



Annual Report

2022-2023

Chairperson's Report 2022/23

This annual report covers the period 1 April 2022 to 31 March 2023. This year has been a very difficult year for the Association, for many reasons. The start of the year saw us coming to the end of all Covid restrictions, which was welcomed, but brought its own difficulties. As many industries started their post Covid recoveries, there were shortfalls in Staff, availability of materials and backlogs of work to be attended to. These issues were worsened by the outbreak of the war in Ukraine, the unforeseen cost of living crisis and the increases in inflation.

The cost of living crisis has affected everyone and we appreciate the impact it has had on our tenants and others who live in our area. The Association did not escape these impacts. Costs for all services have risen, availability of parts has become difficult, fuel bills have increased and the cost of our borrowing has risen. This has put the Association under severe financial pressure. We have to manage the high increase in costs while maintaining affordable rents and service levels for tenants. Unfortunately, like most other Housing Associations in Scotland, this has resulted in some planned maintenance works being delayed. We keep this situation under review and will inform everyone at the start of each financial year of what planned maintenance works will be being undertaken that year.

We have been fortunate in accessing funding for many projects to assist tenants with the cost of living crisis. This has enabled the Association to provide; fuel vouchers; shopping vouchers, cash assistance, food hampers; air fryers, membership to the Pantry and the Dollywood book scheme, amongst other things.

We continue to provide agency staff to assist tenants with many issues. We have a dedicated welfare advisor who provides assistance and advice with benefits, a financial inclusion officer who assists with debt and other financial issues and a tenancy support officer.

We lost some of our long-term Staff throughout the year. Carol Niven our former Finance Assistant left us in June, Michael Carberry, our former Director left in October, and Bronwyn Thompson our former Housing Services Assistant who left in June 2023. We appointed an Interim Director in November 2022 and an Operations Manager in February 2023.

We undertook an options appraisal in October 2022, due to the Senior office leaving, and the impact of the financial crisis. This appraisal took several months, and after much consideration of the issues facing the Association, while keeping in mind what would be in the best interests of tenants and service users, it resulted in the Management Committee taking the difficult decision in February 2023, to look for a suitable partner for a transfer of engagements. Tenants will be involved in this process so that their interests and priorities are taken into account, as far as is possible.

This is my last year as Chairperson and I would like to thank all of my fellow committee members and all of the Staff for all of their help and support over the years. I wish everyone all the best for the year ahead.





Michelle Murray Moore
Chairperson




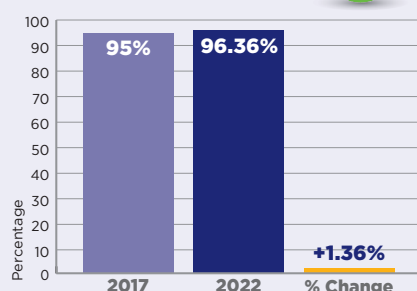
Tenant Satisfaction


In 2022 we appointed an external company to carry out a Tenant Satisfaction Survey. The results are noted below, alongside information from previous surveys, for comparison.

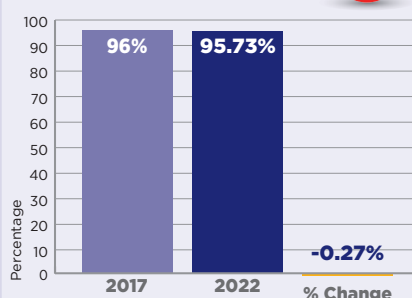
Satisfaction has improved: 


Satisfaction has declined: 

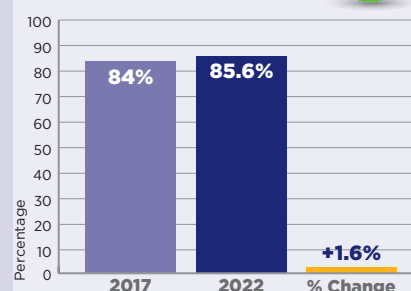
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Blochairn Housing Association? 




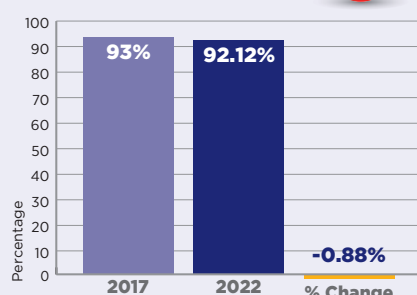
How good or poor do you feel Blochairn Housing Association is at keeping you informed about their services and decisions? 




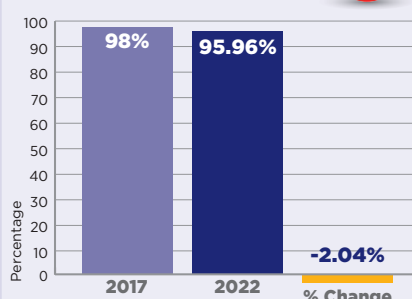
How satisfied or dissatisfied are you with the opportunities given to you to participate in Blochairn Housing Association's decision making processes? 




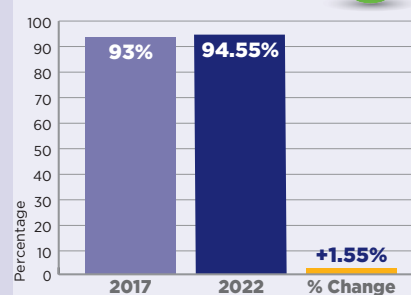
Overall, how satisfied or dissatisfied are you with the quality of your home? 




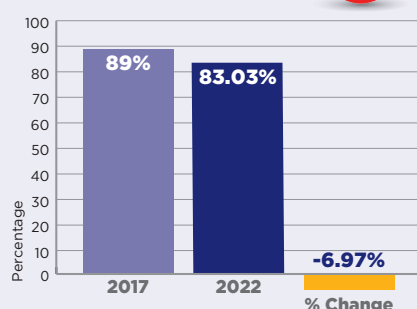
Thinking about the last time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by the Association? 




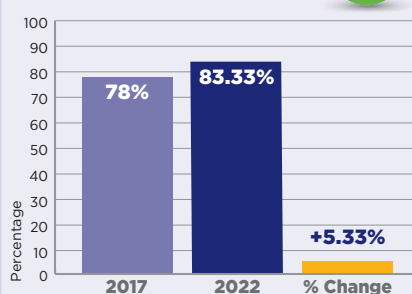
Overall, how satisfied or dissatisfied are you with the Association's contribution to the management of the neighbourhood you live in? 



Taking into account the accommodation and the services the Association provides, do you think that the rent for this property represents good or poor value for money? 



Taking everything into account, how satisfied or dissatisfied are you with the factoring service provided by Blochairn Housing Association? 



Customer care and contact

71% have been in contact in the last year.

96% were satisfied with the customer care provided when they had been in contact.

Tenant Participation

We are developing a tenant participation strategy and action plan. This will look at the areas above where satisfaction has fallen, to see what action we can take to make improvements. We will also be looking at all areas where we can give tenants and service users more opportunities to get involved.

Annual Report on the Charter 2022/23

Homes and Rent

At 31st March 2023, Blochairn Housing Association owned 292 properties for rent and provided factoring services for a 33 owners. Most of our housing stock was built in 1930 and refurbished in 1990's. In addition, we have new build developments at Cloverbank Gardens and Blochairn Place constructed in 2002 and 2011 respectively.

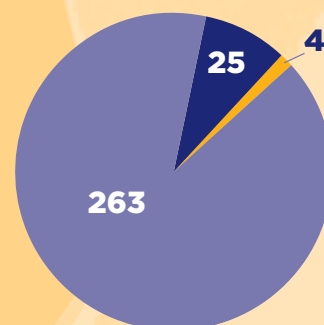
Our main source of income is from rent collected. This money enables the day-to-day running of the business such as repairs, investment contracts and employee costs. Following a robust consultation process, the annual rent

increase applied for 2022/23 was 4%.

*Scottish Average figures for 2022/23 for comparison are available on the Scottish Housing Regulator Website from 01/09/23 at <https://www.housingregulator.gov.scot/landlord-performance/landlords/blochairn-housing-association-ltd>

Apartment Size	Number of Units	Blochairn Average Weekly Rent*
2 apt	57	£66.45
3 apt	160	£81.81
4 apt	67	£91.06
5 apt	8	£119.13
Total	292	£81.96

Our stock breakdown
Stock by amenity type



■ General Needs
■ Wheelchair Adapted
■ Ambulant Disabled

Quality and Maintenance of the Home

We understand the quality of your home and the provision of a highly responsive maintenance service is a key concern for our tenants, below shows how we have performed in 2022/23 compared to year 2021/22.

	2021-22			2022- 23
	Blochairn HA	Scottish Average	SHN Peer Group Average***	Blochairn HA
Homes meeting Scottish Housing Quality Standard	100%	72.9%	89.23%	62.3%**
Average time to complete emergency repairs	1.4 hours	4.2 hours	3.4 hours	1.7 hours
Average time to complete non emergency repairs	2.5 days	8.9 days	4.75 days	3.6 days
Reactive repairs completed right first time	94.8%	88.3%	91.75%	90.7%

**The decline in properties meeting the Scottish Housing Quality Standard is due to the introduction of a five yearly electrical testing regime. At time of writing Blochairn has achieved 99% compliance in this area.

***Scottish Housing Network assign Peer Groups to organisations of a similar size operating in comparable environments. Blochairn has 15 organisations within its group of small urban landlords.

Investing in the area

This year started repainting of the metal fencing at Sandmill Street. Although there was a delay with completion of this project, we expect it to be finished before the winter sets in.

Meeting your needs

We receive a budget every year from Glasgow City Council to install medical adaptations to our properties on their behalf, generally through an occupational therapist assessment and recommendation.

In 2022/23, we fitted one bathroom adaptation at a cost of £3,800 that was fully grant funded and installed in less than 3 weeks. At year-end, we had no cases outstanding on our waiting list.

Looking after the Neighbourhood

Blochairn has a prominent role in looking after your neighbourhood; however, we recognise that we can only provide the best service by working with other agencies. Glasgow City Council and Police Scotland are fundamental partners to success.

Estate Maintenance

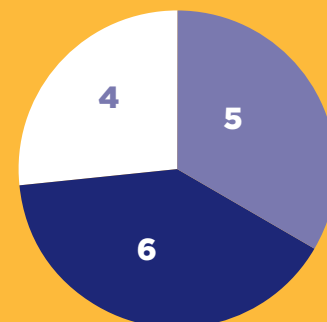
We continued to work in partnership with our landscaping contractor Nurture. We closely monitor the contract through a series of frequent inspections to ensure Nurture meet the terms of our agreement with them. The grass is cut 14 times from April to October. A full pruning takes place summer and winter. Weeds are continually sprayed and litter removed as required to preserve the quality of the environment all year round.

Housing Demand

Blochairn continues to have high demand for its housing stock with over 200 applicants on our waiting list at year-end. With 292 houses, our turnover is low with only 15 properties becoming available for let in the year. Here is how we allocated our empty houses

In 2022/23, we dealt with 11 neighbour disputes and resolved 100% of cases. This is an increase of 4 cases on the previous year.

Number of Tenancies
Type of Let



■ Transfer (existing tenants)
■ Waiting List
■ Statutory Homeless



Keeping you safe

Gas and electrical safety checks

This year we started our programme of five yearly electrical inspections of which 99% are complete. We have also carried out checks to the integrity of the wiring within the common close areas, all of which is safe. Our annual gas safety inspections continued with 17 properties recorded as not checked on time, this is a decline of 10 cases from last year. Improvement in this area is a key priority.

Blochairn Place

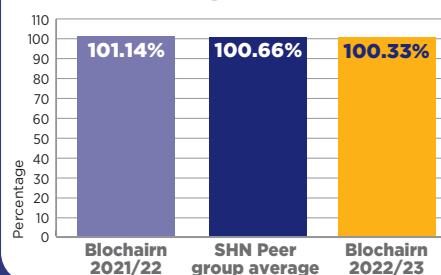
Our 2011 development at Blochairn Place require specific checks due to the nature of the construction. All with lifts were serviced 6 times in the year, while automatic opening vents and dry risers were serviced twice.



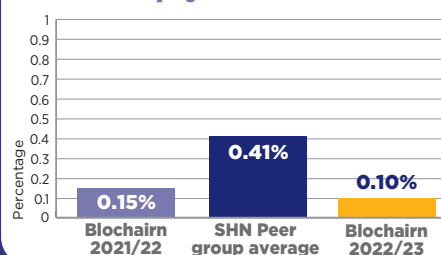
Value for Money

Our priority is to deliver high quality services at the best possible price to ensure the best value for every pound of rental income we receive. Through efficient arrears recovery processes and the prompt re letting of empty homes, we seek to minimise negative expenditure.

% of rent charged collected



% of rent not collected when homes empty



Income and Expenditure

Every year we budget predicted spend in line with anticipated income. Ideally, we would aim to make an annual surplus. In 2022/23, the association did not achieve this and expenditure was greater than income. The overarching reason for this was the continuous rise in interest rates, resulting in increased loan repayments.

Income

Rental Income less voids	1,250,273
Factoring	19,599
Amortisation	349,231
Medical Grants	4,187
Wider Role	3,500
Interest Received	2,869
	1,629,659

Expenditure

Management	605,333
Reactive Maintenance	166,905
Estate & Cyclical Maintenance	61,828
Planned Maintenance	49,037
Medical	3,806
Wider Role	21,216
Factoring	19,599
Loan Interest	201,587
Other Finance Income	1,000
Bad Debt	47,250
Depreciation	511,881
	1,689,442
	-59,783

More than just a Landlord

As a community based Housing Association, we are in a position to understand first-hand that the needs of our community go beyond bricks and mortar. This year has been particularly challenging for all due to inflated energy costs and high inflation. Working with our neighbouring landlords, we have obtained additional funding to help through the difficult times.

Source of Assistance	Value
Fuel vouchers	£4250
Energy efficiency e.g. slow cookers, electric blankets	£2500
Community café vouchers	£350
Food vouchers	£800
Emergency food cash	£200
Food Hampers	£2500
Dolly Parton Imagination Library	£1000

Financial Capability & Welfare Rights

Our partnership working with Greater Easterhouse Money Advice Project continued in 2022/23. Our Financial Capability Officer dealt with 44 cases throughout the year, of which 28 closed at 31/03/23. The work in this area generated financial gains amounting to **£19,683** for items such as fuel debt right off and fuel arrears fund. A further **£4,150** awarded in backdated benefit such as housing benefit and discretionary housing payment.

Financial Capability Enquiries 2022/23

Enquiry	Financial Capability	Financial Hardship	Fuel Poverty	New tenant support	Rent arrears	Other
Number	4	11	12	3	3	11

Complementing our financial capability work is our Welfare Rights Service. During the year, our officer opened 121 cases of which 65 are currently resolved. The most common contact was for assistance with Personal Independence Payment (PIP). Financial gains of **£234,752** were made across several areas, with **£104,921** attributed to PIP, disability living allowance and attendance allowance. Other areas of award include school meal applications and pension credits.

Tenancy Sustainment

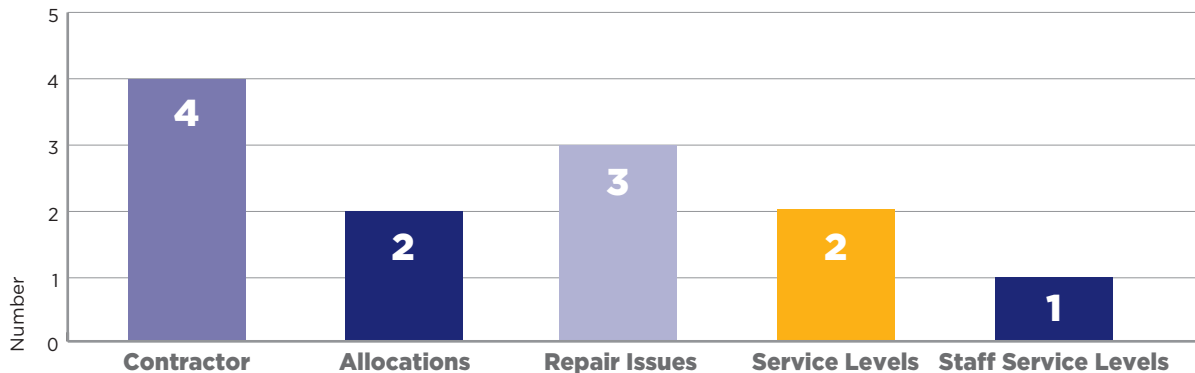
As a landlord, it is important that our tenants are assisted to remain in their homes when additional support is required. Working with Glasgow Simon Community and other local landlords, our tenancy sustainment officer has assisted 20 tenants with a range of activities such as social isolation, attending medical appointments and registering with fuel providers.

Complaints Review

All complaints received in the year

Stage 1

Number of complaints received and reason for complaint



Stage 2

We received no Stage 2 complaints in the year.

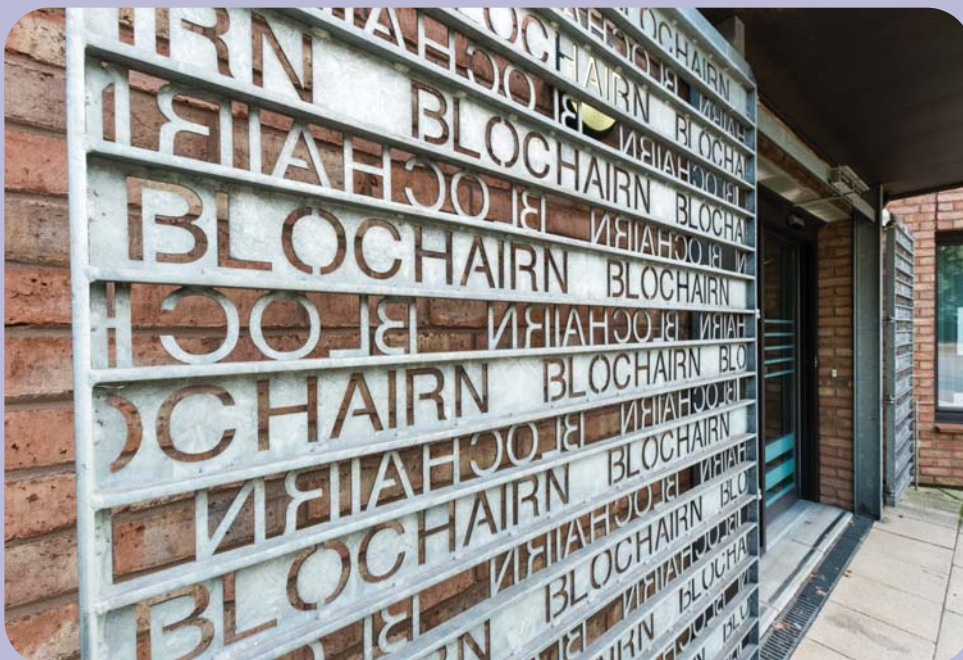
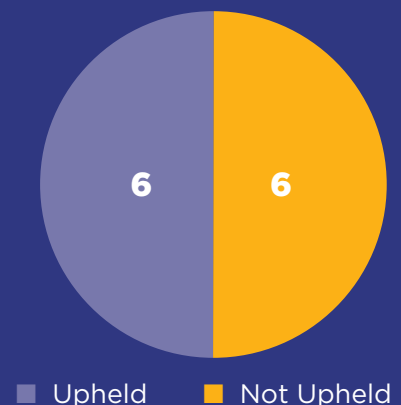
Average number of days to respond

Stage 1 5 days • Stage 2 n/a

Complaints outstanding at 31st March 2023

1 complaint was outstanding due to the timescale as to when it was received.

Outcomes



Management Committee and Staff 2022/23

Management Committee

Michelle Murray-Moore	<i>Chairperson</i>
Martin Forrest	<i>Vice Chair</i>
Frances Tierney	<i>Secretary</i>
Manal Eshelli	
Helen McCartney	
Olga Vassiljeva	
John Welsh	
Alexandra Lis	<i>Joined June 2022</i>
Mary Gibb	<i>Joined June 2022</i>
Kim Stuyck - Co-optee	<i>Joined August 2022</i>
Jean O'Neill - Co-optee	<i>Joined September 2022</i>
Leeanne McGowan - Co-optee	<i>Joined February 2023</i>
Sakina Masih	<i>Resigned June 2022</i>
Kerry McCann	<i>Resigned August 2022</i>
Catherine Neil	<i>Resigned August 2022</i>
Joan Reuston	<i>Resigned August 2022</i>

Executive Officer

Patricia Gallagher	<i>Interim Director (as of 1st November 2022)</i>
Michael Carberry	<i>Director (up to 31st October 2022)</i>

Staff

Diane Hendry	<i>Operations Manager (as of February 2023 - temporary)</i>
Angela MacDonald	<i>Housing Services Officer</i>
Bronwyn Thompson	<i>Housing Services Assistant</i>
Pat Davidson	<i>Corporate Services Officer</i>
Carol Niven	<i>Finance Assistant (up to June 2022)</i>

Services

Lorna Leishman	<i>Finance Assistant</i>
John McCreadie	<i>Technical Inspector</i>

We would appreciate any feedback you might have on this report using any of the contacts detailed below.



Blochairn Housing Association • 1 Blochairn Road • Glasgow G21 2ED

Tel: **0141 553 1601** • Email: **admin@blochairn.org**

Website: **www.blochairn.org**

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