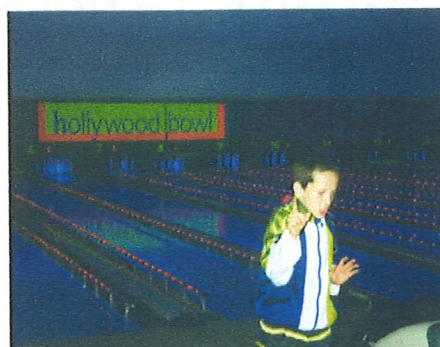


BLOCHAIRN HOUSING CO-OPERATIVE LTD



ANNUAL REPORT 1999

CHAIRPERSON'S REPORT

As I write the introduction to this year's Annual Report Contract 5 is progressing well and I look forward to the completed transformation of Sandmill Street when the contract ends in October. We are already looking ahead to our final contract at Cloverbank Street where we have ambitious plans to demolish existing tenements and provide new build houses. The appointed architects will work with the Co-operative's Management Committee and the residents at Cloverbank Street to ensure that we produce a development that we can all be proud of.

Pride is a recurring theme throughout the Co-operative's work and we are trying to ensure that people are proud and happy to live in the area and that they receive the highest standards of service. For example, we spend a good deal of time and effort on estate management and it is encouraging to see so many residents taking an interest in their gardens. This adds an extra dimension to the area and to the community overall.

In our efforts to provide a first class maintenance service we had an upset when our Maintenance Officer left us to work in the private sector. However, our search for a replacement unearthed a real gem. Our new Maintenance Officer, Malcolm Breen, has shown in the short time that he has been with us that, in addition to his technical knowledge and ability, he has a genuine commitment to the customer service ethos that we seek to achieve, and we are sure we have, within our small staff team.

Our staff have continued to give their time and effort to providing some activities for local youngsters as we try to emphasise the community aspect of the organisation. They have arranged outings to 10 pin bowling, swimming and the cinema and they recently achieved a real coup by arranging complimentary VIP tickets for both Celtic and Rangers league games. This is over and above their official duties and shows their commitment to our community.

One of the points that we often stress is that the Co-operative must operate within a whole range of rules, regulations and guidelines. There is obviously an independent financial auditor and I am happy to report that we had a good year financially, emerging stronger than before. We also employed an independent "internal auditor" who examined our policies and procedures in each function, such as, Housing Management, Development and Committee Control. Again, happily, we were given a clean bill of health.

Perhaps more important than the assessment of the Co-operative by independent auditors, are the views of the residents themselves and we carried out a Tenants Satisfaction Survey between October - December 1998, to establish these. Overall the results showed that we are on the right track with 92% of tenants very or fairly satisfied with our performance. However, we will guard against complacency and keep striving for the best possible standards.

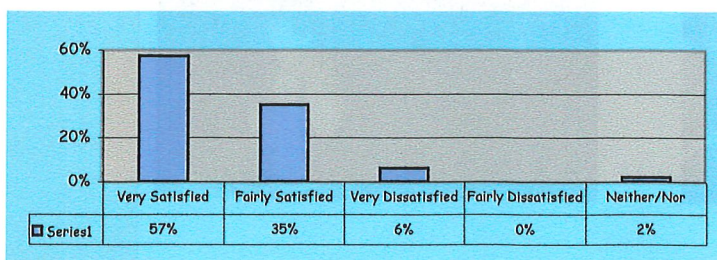
Finally, a word about my fellow Committee members. The work of the Committee often goes unappreciated and many people fail to recognise the constraints that the Committee must work under and the fact that they must remain objective at all times. They cannot raise matters at Committee if they have a personal interest or if they have prior knowledge of a case. That is not what they are there for. Their role is to oversee and control the activities of the Co-operative and to set the policies and procedures to allow the staff to operate on a day to day basis. They give their time and energy on a voluntary basis because they have a commitment to the Blochairn community. It is often easy to criticise. It is more difficult to stand up and be counted by becoming a Committee member.

The Committee needs the support of the community if the Co-operative is to continue to grow and prosper. I would urge you to think about what you can do to help make this a better place for us all to live in. You could start by becoming a member of the Co-operative. Meantime, if you have any comments or queries about the running of the Co-operative these are always welcome.

B Kerr - Chairman

TENANTS' SATISFACTION SURVEY

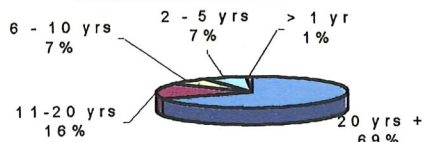
The Tenants' Satisfaction Survey was conducted between October and December 1998 and 134 (76.6%) tenants were interviewed.



Satisfaction

Overall tenants were satisfied with the Co-operative as a Landlord.

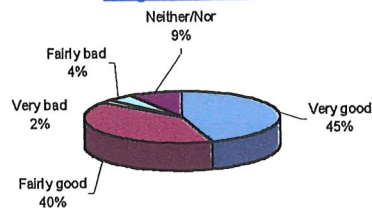
Length of Residence



The majority of tenants (85%) were happy living here and 58% felt a sense of community within the Blochairn area. This percentage fell to only 20% when the same question was asked about Royston. Some respondents expressed dissatisfaction with car parking (24%) and children's play facilities (74%) in the area.

The majority of those interviewed had lived in the Blochairn area for more than 20 years.

Neighbourhood



Control: Surprisingly, there was a spread of views about who is responsible for overall control of the Co-operative. Only 45% of those interviewed realised that the Management Committee was in overall control of the Co-operative.

The Home: Most people were satisfied overall with their home but there was some dissatisfaction expressed with the amount of storage space (21%) and the size of the kitchen (14%).

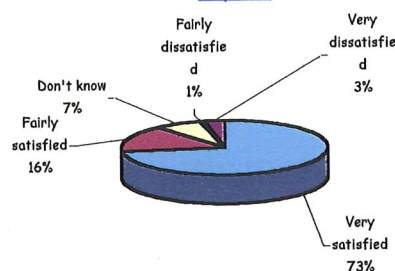
Rent: 58% of respondents said that they understand how their rent is calculated and 73% felt that the Co-operative services were good value for money. Tenants may be willing to pay more for additional services, such as, security cameras (40%) and close cleaning (20%).

Contents Insurance: An alarming statistic emerged when it was established that only 18% of tenants have contents insurance.

Emergency Repairs

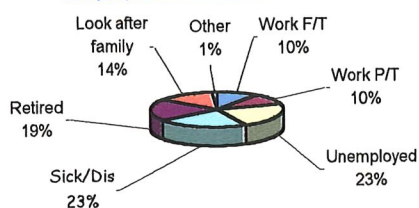
28% of respondents had used the emergency service in the past year. Of these, 85% were very satisfied with the service. Response times were very impressive with 88% being contacted within one hour and with a tradesman being out within 2 hours in 73% of cases. 92% of respondents thought that it was important to talk to a member of the Co-operative's staff when reporting a repair outwith office hours.

Repairs



A large majority of tenants were very satisfied with the repairs service.

Employment Status



No tenants were in Full Time Education or on a Government Training Programme.

Benefits

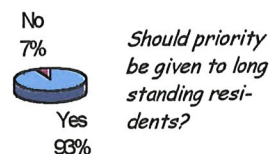
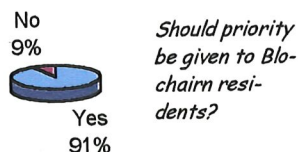
The majority of residents (65%) receive some Housing Benefit and just over half (51%) receive Income Support.

Car Ownership

A large majority of households (83%) do not own a car.

Allocations

For many years Co-operatives and Associations have been told that they must not give priority to housing applicants simply because they are members of the community and that they must not take account of length of residence. This perceived wisdom is under close examination and it was reassuring to find that a large majority of tenants believed that these were relevant considerations:



Tenants were less inclined to feel that priority should extend to all Royston residents (39%) and only 50% said that the length of time an applicant had lived in Royston should be counted.

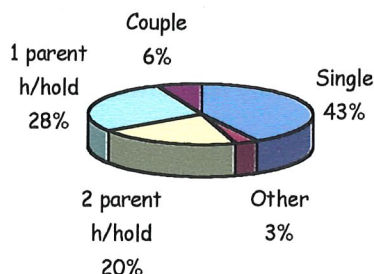
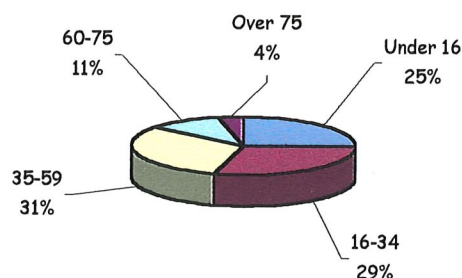
HOUSING MANAGEMENT

Tenants and Residents

The Co-operative has 173 tenants and there are 393 residents within its houses. All tenants have described their ethnic origin as "white" although there are several residents from a different ethnic origin. There is a fairly even split with regard to gender with 183 (47%) male and 207 (53%) female residents.

There is also a fairly even spread in terms of age:

Age of Residents

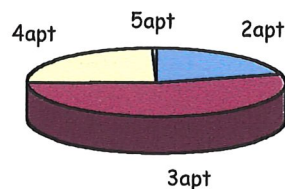


The majority of adults live alone (43%) with 26% residents living with their partner.

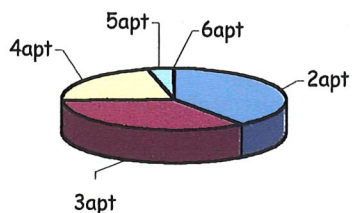
Almost half of the households in the area have children.

Housing Mix (31/3/99)

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



Waiting List (31/3/99)

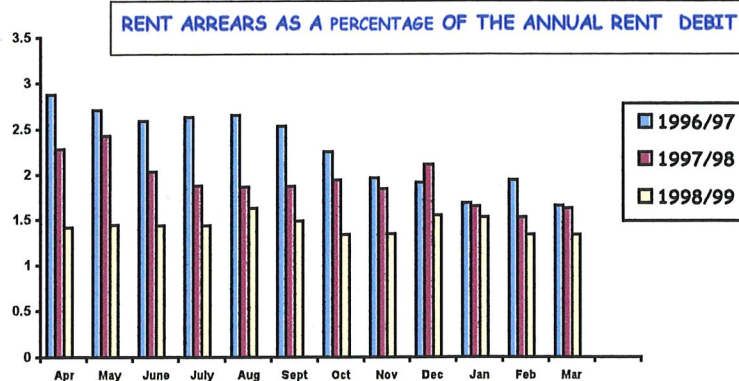


	2apt	3apt	4apt	5apt	6apt	Total
Contract 5	0	0	0	0	0	0
Contract 6	0	1	1	1	0	3
Short Term Lets	3	0	1	0	0	4
Transfers	1	10	4	0	0	15
Waiting List	9	4	2	1	0	16
Reserve List	129	96	63	10	1	298
TOTAL	142	111	71	12	1	336

Allocations

A review of the waiting list and allocations procedures, beginning in October 1999, will take account of the huge demand for the Co-operative's very limited housing stock. The current preference is not to refuse any housing application whilst many other associations operate a "points threshold". This will be re-examined.

Whilst the Co-operative's Improvement Programme is ongoing, priority will be given to tenants in the Co-operative's unimproved property. The Co-operative also recognises the need to allow mobility for tenants whose needs may change over time. During the year to 31 March 1999, only 4 allocations were made. Three improved houses became available for relet and one unimproved flat was let on a temporary basis.



Rent Arrears

The Co-operative continues to perform well in the collection of rent and the control of arrears. From a high of 6% in 1995, rent arrears are now less than 2% of the total rent due annually.

MAINTENANCE

Maintenance of the Co-operative's property is a high priority both in terms of reactive repairs and of cyclical work and major repairs.

Response Times

Our response times for Reactive maintenance are very demanding but we have managed to meet them in almost every case.

Priority	Target	No of Jobs	Within Target	%
Emergency	Within 4 hours	32	32	100
Urgent	Within 24 hours	128	126	98
Standard	Within 5 days	488	479	98
		648	637	98

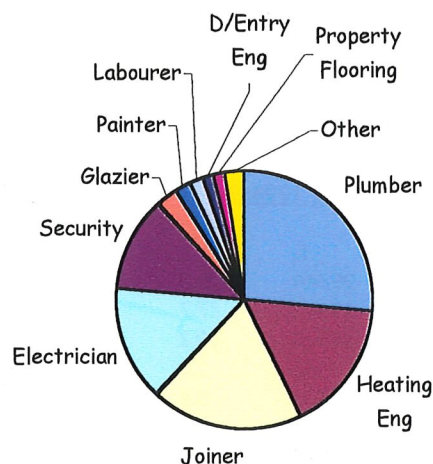
Blochairn is one of only a handful of associations that provides a personal response to emergencies. A member of staff is on call and will assist anyone who reports an emergency repair. Several tenant surveys have shown that tenants appreciate the fact that they can speak to a member of staff in an emergency.

Cyclical and Major Repairs

The Co-operative's programme was interrupted when the Maintenance Officer left. However, the programme was back on track by the end of March and the Veitchi flooring was renewed in 12 closes. Cyclical works included gas and electrical servicing.

Repairs by Trade

	Jobs	£
Plumber	217	12,130
Heating Engineer	133	6,348
Joiner	157	7,142
Electrician	120	4,362
Security	97	4,760
Glazier	23	985
Painter	15	1,555
Labourer	14	543
Door Entry Engineer	12	492
Property Flooring	12	16,203
Aerial Fitter	5	324
Blacksmith	5	243



COMMUNITY

Young People



Over the past couple of years we have tried to emphasise the importance of the young people of the area. They are our future and potentially our greatest asset. If they feel part of a community they will protect it, nourish it and make it strong. Please help us to get this message through.



We have arranged 11 trips involving 219 youngsters and for the most part they have been a credit to our area. There are always one or two exceptions but they'll learn!

Trips have included tours of Celtic Park and Ibrox; 5 a sides; 10 Pin Bowling; swimming and the cinema. We also managed to persuade Celtic Football Club to provide VIP Complimentary Tickets for a recent league match and 7 youngsters enjoyed a great day out in August. Not to be outdone Rangers Football Club have provided 4 Complimentary Tickets for their game at the September weekend.

Our Youth Newsletter, "The Wee Issue", is distributed to all 8 - 15 year olds and is personally addressed. Please make sure that they get their copy.

Sponsorship

We recently sponsored a local 5 a side team, the unfortunately named, "Garngad Scousers". Their strips now carry the Blochairn logo.



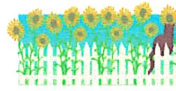
Christmas



At Christmas we again provided a small gift for our pensioner residents and for those under 16 years of age.

Gardens

We have continued to provide a Landscape Maintenance service for common areas and have been delighted with the efforts of some residents with regard to their own front gardens. In recognition of this we have awarded prizes for the best in the area.



Close Cleaning

We have maintained our regular close inspections and every resident is provided with a report. We recently awarded a small prize to the residents of the "Best Close".

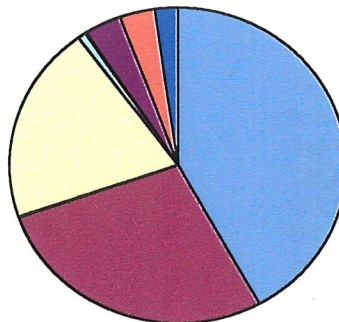


FINANCE

The Co-operative's rental income was £284,000 plus £16,400 bank interest was received. This income finances all of the Co-operative's day to day activities. It pays for the management and maintenance of the houses; runs the office; pays for private loans that are required to supplement Housing Association Grant and allows money to be set aside for future major repairs.

Breakdown of Expenditure 1998/99

	£	%
Staff Costs	96244	42.0
Office Overheads	63604	27.7
Repairs & Maint.	46320	20.2
Cyclical Maintenance	2340	1.0
Major Repairs	7708	3.4
Property Insurance	8161	3.6
Development Costs	4874	2.1
	229251	100



■ Staff Costs
■ Office Overheads
■ Repairs
■ Cyclical Maint
■ Major Repairs
■ Prop Insurance
■ Develop Costs

DEVELOPMENT

After a barren year in 1997/98, Contract 5 at Sandmill Street began in October 1998. The designs created 4 apt maisonettes and larger, more spacious accommodation, and every ground floor flat was given its own front door. For the first time buildings were extended to create more floor space. Six large 2 apt flats have been improved for sale at a fixed price of £26,000.

	Site Start	Completed	2apt before	After	3apt before	After	4apt before	After	5apt before	After	Total Before	After	IFS/RTB Before	After
1	Oct-91	Dec-92	0	3	24	18	0	3	0	0	24	24	0	0
2	Mar-93	Mar-94	0	4	35	22	12	20	0	1	47	47	1	1
3	Feb-95	Jan-96	6	6	12	15	12	9	0	0	30	30	0	0
4	Feb-96	Feb-97	6	21	36	9	0	6	0	0	42	36	0	2
5	Oct-98	Oct-99	0	38	40	25	0	3	0	0	40	31 36	0	6 1
6	Apr-00	Apr-01	12	12	18	18 29	18	18 6	0	0	48	48 47	0	0
			24	49 54	165	107 118	42	59	0	1	231	216 220	1	9 4

Improvement Contracts

N.B. No assumptions have been made regarding what will be produced at Contract 6.

IFS - Improvement For Sale.

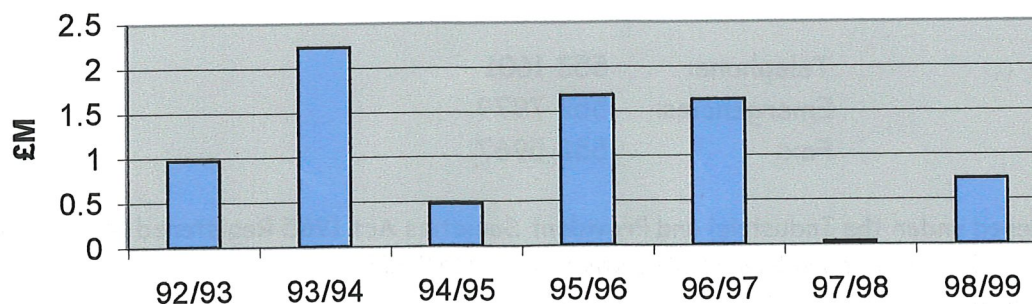
RTB - Right To Buy.

Development Spend

Investment in the Blochairn area has been more than £8 million so far.

	92/93	93/94	94/95	95/96	96/97	97/98	98/99
Housing Assoc. Grant (£m)	0.926	2.227	0.352	1.676	1.549	0.286	.0728
Private Finance	0.041		0.122		0.082	0.046	
Total	0.967	2.227	0.474	1.676	1.631	0.332	0.728

HAG & PRIVATE FINANCE



MANAGEMENT COMMITTEE

Management Committee 1998/99 Date Joined

<i>Bill Kerr</i>	Chairman	1994
<i>Karen Byrne</i>	Vice Chair	1996
<i>Anne Moffat</i>	Secretary	1990
<i>Hugh Devlin</i>		1995
<i>Cathy Gibson</i>		1994
<i>John Martin</i>		1998
<i>Helen Murray</i>		1992
<i>Jean Taylor</i>		1997
<i>Phil Taylor</i>		1994
<i>Hildebrand Frey</i>	Co-opted	1996

Following the recent AGM Bill Kerr was re-elected as Chairperson of the Management Committee. Anne Moffat was elected as Vice Chair and Helen Murray was elected as Secretary.

At the AGM in August five new Committee members were elected:

Denise Doherty, John Murray, Maureen O'Hear, Anne Quinn and Joan Reuston.

STAFF

Date
Joined

Michael Carberry	MCIH, M.Phil	Director	1994
Malcolm Breen		Maintenance Officer	1998
Carol Dougan		Secretary/Book-keeper	1995
Angela MacDonald	B.A.	Housing Services Asst	1991

AGENCY SERVICES

Development	Laurence O'Boyle	James Nisbet H.C.
Finance	Gerry Shepherd	Reidvale H.A.
Solicitors	Hart Smith & Co	
Bank	Royal Bank of Scotland	
Auditors (Finance)	Kidsons Impey	
Auditors(Internal)	Alexander Sloan & Co	

MEMBERSHIP

At 31 March 1999 the Co-operative had 142 members. Please become a member if you are not already.



Scottish Federation of
Housing Associations

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