



West Whitlawburn Housing Co-operative
Annual Report 2012

Chairperson's Report

I was elected Chairperson of the Co-operative at the Annual General Meeting in September 2012. I have been given full support of all the Committee and Staff and I'm enjoying the challenges that this new role brings.

I am delighted to report we've had a very successful year. This annual report gives a summary of our main activities last year. There have been more detailed regular updates to everyone through the Newsletters and our website, which will continue over the coming year.

We had a visit from the Scottish Housing Regulator back in May and we received a very positive report and I'm happy to report the Co-operative is on course to meet the Scottish Housing Quality Standard by 2015.

A major focus this year has been on tackling fuel poverty. For some time WWHC has been concerned that many of our members are suffering significant problems with rising energy bills.

As a solution we are investigating the prospect of installing a bio-mass energy centre. With significant financial support from grants and loans already secured this is looking very likely to move forward during 2013. This project will provide savings to members/tenants on energy bills and a reduction in carbon emissions.

This year we have also seen the replacement of the play equipment at Albany Terrace and the brand new log effect trim trail for children.

We also celebrated the United Nations International Year of the Co-operative. Committee, Staff and Concierge visited New Lanark Mills in Lanark to celebrate the importance of WWHC being a co-operative.

My personal thanks to my fellow committee members and the staff team who continue to work very hard to make West Whitlawburn a great community to live in.

Susan Anderson

Chairperson

Annual General Meeting

The Annual General meeting of the Co-operative scheduled for the 27th August 2012 did not go ahead as it was inquorate (i.e. less than 10% membership was in attendance). However, at the reconvened meeting held on 3rd September 2012, 28 members attended and the meeting went ahead. There were a variety of discussions on the up and coming Welfare Benefit Reforms and the changes to occupancy standards. Committee members were re-elected and thereafter, the Management Committee met to elect Office Bearers. The Committee is now as follows:

Office Bearers		Ordinary Members	
Susan Anderson	Chairperson	Helen Anderson	Phil Welsh
Anne Anderson	Vice Chairperson	Sheila Jamieson	Mary Fleming
Muriel Alcorn	Treasurer	Muriel M Alcorn	
Cheryl Burnett	Secretary		

Since the AGM, we are delighted that Kirsty McElholm and Elizabeth Kerr have returned to the Management Committee.

Tenancy Services

Turnover and Allocations

During the year 2011/12 we received 257 new applications and our lists continue to be healthy with 122 on the housing list and 68 on the transfer list at the end of March 2012.

We let 84 properties which was an increase from the previous year. We continue to pass a proportion of our available properties to South Lanarkshire Council so they can pass us cases from their lists. These cases can either be from the Council's Housing List or Homeless List.

	2010/11	2011/12
Number of lets	72	84
	Breakdown of lets	Breakdown of lets
Direct Applications	57%	46%
Transfers	10%	24%
SLC Referrals	33%	30%

Estate Management

The Housing Management and Concierge Teams work closely together and with other agencies to resolve neighbour complaints and anti-social problems as quickly as possible. We have continued work with the Police's Gang Task Force to ensure that problems with youths on the estate have not re-occurred.

As a result of these teams working together, we have been granted an ASBO in relation to one tenant who has been the source of a number of anti-social problems and we have also recently evicted a tenant for anti-social behaviour.

	2010/11	2011/12
Abandoned tenancies	12	12
Serious Anti-social behaviour	6	13
Evictions (Anti-social behaviour)	0	1
Estate Management Action	105	113
Concierge Incident Reports	133	96
Housing Alarm Calls	317	334

Concierge also provide an invaluable service to vulnerable tenants. We currently have 72 Housing Alarms installed in our properties and Concierge regularly respond to emergency calls to provide first aid to residents. All concierge staff are trained in first aid and over the past year have helped 24 people who had a medical emergency.

Rent Collection and Arrears Control

We collected 98.6% of the rental income due last year. Our current tenant arrears target was 4.4% and we have achieved 4.8% which was above target but was a reduction in arrears from the previous year.

We continue to work towards reducing our arrears further and our target for 2012/13 is 4.3%

Unfortunately the action to recover unpaid rent has resulted in decrees for eviction being granted against 3 tenants in this year. This is not something the Co-operative undertakes lightly and we endeavour to avoid eviction whenever possible.

Arrears prevention continues to be a high priority for Housing Management staff and in order to help tenants manage their accounts we send all tenants statements every quarter

If you need any help or advice regarding your account or your finances please get in touch with your Housing Officer.



Corporate Services

Financial Report

Information contained in the 2011\2012
Income and Expenditure Account.

Breakdown of Income and Expenditure

	2011 As restated	2012
Income (Turnover)	£2,547,075	£2,638,230
Operating Costs This is the cost of providing our housing services	£2,340,627	£2,439,072
Operating surplus/(deficit)	£206,448	£199,158
Bank interest received during the year	£6,377	£5,970
Interest payable on private finance accounts	(£173,204)	(171,020)
Corporation tax on ordinary activities	£0	£0
Gives a surplus/(deficit) for the year of	£39,621	£34,108

Income	£	%	Expenditure	£	%
Rental Income	£2,541,934	96.1	Management and Maintenance Costs	£1,193,309	45.7
Bank Interest	£5,970	0.2	Reactive Maintenance	£563,920	21.6
Other Income	£9,768	0.4	Planned and Cyclical Maintenance	£152,219	5.8
			Service Costs	£68,829	2.7
			Property Depreciation	£146,932	5.6
			Interest Payable Loans	£171,020	6.6
Wider Role	£83,035	3.2	Wider Role	£141,701	5.4
Development Activities	£3,493	0.1	Development Activities	£22,496	0.9
			Regeneration Activities	£104,154	4.0
			Bad Debts	£45,512	1.7
Total Revenue Income	£2,644,200	100	Total Revenue Expenditure	£2,610,092	100

Financial Overview

The Co-operative is in a healthy financial position overall with cash backed reserves of £870,274 for future major repairs and to meet the Scottish Housing Quality Standard.

At present the loan debt is £3.1 million which was the contribution required for the new build contract.

Property Services

The Scottish Housing Quality Standard

The Co-operative has had no major development work on site and the property team have been giving strong focus to ensuring that all properties will meet the Scottish Housing Quality Standard by 2015.

In August/September 2011, we began carrying out property condition surveys to record the condition of all elements within individual homes. With the completion of the survey work, it was confirmed that all properties would meet all requirements of the standard by 2015, with the exception of kitchens and bathroom fitments within a number of properties.

As no further funding was available from the Scottish Government, the Co-operative needed to fund work to kitchens and bathrooms through reserves. As kitchen and bathrooms which were assessed as Condition 1 (past useful life) and 2 (nearing end of useful life) were failing or would fail the standard by 2015, the Management Committee decided to progress a renewal programme in these properties during financial years 11/12 and 12/13.

Following a tender, Select Facilities Ltd were appointed and work began in November 2011.

By 31st March 2012, 193 properties had been brought up to the Scottish Housing Quality Standard at a cost of £288,820, with further spend of £211,357 in 2012/13, to bring up a further 141 properties.

Further inspections are planned later this year to all properties with elements noted as condition 3 (some useful life left). As always, your co-operation when requested to provide access, will be appreciated.

Maintenance

Maintenance activity over the past year has included the following:

Chute Cleaning

This work is carried out once a year and was completed in March 2012. We would ask tenants to always be considerate when using the chutes and not to let them bang shut especially later in the evenings. Please do not try to put large items down the chute such as carpets. These items should be disposed of through the normal bulk refuse service. Please contact Concierge for further information if required.

Cleaning of Tower Blocks

A programme of external cleaning work to Benmore, Bute, Arran and Ailsa Towers has been completed.



Quarterly and Annual Checks

Fire Equipment: - all fire equipment is checked annually.

Water & Ventilation Equipment—all equipment has been checked and reporting as working satisfactorily.

Windows - annual checks are complete These checks are to make sure all window safety catches and ironmongery are in good working order. Tenants should continue to report any faults that arise between annual checks as a matter of urgency

Smoke Detectors—these are tested on an annual basis in all properties. This year's checks are complete

REMEMBER the activation of a smoke detector can save your life. It is essential that you allow access when requested and that you report any problems between annual checks as a matter of urgency.

PLEASE NOTE: Failure to provide access for these checks may result in the Co-operative forcing access to your home.

All other estate inspections are carried out regularly including:

Inspecting and repairing roofs;

Cleaning of gutters;

Inspecting and repairing house and close windows;

Servicing close doors;

Inspecting and repairing close floor and stair finishes;

Inspecting and repairing paving slabs and coping stones;

Inspection and upkeep of planter areas;

Inspecting and repairing external gullies, drains and manholes.

However, we would ask that tenants continue to report any problem areas as they see them.

New Build

We are progressing completion of a few outstanding defects for our new build contract and will continue to do so until all matters have been satisfactorily resolved.



Adaptations

Funding in place for 2011/2012 was £60,000 and the following cases were completed:

5 x Housing Alarms	10 x Level Access Showers
2 x Over Bath Showers	2 x Wet Floor Showers
1 x Lowered Kerb	1 x Kitchen adaptation to suit wheelchair user

All of this work was funded by The Scottish Government and carrying out these adaptations allows tenants to stay in their homes for longer.

A prioritised list (as determined by South Lanarkshire Council Occupational Therapists) is in operation and cases are progressed in terms of their priority. A medical referral is required from South Lanarkshire Council to support funding applications. Should you feel you would benefit from a medical adaptation, please contact your Housing Officer who will arrange for an Occupational Therapist's referral. Our allocation for financial year 2012/13 is £29,500 for smaller adaptations and £10,000 for major adaptations. We will move forward in order of the priority list.

Repairs Service Performance

During 2011/12, 2,927 repairs were carried out with 92.1% completed within the target set.

63 of these repairs qualified under the Right to Repair. 61 (96.8%) were completed within target. The two out with the target timescale were due to specific access requirements by the tenant.

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Repair Category	2010/11	2011/12
Emergency	537	487
% on target	97.4%	97.1%
Non Emergency	2,016	2,173
% on target	92.8%	89.06%
Total Repairs	2,553	2,927
% on target	93.8%	92.1%

Whitlawburn Community Resource Centre

The Resource Centre has continued to develop its partnership working throughout Cambuslang & Rutherglen. Changes to many Welfare Benefits has been a strong focus of our work over the past year.

See How You Can Benefit

To help people prepare for the introduction of Universal Credit in 2013, which will end the direct payment of housing benefit to landlords, we have been working in close partnership with Blantyre and South Lanarkshire Credit Union to:

- Awareness raising of current and forthcoming welfare benefit changes;
- Increased availability of Credit Union accounts for universal credit payments;
- Increased access to financial products such as savings accounts and affordable credit
- Budgeting support and advice for tenants;
- Identifying vulnerable tenants and signposting to appropriate agencies.

78 Co-operative members have signed up to the project so far. This affects many of our members and we strongly encourage you to make contact either through your Housing Officer or at the Credit Union drop in on Mondays, Wednesdays and Fridays in the Centre from 1 to 2pm

Financial Inclusion Project

The Financial Inclusion Project provides welfare benefit and financial advice through a joint referral and support partnership with the Citizens Advice Bureau and Blantyre and South Lanarkshire Credit Union.

The aim is to provide services to maximise the income of tenants and work together to ensure a broad spectrum of advice and support is available.

Community Banking

From April 2012 to October 2012

75 tenants have accessed £18,466 in freedom loans
89 tenants have opened a new credit union account with £3,376 in savings
Overall 453 WWHC tenants have credit union accounts

Welfare Benefits

From April 2012 to September 2012

61 clients received benefits advice
20 clients received money advice
Level of client financial gain £113,000

We are able to carry out this work thanks to Funding from South Lanarkshire Council and the Bank of Scotland Foundation.

Play and Sports

Last year, the toddlers' play area opened in front of the Resource Centre along with the Centre Circle football pitch.

With a funding award from Biffaward, we are delighted that to put in place some additional play equipment replacing the old play area at Albany terrace. Work is well underway and we are hoping it will be complete in the near future.

Through the Community Payback Scheme, outdoor exercise equipment has also been installed at the path leading up to the Centre.

We have also bought sports equipment for people to use inside the Centre with funding from the lottery 2014 Communities Programme. We can now offer badminton; netball, table tennis and indoor curling.



Whitlawburn Community Energy

The Centre has also been successful in obtaining funding from the Climate Challenge Fund which has allowed energy efficiency work to be carried out in the Centre including new windows and doors, improved insulation and low energy lighting, all of which will reduce carbon emissions and power bills.

There are two Energy Awareness workers, Callum Boyle and John McInall who are available to provide advice and raise awareness and aim to save people money. For further information please contact the Centre.

The Staff Team

The Co-operative has had a strong and stable staff team throughout the year, with any changes being reported through the Newsletter during the year.

Management Team

Paul Farrell	Director	Stephanie Marshall	Depute Director
Roz Haughey	Assistant Director (Tenancy Services)	Mags Brownlie	Assistant Director (Operations)
Lorraine McVie	Assistant Director (Corporate Services)	Raymond Smith	Concierge Manager
Stephanie McPeake	Community Development Co-ordinator		

Housing Management

Teresa Burns	Housing Officer	Margaret Anne Mclean	Housing Officer
Kerry Anne Drummond	Housing Officer	Natalie O'Raw	Housing Assistant

Property Services (Operations)

Gavin Glaister	Property Officer	Jeanette McGrory	Property Assistant
Kathleen Nisanci	Property Assistant		

Corporate Services

John Dunn	Finance Assistant	Morag Gladstone	I.T. Officer
Noreen Currie	Reception Assistant	Margaret Molloy	Reception Assistant
Susan Paton	Projects Officer	Linda Forry	Admin Assistant
Lauren Dalgleish	Corporate Services Assistant		

Concierge Services

Robert Porter	Senior Concierge Officer	Alex Black	Senior Concierge Officer
Stevie Blackwood	Senior Concierge Officer	Alistair Morris	Senior Concierge Officer
David Thomas	Concierge Officer	Danny Borland	Concierge Officer
Billy Clark	Concierge Officer	Craig Crawford	Concierge Officer
Martin Cunning	Concierge Officer	Dougie McIntosh	Concierge Officer
Sammy Smith	Concierge Officer	Kenny Wilson	Concierge Officer



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