



**West Whitlawburn Housing Co-operative**  
Annual Report 2023-24

## Chairperson's Report

As my second year elected as Chairperson, I'd like to start by thanking the Co-operative's tenant members, our Management Committee, staff and partners for their continued support during another year of significant challenges. With high inflation and rising energy prices and food costs, we recognise that these additional challenges have added, considerably, to the pressures for our sector and continue to affect our tenants as well. During the year, our work continued to focus on delivering meaningful services and supporting the local community.

Both the Co-operative and the Resource Centre worked hard to access additional funding which allowed us to put a range of support in place to help our members over the year. This included over £50,000 on fuel top up vouchers from the Scottish Housing Fuel Support Fund and the Warm Home Discount Industry Initiatives, in partnership with Energy Action Scotland and Octopus Energy.

During 2023/24, we took on one of our biggest projects in the last few years as we moved from our separate housing and finance applications to *HomeMaster*, an all-in-one housing and finance system. We had been working with our previous IT systems for over 10 years and we decided to upgrade them to make our processes more efficient. We delivered the project, on time, in February 2024 and later this year, we plan to launch the 'Tenant Portal' area of the system which will give tenants more choice as to how they engage with the organisation.

The Co-operative now has ownership of 704 properties for rent following the completion of the East Whitlawburn regeneration project. We completed the last of the 60 new homes in April 2023 in partnership with South Lanarkshire Council.

Management Committee have discussed recruitment and succession planning throughout the year. I am pleased to report that we welcomed one new Committee Member who filled a casual vacancy during the year, bringing the current management committee membership to 11. I would encourage you to consider becoming a committee member to support your Co-operative. As a Management Committee, we have a very important role in leading the organisation. Being a volunteer Committee member is both a challenging and rewarding experience. If this is something you would like to hear more about, please let staff know and we can provide you with more information and invite you along to observe a meeting.

We appointed Grant Clayton as the Co-operative's new Director in June 2024. There have also been a number of staff changes with some of our longest serving staff members retiring during the year. We give our best wishes for their retirements to Teresa Burns, Housing Officer, Roz Haughey, Assistant Director - Tenancy Services and Jeanette McGrory, Property Manager.

The Management Committee has kept our Business Plan and 30-year financial projections under review during the year. This information is used to ensure that our long-term financial planning reflects our future investment requirements. In addition to this, we approved charitable donations of £1,150 in compliance with our Donations Policy and Rules.

Each year, we are required to submit an Assurance Statement to the Scottish Housing Regulator. This is signed by myself as Chairperson on behalf of the Management Committee to ensure we have seen sufficient evidence during the year that we are compliant with our legal obligations and the standards of governance and financial management.

We continue to provide a responsive repair service and invest in our cyclical and planned maintenance programmes. We surveyed 224 of our tenants and recorded 93% satisfaction for our reactive repairs service during 2023/24.

We carried out a repairs and maintenance procurement exercise jointly with two local Housing Associations which gives us access to a contractor framework across all trades for the next 3 years. This approach to our repairs and maintenance service will ensure we can continue to deliver our repairs quickly for our tenants whilst ensuring value for money at the same time. We have also just entered into a contract with a new grounds maintenance contractor following a separate tender. With the new contractor, we are targeting improving the appearance of the common grounds areas across the estate over the next few months.

Resident's safety is a major focus within our asset management strategy and planned maintenance and we will continue to carry out all safety checks during the year to ensure full compliance. The percentage of our stock meeting the Scottish Housing Quality Standard rose to 96.88% in March 2024, a slight increase from 95.92% at March 2023.

100% of our properties meet the current Energy Efficiency Standard for Social Housing 2020 and we await publication of the new Social Housing Net Zero Standard in Scotland. We have commenced work with the Energy Savings Trust Home Analytics database to support carbon reduction planning where it is possible and cost effective.

As highlighted at the beginning of my report, we have faced significant challenges over the past year and will continue to do so during 2024/25. I am confident that with the continued commitment from our Management Committee members and hardworking staff, along with the support of our tenants and members, we can continue to meet our objectives during these difficult times.

**Susan Anderson, Chairperson**

# Our People

## Management Committee

We held our Annual General Meeting on Saturday, 7th September 2024 in Whitlawburn Community Resource Centre. 14 members were present and 34 represented which met the quorum requirements and allowed the meeting to go ahead - covering:

- The Chairperson's Report on Activities for the Previous Year
- A Report on our Financial Statements
- Appointment of Auditors for the Following Year
- Election of Committee Members
- Report from Norman Rae and Margaret Walker, Local Councillors
- Questions for Police Scotland representatives

The Management Committee currently has 11 members:

### **Susan Anderson - Chairperson**

Muriel Alcorn  
Phil Welsh  
Bridie McNicol

### **Doug Murphy – Vice Chairperson**

Daniel Nnam  
Paul Dickson  
Anne Anderson

### **Andy Duffin – Secretary**

Ken Stubbs-Gorman  
Les Patrick

While committee members have important legal and regulatory responsibilities, the priority of providing good services to tenants is still the same. As long as you have this commitment, any of our members can become an effective committee member.

If you would like more information on what committee membership involves, please contact the office. Training and support is provided throughout.



## Staff

There have been some staff changes during the year and we have a temporary structure in place:

<b>Director and Deputy Director</b> Grant Clayton and Stephanie Marshall (Interim)				
Housing Services	Property Services	Finance and Corporate Services	Concierge Team	Community Development
<b>Head of Housing Services</b> Nicola Carrigan	<b>Property Manager</b> Samantha Lester (Interim)	<b>Finance Officer</b> Ian Fordyce <b>Corporate Services Officer</b> Rachel Hosie	<b>Concierge Manager</b> Craig Crawford	<b>Community Development Co-ordinator</b> <b>Stephanie McPeake</b>
<b>Housing Officers</b> Fiona Heeps Kerry Anne Elder <b>Margaret Anne McLean</b> <b>Marie Smith</b>	<b>Property Officer</b> Dave Kinloch	<b>Finance Assistant</b> <b>Noreen Currie</b> <b>Reception Assistant</b> <b>Jane Murray</b> <b>Admin Assistant</b> Keir Ross	<b>Senior Concierge Officers</b> Ian Saville Jamie Logue Martin Cunning Stevie Blackwood	
<b>Housing Assistant</b> Kelly Semaan <b>Modern Apprentice</b> Arran Junner	<b>Property Assistants</b> <b>Evelyn O'Neil</b> <b>Jackie Wray</b> <b>Joanna Pawlukowska</b>		<b>Concierge Officers</b> Allan Nimmo Billy Clark Davie Thomas Dougie McIntosh Eddie Dillon Marc Ross Matthew Cryans Rab Fellows	

Staff members highlighted in **purple** work non standard hours.

# Scottish Social Housing Charter Landlord Report 2023/24

Each year the Scottish Housing Regulator (SHR) produces a report on the information reported to them by social landlords on their performance in achieving the standards and outcomes in the Scottish Social Housing Charter.



During 2023/24 the cost-of-living crisis continued to put pressure on household budgets. Their most recent National Panel of Tenants and Service Users report found that around one in five Panel members were not managing well financially at the time of the survey. Increased food and energy costs were the biggest contributors to this. Social landlords, meanwhile, continued to be impacted by high inflation, higher interest rates and the tightening of public finances.

In May 2024 the Scottish Parliament declared a national housing emergency. The declaration is significant and sits alongside the declaration of local emergencies in multiple Local Authority Areas.

The general picture shows:

**Almost 9 out of 10 tenants are satisfied with the homes and services their social landlord provides.**

Areas that matter most to tenants

- Emergency repairs response time improved slightly to 4 hours
- Tenants satisfied with the quality of their homes remained at 84%
- Tenants satisfied that their rent is good value for money remained at 82%
- Average weekly rent in 2023/24 increased to £91.81
- Tenants satisfied with their landlord's contribution to neighbourhood management increased to 85%
- Anti-social behaviour cases which were resolved remained at 94%
- First stage complaints responded to in full remained high, increasing slightly to 97%
- Average rent increase applied in 2024/25 was 6%

The Regulator has published their landlord reports and comparison tool which are available on the landlord directory at [www.housingregulator.gov.scot](http://www.housingregulator.gov.scot). This tool allows tenants and other service users to see how their landlord performs in areas such as value for money, neighbourhood management and repairs and maintenance.

To read the full report please use your smartphone to scan the QR code opposite. You will be directed to the Scottish Housing Regulator's Website.



# Scottish Social Housing Charter Landlord Report 2023/24

Each year we submit an Annual Return on the Scottish Social Housing Charter to the Scottish Housing Regulator to outline the progress and achievements made by the Co-operative in meeting the requirements of the Charter.

## What is the Scottish Social Housing Charter?

The Scottish Social Housing Charter was developed in consultation with the Scottish Housing Regulator, tenants, representative bodies, homeless people, other stakeholders and social landlords. It requires Registered Social Landlords (RSLs) to demonstrate how they perform against a number of outcomes. It is a way of measuring how social landlords are performing and how they are meeting the needs of their customers. The details of the Scottish Social Housing Charter can be found on the Scottish Government website:

<https://www.gov.scot/publications/scottish-social-housing-charter-november-2022/>

The Charter has 16 outcomes and standards that social landlords should aim to achieve. The outcomes and standards apply to all social landlords, except outcomes 12 and 16 which do not apply to West Whitlawburn Housing Co-operative.

Customer Landlord Relationship	Housing Quality & Maintenance	Neighbourhood & Community	Access to Housing & Support	Getting Good Value From Rents & Service Charges
Outcomes 1, 2, & 3	Outcomes 4 & 5	Outcome 6	Outcomes 7, 8, 9, 10 & 11	Outcomes 13, 14 & 15
Equalities Communication Participation	Quality of Housing Repairs Maintenance and Improvements	Estate Management, Anti-Social Behaviour, Neighbour Nuisance & Tenancy Disputes	Housing Options Access to Social Housing Tenancy Sustainment	Value for Money Rents & Service Charges

## West Whitlawburn Housing Co-operative's outcomes:

### Homes and rents

At 31 March 2024 West Whitlawburn Housing Co-operative owned 704 homes.

### Tenant satisfaction

Of the tenants who responded to our most recent satisfaction survey:

**94.9%**

Of tenants said they were satisfied with the overall service we provided, compared to the Scottish average of **86.5%**

**91.3%**

Felt that we were good at keeping you informed about our services and outcomes, compared to the Scottish average of **90.5%**

**88.7%**

Of tenants were satisfied with the opportunities to participate in our decision making, compared to the Scottish average of **87.7%**

West Whitlawburn is committed to ensuring equal access to all our services and as part of this commitment we subscribe to Happy to Translate, which uses an easily recognised logo and tools to help people to overcome communication barriers. All of our documents, including policies, newsletters, and information leaflets can be produced in larger print or audio format and can also be translated into various different languages. We also have a hearing loop system in our office. If you feel that any of these services would assist you or you have any other suggestions which would make your communications with us easier, please contact us at the office.

Tenant focus groups are a good way to increase overall participation and communication. We would encourage anyone with an interest to get involved as all forms of feedback help to shape the services that we provide. If you would like to get involved in a feedback session please let us know!



# Quality and Maintenance of Homes

**96.9%** of our homes met the Scottish Housing Quality Standard (SHQS) compared to the Scottish average of **84.4%**.

We completed **89%** of reactive repairs “right first time” compared to the Scottish average of **88.4%**.



We took, on average, **3.2 hours** to complete emergency repairs, compared to the Scottish average of **4.0 hours**.



The average time taken to complete non-emergency repairs was **3.6 days**, compared to the Scottish average of **9.0 days**.



**92.4%** of tenants who had repairs or maintenance carried out were satisfied with the service they received, compared to the Scottish average of **87.3%**.



The percentage of stock meeting the Scottish Housing Quality Standard increased to 96.9% at 31st March 2024 from 96% in 2022/23 due to progress in completing the electrical checks (EICR) programme and the number of properties in abeyance reduced from 24 to 3 during the year.

The Co-operative is on target to achieving full completion of our EICR checks and alarm programme. We also expect our percentage of stock meeting SHQS to be at 100% by the end of this year.

	2022/23	2023/24
<b>Total number of repairs instructed</b>	2,215	2,261
<b>Emergency</b>	277	331
<b>Non-emergency</b>	1,938	1,930

## Adaptations

During 2023/24, we carried out 14 adaptations to existing properties to meet the specific needs of our tenants. We received Scottish Government funding of £32,000 for this work which included items such as shower installations, housing alarms, grab rails and other aids. It took an average of just over 19 working days to complete the work.

# Neighbourhoods

We were also pleased to report that **94.5%** of anti-social behaviour cases were resolved, compared to the national average of **94.3%**.

Estate Management			
<p>Housing Management and Concierge staff continue to work with Police Scotland, South Lanarkshire Council and other agencies to resolve anti-social behaviour complaints and estate difficulties reported to us as quickly as possible. We encourage tenants to let us know about any anti-social behaviour and neighbour issues or concerns they are experiencing.</p> <p>Please continue to let us know if you have any concerns and we will do our best to assist where we can or to advise on the assistance available from other agencies.</p>		<b>2022/23</b>	<b>2023/24</b>
	<b>Abandoned tenancies</b>	9	10
	<b>Anti-social Behaviour</b>	89	91
	<b>Concierge incident reports</b>	435	371
	<p>Concierge staff also manage the housing alarm service and respond to calls through the system. All officers are first aid trained and during the year 8 housing alarm call required emergency action.</p>		



## Value for Money

The amount of money we collected for current and past rent was equal to **99.8%** of the total rent due in the year, compared to the Scottish average of **99.4%**.



We did not collect **0.9%** of rent due because homes were empty, compared to the Scottish average of **1.4%**.

We took an average of **31.1 days** to re-let homes, compared to the Scottish average of **56.7 days**.



West Whitlawburn has an arrears policy and strategy in place to support tenants and to reduce arrears levels. In 2023/24, there was a 5% rent increase compared to the Scottish average of 5.07% and a 5% increase for 2024/25 with a Scottish average of 6%.

In 2023/24, the gross value of current and former tenant arrears was 4.71% of rent due for the year - compared to 4.97% of rent due for the year for 2022/23.

If you need any help or advice regarding your rent account or benefits please contact your Housing Officer.

Turnover and Allocations			
<p>At March 2024, there were 166 applicants on the housing list and 183 on the transfer list.</p> <p>All properties for let are selected in line with our Allocation Policy the targets are: 20% to our existing tenants on the transfer list, 30% to applicants who have applied directly to the Co-operative for rehousing and 50% to applicants referred to us from South Lanarkshire Council.</p>		<b>2022/23</b>	<b>2023/24</b>
	<b>Number of lets</b>	104	82
	<b>Direct applications</b>	37%	37%
	<b>Transfers</b>	22%	20%
	<b>SLC referrals</b>	36%	43%
	<b>Other</b>	5%	0%

## Service Complaints

We appreciate our members and tenants taking the time to let us know when things go wrong as it helps us to improve our service.

Our Complaints Procedure follows the model published by the Scottish Public Services Ombudsman (SPSO). Reports on complaints handling are issued through our newsletters and on our website.

Not all service complaints are responded to in full within the timescale of the SPSO model as some complaints require more detailed investigation before conclusion. We aim to resolve all complaints as quickly as possible but would rather take longer with some to allow a full and proper investigation of the issues raised, and to achieve an appropriate outcome.

### Stage 1: Frontline response

We will always try to resolve your complaint quickly, within **five working days** if we can. If you are dissatisfied with our response, you can ask us to consider your complaint at stage 2.

### Stage 2: Investigation

We will look at your complaint at this stage if you are dissatisfied with our response at stage 1 or if it is clear that the complaint needs investigation.

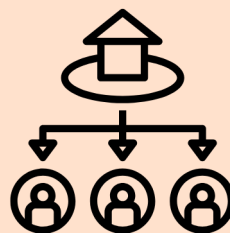
We will investigate the complaint and give you our decision as soon as possible. This will be after no more than **20 working days** unless there is a good reason for needing more time.

The table below summarises the numbers and levels of complaints received during the year, with details of the previous year for comparison:

	2022/23	2023/24	
<b>Carry forward from previous year</b>	3	1	<p>One complaint was escalated from stage 1 to stage 2 and no complaints have been carried forward to the next reporting year 2024/25.</p> <p>The majority (96%) of complaints were resolved within required timescales.</p> <p>One complaint was escalated to the SPSO during the year which was not upheld.</p> <p>Tenants were kept up to date during the complaint process with delays explained or apologies offered.</p>
<b>Stage 1</b>	35	41	
<b>Stage 2</b>	8	7	
<b>SPSO</b>	0	1	
<b>Carry forward to next year</b>	1	0	
<b>Total</b>	44	49	
<b>Timescale Met</b>	93.2%	96%	



7 complaints received related to contractors acting on behalf of WWHC.



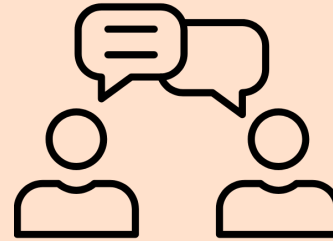
4 complaints related to allocations and information provided on waiting list positions.



6 complaints related to the attitude of or approach taken by staff members.



19 complaints related to a lack of, or perceived lack of appropriate action on estate management or repairs issues.

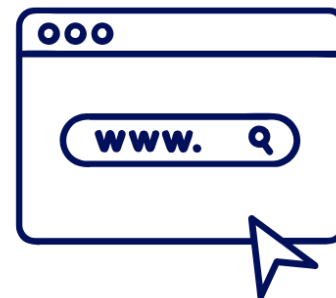


13 complaints related to internal and external communications.

## Learning from Complaints

24 (48%) complaints received were upheld in whole or in part. These complaints and the outcomes highlight the importance of:

- Maintaining good communications internally and externally
- Accurate record keeping
- Having good quality information readily available for tenants
- Refresher training



# Rolling out Housing Perks

We have recently launched Housing Perks, giving our tenants access to discounts of up to 10% with over 200 brands and stores, to help save money with everyday spending. The free app will help to save money on the essentials, such as:

- Groceries
- Car Fuel
- Clothing
- School uniforms and equipment
- Home furnishings & DIY
- Family days out

With some of your favourite brands and stores including: Asda, Sainsburys, B&M, Argos, Primark, B&Q, Sports Direct and many more. It's **free, quick and easy** to sign up and available to all of our tenants in West Whitlawburn.

All of our tenants have been notified with their unique tenancy references. If you have lost, or did not receive your tenancy reference, please contact the office and we will issue this directly to you. For more information or to find out how to sign up to this new service, please visit the News & Notices section of our website!

## Tenants Can Get Discounts

With Over 200 Brands  
With A New Free Discount App

Search Housing Perks on your app store and enter your tenancy reference

currys Sainsbury's  
PRIMARK ASDA  
Morrisons T.K. Maxx  
Argos M&S

West Whitlawburn  
Housing Co-operative

HOUSING PERKS

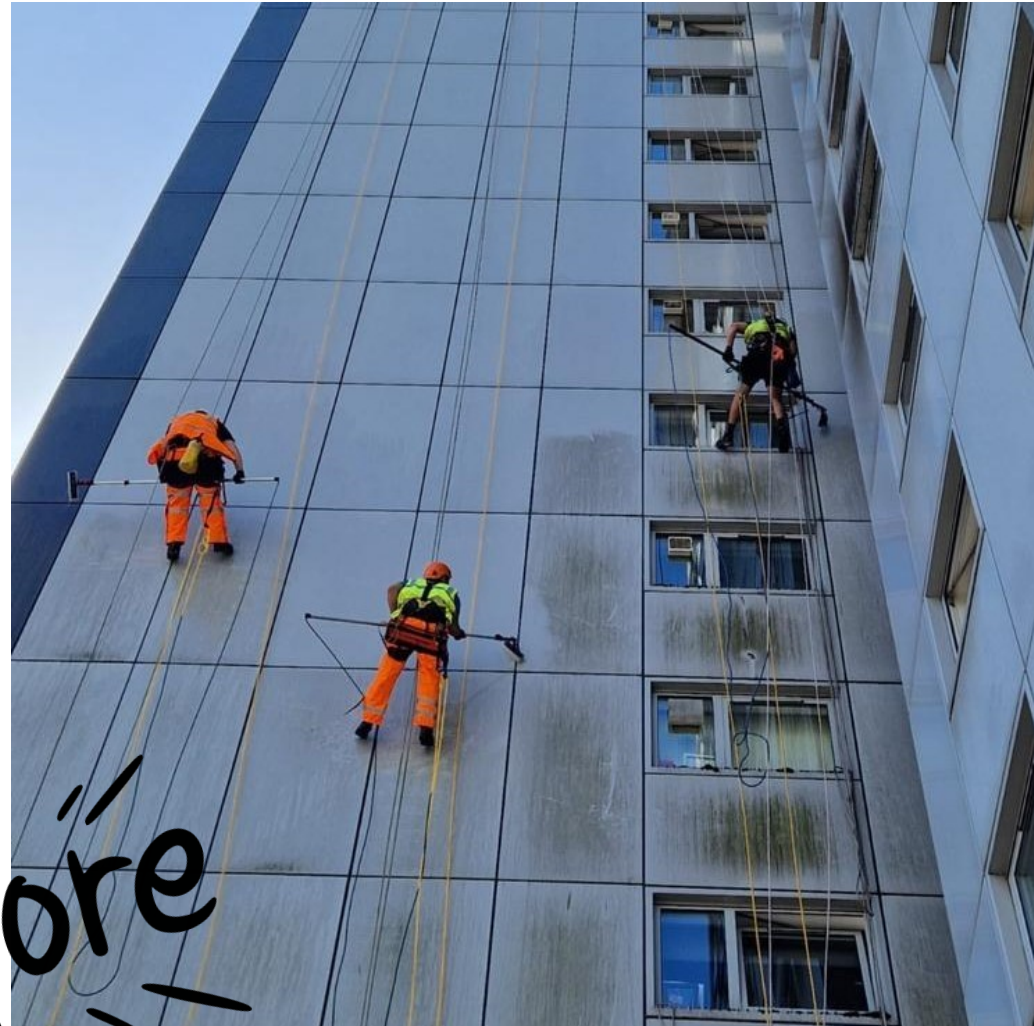
Scan Me

## West Whitlawburn Panel Cleaning Project

In August 2024, we delivered our Panel Cleaning Project as part of our Planned Maintenance programme.

The Multi Storey Towers had gained additional dirt and grime as a result of building work for the East Whitlawburn Regeneration Project.

As you can see from the pictures, the panel cleaning has made a huge difference and improved the aesthetic look of the estate.



Before



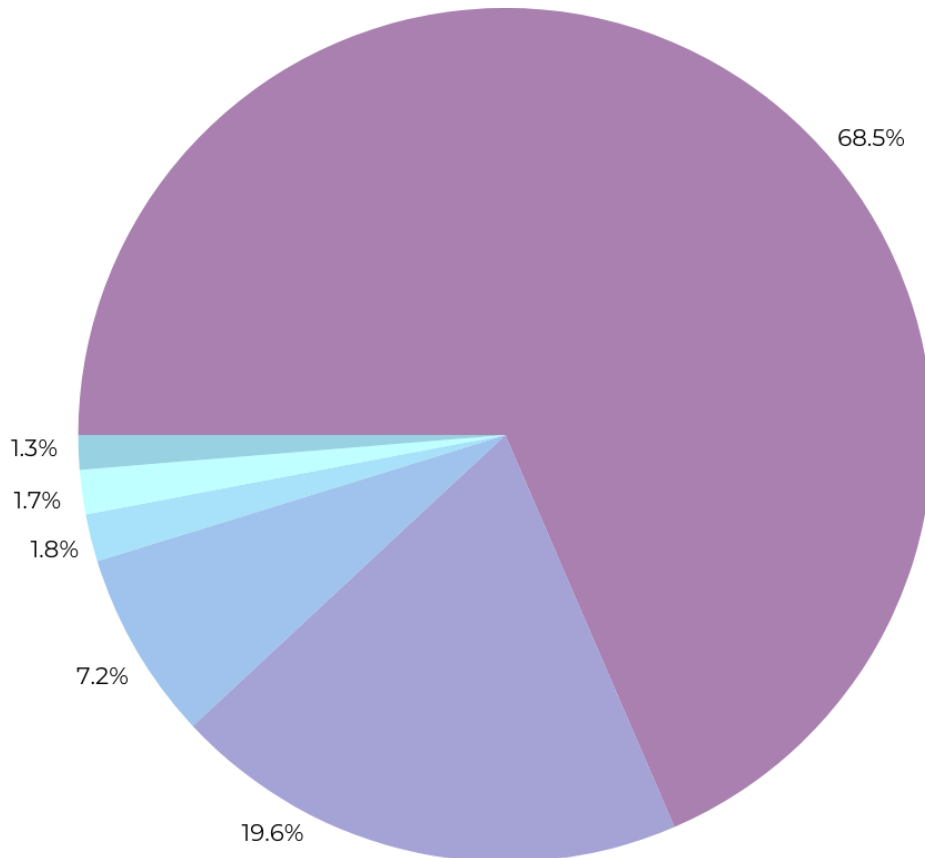
AFTER



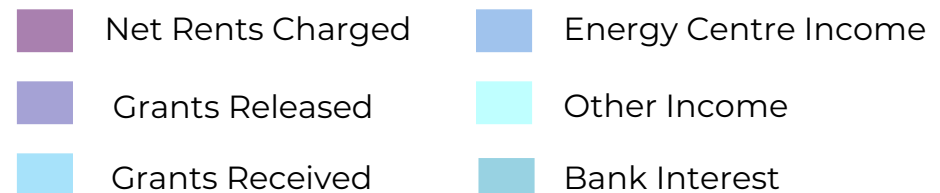
## Our Finances 2023/24

The Co-operative prepares short, medium and long-term budgets and financial projections, reflecting planned activities. Actual output against the budget is measured on an ongoing quarterly basis to monitor performance and to identify corrective action that could be taken to support our finances. The majority of the income that the Co-operative receives comes from the rents that we charge on the properties we let and manage.

As a non-profit organisation with charitable status, any money reserved after spend in the year is set aside to be used to fund future projects including cyclical maintenance and planned replacement work. The information below has been extracted from the Co-operative's audited financial statements - a copy of these are available on the Scottish Housing Regulator's website.

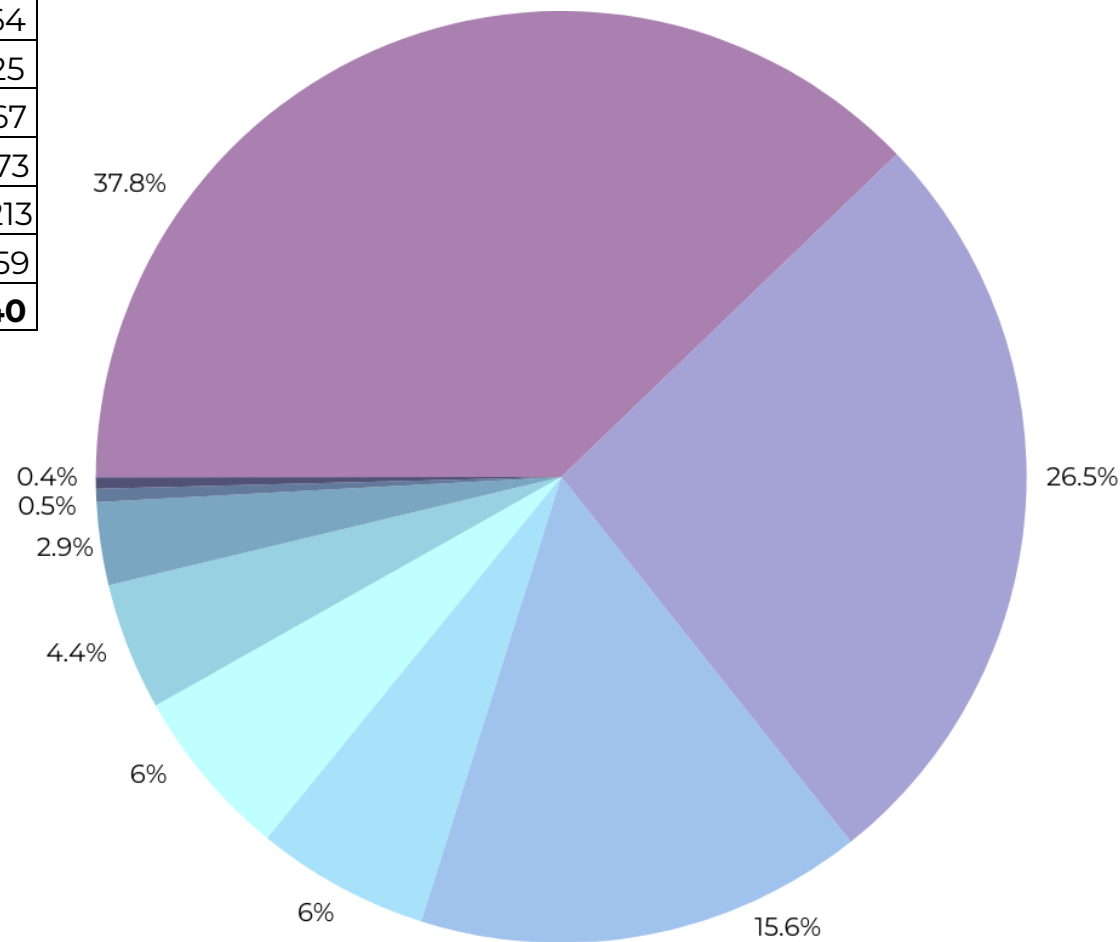


Revenue Income	£
Net Rents Charged	£ 3,773,099
Grants Released	£ 1,076,424
Grants Received	£ 98,745
Energy Centre Income	£ 394,303
Other Income	£ 92,338
Bank Interest	£ 71,740
<b>Total Revenue Income</b>	<b>£5,506,649</b>



<b>Revenue Expenditure</b>	<b>£</b>
Management Costs & Maintenance Overheads	£ 1,998,853
Planned Maintenance - Direct Costs	£ 233,924
Reactive Repairs/Voids - Direct Costs	£ 822,121
Stage 3 Adaptations	£ 941
Bad Debt Written Off	£ 24,264
Other Costs	£ 151,725
Energy Centre Revenue Expenditure	£ 318,467
Housing Depreciation	£ 1,399,773
Loss on Disposals of Fixed Assets	£ 20,213
Private Loan Finance Interest Payments	£ 314,559
<b>Total Revenue Expenditure</b>	<b>£ 5,284,840</b>

- Management Costs & Maintenance Overheads
- Planned Maintenance
- Reactive Repairs / Voids
- Bad Debt Written Off
- Other Costs
- Energy Centre Revenue Expenditure
- Housing Depreciation
- Loss on Disposals of Fixed Assets
- Private Loan Finance Interest Payments



We hope you have found this report useful and informative, and that it highlights the results of the Co-operative with some comparisons. If you would like to provide any feedback on this report please contact us by one of the following methods:



0141 641 8628



enquiries@wwhc.org.uk



[www.wwhc.org.uk](http://www.wwhc.org.uk)

**Belmont House, 57 Belmont Road, Cambuslang, G72 8PG**  
**Registered with The Scottish Housing Regulator No.203**  
**Registered Charity No. SCO38737 VAT Registration No. 180223636**  
**A registered society under the Co-operative and Community Benefit Societies Act 2014**



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