of the organisation and pays for management and maintenance of our houses; runs the office; pays for the private loans taken out to supplement Housing Association Grant (HAG) and enables reserves to be set aside for future cyclical and major repairs.

The delay in the Improvement Programme is a major concern. Flats lie empty waiting to go on site or to be used for decanting and the lost rent is c. £50,000 p.a. In addition, security costs are in the region of £16,000. Despite this the Co-operative is financially sound and will see out this lean period. However, Scottish Homes will be made aware of the serious implications of any further delay.

Every effort is made to keep costs to a minimum without diluting the service to tenants. In particular, the Co-operative operates with fewer staff than other comparable organisations. The decision to share a Maintenance Officer with a neighbouring co-operative reflects our determination to control spending.

Breakdown of Expenditure 1996/97



Management Committee

Bill Kerr	Chairman
Anne Moffat	Secretary
Phil Taylor	Vice Chair
Karen Byrne	
Hugh Devlin	
Cathy Gibson	
Helen Murray	
Christine Sweeney	
Senga Thomson	

The Committee were assisted by two co-opted members. **Hildebrand Frey**, an architect and lecturer at Strathclyde University, and **Karen Lawrie**, a Senior Housing Officer with City Housing.

The local councillor, **Bailie Elaine McDougall**, receives a copy of all Management Committee minutes.

Staff

Michael Carberry	Director
MCIH, M.PHIL	
Carol Dougan	Secretary/Book-keeper
Angela MacDonald	Housing Services Assistant
BA	

A Maintenance Officer will be employed in October jointly with James Nisbet Housing Co-operative.

Agency Services

Development Laurence O'Boyle,
James Nisbet Housing Co-operative

Finance Gerry Shepherd,
Reidvale Housing Association

Auditors Scott Moncrieff Downie-Wilson

Solicitors Hart Smith & Company

Bankers Royal Bank of Scotland

Following a tendering process auditors for the coming year will be Kidsons Impey. The Co-operative wishes to express its appreciation to Scott Moncrieff Downie-Wilson for their past services over the past six years.

Membership

A strong membership is vital to the continued well being of the community. If you are not already a member please use the enclosed form to apply. If you would like further information on this or any other aspect of the running of the Co-operative or on its policies and procedures please let us know. We would be delighted to hear from you.

Enclosures

Enclosures with this report include

- *a membership application*
- *a Tenant House Contents Insurance application*
- *our regular Quiz item*

We shall shortly issue our *Tenants Handbook* and copies of recently adopted policies.