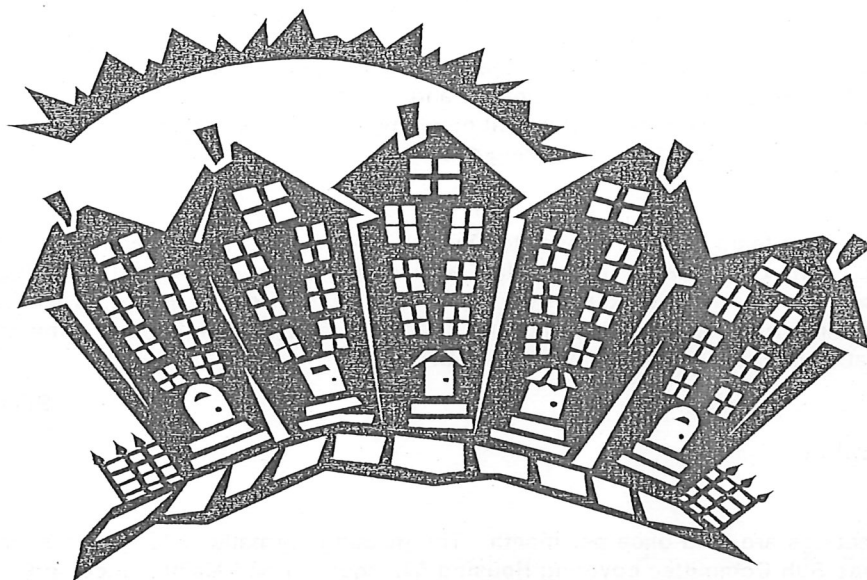


BLOCHAIRN HOUSING CO-OPERATIVE LTD

ANNUAL REPORT

1997/98



Scottish Federation of
Housing Associations

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Chairman's Introduction

The year to 31 March 1998 was a difficult one, as we had to wait for funds to be made available for Contract 5 at Sandmill Street. Even though there is work going on behind the scenes there is inevitably a feeling of frustration as a Committee member when there is no activity on site. Thankfully we are almost there and a start should be made in September.

Although everyone is anxious to see the development work continue it should not be overlooked that it is absolutely vital that the Co-operative's housing stock is well managed and maintained. We are working hard to ensure, for example, that arrears levels are kept to a minimum, vacant improved houses are let as quickly as possible and that the standard of cleanliness in our properties is always at an acceptable level. We also ensure that our day to day repairs are attended to as quickly and efficiently as possible and that our planned maintenance protects the improvements that have been made.

We have continued to manage and maintain our stock whilst keeping staff levels to an absolute minimum. Our 3 full time staff are supplemented by a shared Maintenance Officer and finance and development services are bought in on an agency basis.

Over the past few years we have tried to emphasise the community aspect of our organisation by providing, for example, a small Christmas Gift for pensioners and children. We are now developing this further by arranging activities for local youngsters. Our staff have given their time and effort to organising outings such as 5-a-side football, and indoor ten pin bowling and a tour of Celtic Park.

Our small Management Committee team have been assisted by two co-opted members, Karen Lawrie and Hildebrand Frey. However, I shall conclude my introduction to this year's Annual Report by making an appeal to you to give serious consideration to joining the Committee. A few hours a month is all that it takes and full training will be arranged. We need the help and support of everyone in the local community if we are to see the Co-operative flourish. Come on, we need you!

Bill Kerr

Being a Committee Member

What is involved?

Management Committee meetings are held once per month. The meeting normally lasts no more than 2 hours. There is currently one Sub Committee covering Housing Management and Maintenance and when Contract 5 is on site we may have a specific Development Sub Committee. Management Committee members can volunteer to join a Sub Committee. Four days before each meeting Committee members receive reports prepared by staff which provide information on various issues. In some cases this information will be discussed and the Committee will be asked to decide on a particular course of action or to decide on a policy or procedure that staff will then put into practice.

What do you need to know?

You need to be interested in your area and in your community. You need honesty and integrity. You also have to be able to look at the broad picture and not to focus on particular situations that you are aware of.

Formal skills are not essential to start with. Existing Committee members and staff are always on hand to offer help and advice. Through time you will gain the experience and confidence you need. In addition, training courses are available where you will meet new Committee members from other areas and will be able to exchange information and ideas.

Anything else?

Committee members are volunteers and are not paid. However, they should not be out of pocket and legitimate expenses, such as, travel costs to training courses, will be reimbursed.

What next?

Contact an existing Committee Member or the Director, Michael Carberry, for further information.

Remember - your community needs you!

Development

Due to government cutbacks there was no improvement contract on site during 1997/98. Contract 5 at Sandmill Street will go on site in September 1998. This will continue some of the themes employed at Contract 4 with amalgamations and redesign to create larger, more spacious accommodation, and with ground floor tenement flats having their own front door.

We have gone a stage further this time by extending the tenement building at the front to give additional floor space.

We are excited about this project and look forward to Sandmill Street being transformed.

The tender for the improvement contract has been won by Ballast Wiltshire. Previously known as Wiltshire Construction, this firm worked on our Contract 3 and we are happy to be working with them again.

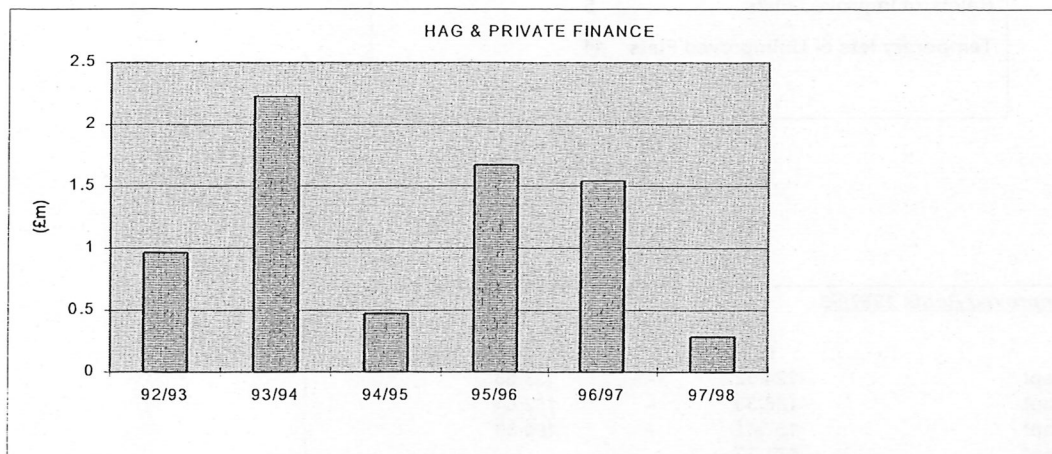
Improvement Contracts

		On Site	Off Site	2apt	3apt	4apt	5apt	Total	Contractor	Architect
1	324/330 Roystonhill	Oct '91	Dec '92	3	18	3	0	24	BJ Aitken	ASSIST
2	20/30 Dunolly St, 227/231 Millburn St	Mar '93	Mar '94	4	23	20	1	48	Crudens	ASSIST
3	14/18 Blochairn Rd, 2/6 Cloverbank St	Feb '95	Jan '96	6	15	9	0	30	Wiltshier	ASSIST
4	19/27 Dunolly St, 3/7 Sandmill St	Feb '96	Feb '97	23	9	6	0	38	Tarmac	Riach
5	2/36 Sandmill St, 15/31 Sandmill St	Sept '98		9	25	3	0	37	Ballast Wiltshire	Fraser Brown
6	10/30 Cloverbank St			12	18	18	0	48		
				57	118	59	1	225		

Development Spend

Investment in the Blochairn area has been more than £7 million so far

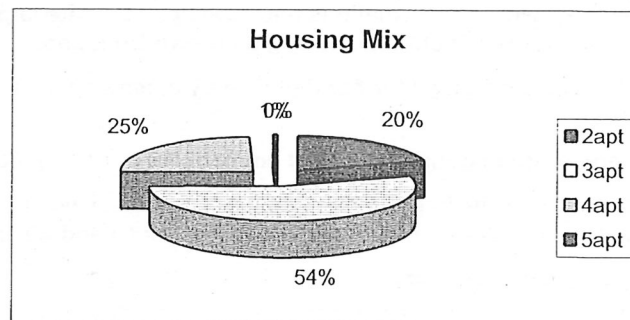
	92/93	93/94	94/95	95/96	96/97	97/98
Housing Assoc. Grant (£m)	0.926	2.227	0.352	1.676	1.549	0.286
Private Finance	0.041		0.122		0.082	0.046
Total	0.967	2.227	0.474	1.676	1.631	0.332



Housing Management

Housing Mix as at 31 March 1998

	Improved	Unimproved	Total
2apt	34	12	46
3apt	64	58	122
4apt	38	18	56
5apt	1	0	1
	137	88	225



Waiting List as at 31 March 1998

Category	2apt	3apt	4apt	5apt	6apt	Total
Contract 5	0	0	0	0	0	0
Contract 6	1	0	1	1	0	3
Short Term Tenants	1	0	1	0	0	2
Transfers	0	5	5	0	0	10
Waiting List	9	8	2	1	0	20
Reserve List	120	99	60	9	1	288
	131	112	69	11	1	323

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 change over time.

Allocations

During the year to 31 March 1998, a total of 22 lets were made:

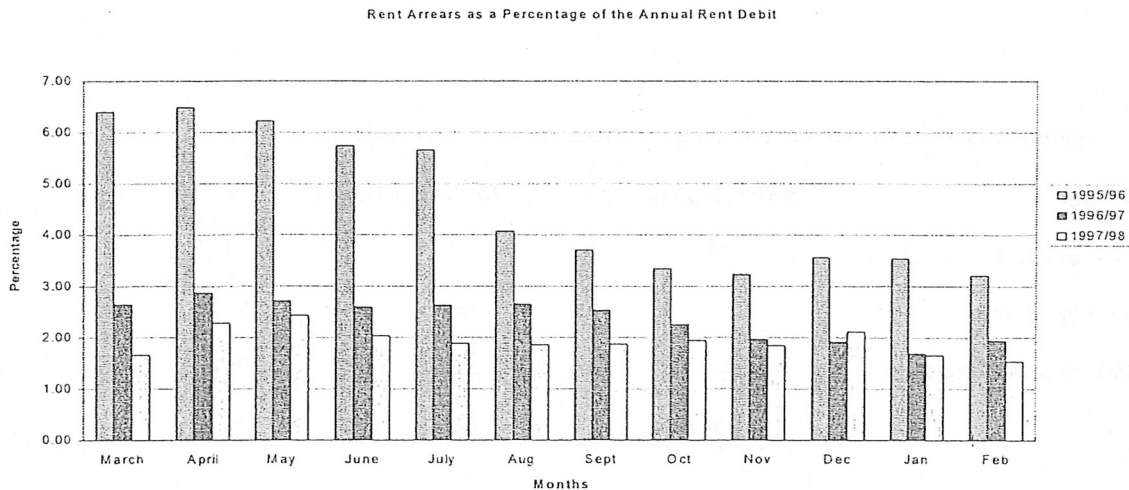
New lets at Contract 4	6
Relets of Improved Flats	5
Temporary lets of Unimproved Flats	11
	<u>22</u>

Improved Rents 1997/98

	£		£ per month
2apt	124.02	-	133.56
3apt	138.33	-	152.64
4apt	157.41	-	190.80
5apt	171.72		

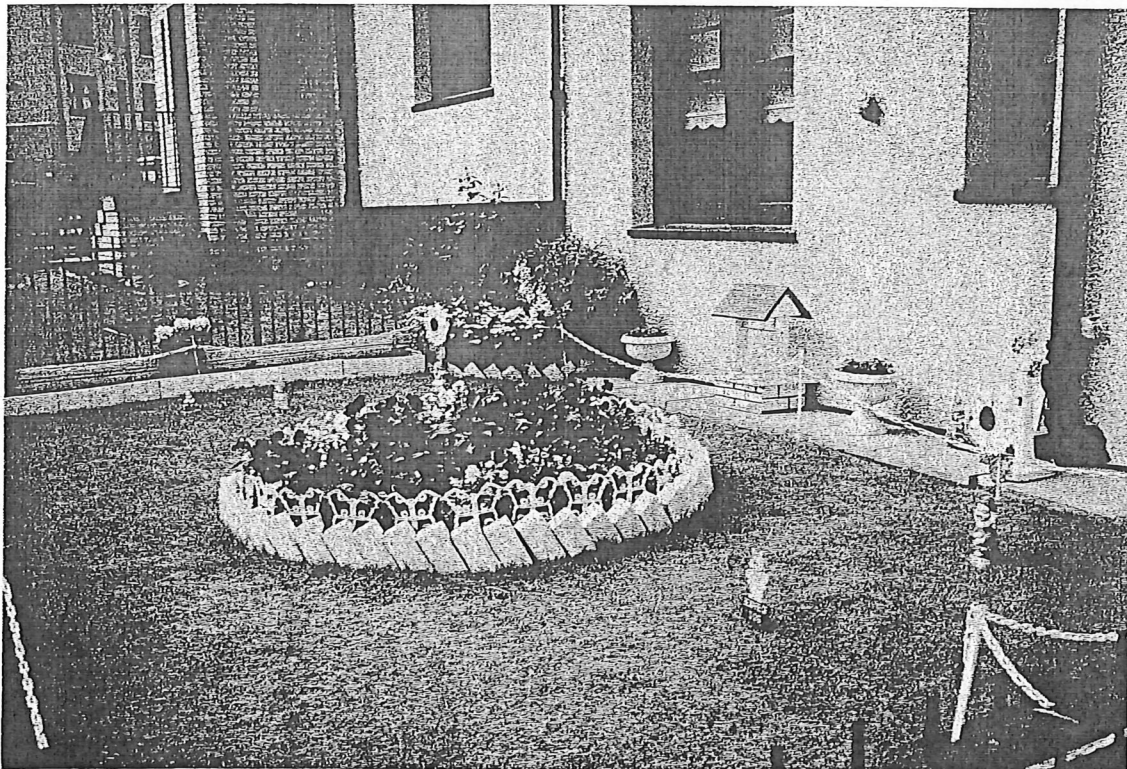
Rent Arrears

The Co-operative's performance in 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 lower than 2%.



Estate Management

We are determined to ensure that our properties remain in a good condition. We now inspect properties on at least a monthly basis and "poor performers" receive more regular visits. Our landscape gardeners do a great job and individual tenants are now beginning to take real pride in their gardens.



Maintenance

Maintenance of our property is a high priority both in terms of day to day repairs and of cyclical and planned major repairs. It is our aim to ensure that our tenants receive the best possible service.

Response Times 1997/98

Our response times are very demanding but we have managed to meet them at least 90% of the time.

Category	Target	No of Repairs	No within Target	%
Emergency	Within 4 hrs	62	61	99
Urgent	Within 24 hrs	162	145	90
Standard	Within 5 working days	540	515	95
		764	721	94

We carried out a survey to check our performance on emergency call outs. In most cases we had responded to the call out within 10 - 15 minutes and had a tradesman out within an hour. Not surprisingly tenants were very satisfied. We also checked with other associations / co-operatives and discovered that we are one of only seven organisations offering a personal response by a member of staff who is on call.

Cyclical Repairs 1997/98

Our Programme included:

Gas & Plumbing service	All properties
Clean Gutters and check roof	All properties
Decorate common close and stairwell	324/330 Roystonhill

Life Cycle Costing

A programme of work has been devised to ensure that major repairs are planned over the lifetime of each property. Money is set aside each year to ensure that funds are available for this 30-year programme.

Anticipated Expenditure

Year 1 1998/99	Year 2 1999/00	Year 3 2000/01	Year 4 2001/02	Year 5 2002/03	Years 5-10 2003/08	Years 11-15 2008/13	Years 16-20 20013/18	Years 21 - 30 20018/28
£45,000	£10,000	£32,000	£30,000	£44,000	£344,000	£523,000	£347,000	£900,000

Finance

The Co-operative's rental income this year was £279,000 plus Bank Interest of £13,000 was received. This is the Co-operative's lifeblood and it pays for the management and maintenance of its houses; runs the office; pays for private loans taken out to supplement Housing Association Grant (HAG) and enables funds to be set aside for future cyclical and major repairs.

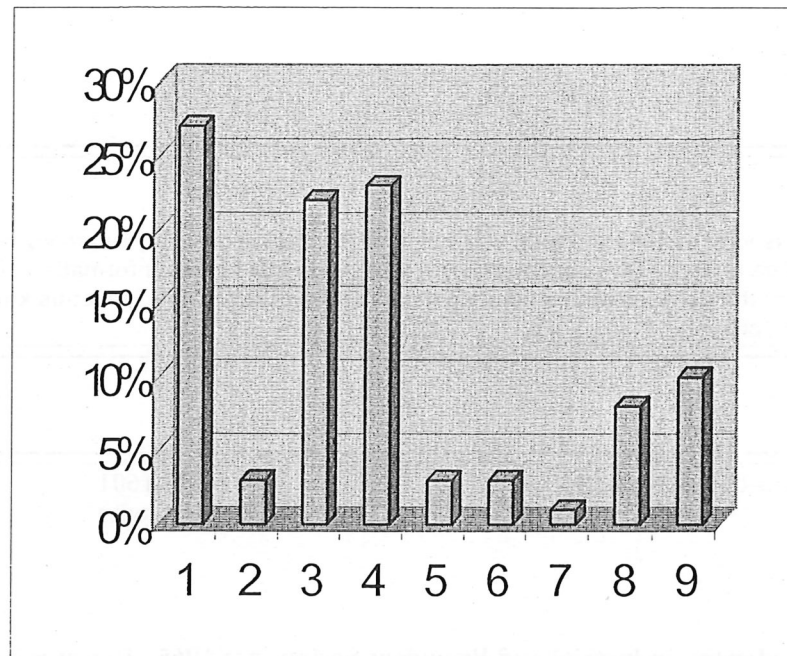
Restrictions on government funding of housing improvement make life difficult for small housing organisations. In Blochairn's case some £56,000 has been lost from our rental income, as unimproved flats lie empty awaiting improvement. The cost of securing these flats is a further drain on our resources.

As we prepare for Contract 5 to go on site at least there is light at the end of the tunnel. However, it will be summer 1999 before these flats are occupied and the real crunch comes when Scottish Homes decide on funding for our last improvement contract in Cloverbank Street. If this is delayed we can expect to continue to lose upwards of £50,000 from our rental income for the next 3 years. We shall work hard to persuade Scottish Homes that it is vital to a small organisation such as ours that we are allowed to finish the job that we started. We must see our last contract on site before the next millennium.

Breakdown of Expenditure 1997/98

(£'000's)

1. Staff	77	27%
2. Agency	9	3%
3. Overheads	62	22%
	148	
4. Repairs	65	23%
5. Insurance	8	3%
6. Development	10	3%
7. Others	3	1%
	86	
8. Loan Repayments	22	8%
9. Future Repairs	26	10%
	48	
TOTAL	<u>282</u>	<u>100%</u>



Management Committee

Bill Kerr	Chairman
Anne Moffat	Secretary
Karen Byrne	Vice Chair
Hugh Devlin	
Cathy Gibson	
Helen Murray	
Jean Taylor	
Phil Taylor	

Two Committee members left during the year. Our thanks go to both Christine Sweeney and Senga Thomson for their time and effort. Should their circumstances change we would be delighted to welcome them back to serve on the Committee.

Staff

Michael Carberry MCIH, M.PHIL	Director
Carol Dougan	Secretary/Book-keeper
Angela MacDonald BA	Housing Services Asst
George Andrews	Maintenance Officer

N.B. The Maintenance Officer is employed on a shared basis with James Nisbet Housing Co-operative.

Agency Services

<i>Development</i>	Laurence O'Boyle James Nisbet Hsg Coop
<i>Finance</i>	Gerry Shepherd Reidvale Hsg Assoc
<i>Auditors</i>	Kidsons Impey
<i>Solicitors</i>	Hart Smith & Company
<i>Bankers</i>	Royal Bank of Scotland

Membership

A strong membership is vital to the continued well being of the community. If you are not already a member please call into the office to apply for your £1 share. 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.

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