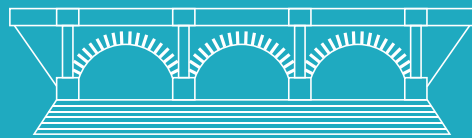




G P H C



Garrion People's Housing
Co-operative Limited

Annual Report 2021/22



Chair's Welcome

Hello Everyone.....

Welcome to Garrion People's Housing Co-operative's Annual Report which highlights our performance during 2021/2022.

The devastating impact of the Covid-19 pandemic presented us with numerous challenges in relation to maintaining essential service delivery and protecting the safety and well-being of tenants, committee members and staff. We know that the future will be unpredictable with ongoing concerns about the Covid-19 pandemic, the rising cost of living, the impact of Brexit and global conflicts.

This Annual Report provides us with the opportunity to review our performance, to take stock of the progress we have made during the past year and identify the challenges and opportunities that lie ahead.

The health, safety and wellbeing of our tenants, residents and staff is at the heart of the Co-operative's services. We continue to operate in line with current legislation and good practice and are fully committed to ensuring that we have a strong and sustainable health and safety culture in place.

This Annual Report also contains performance information on all of our core activities in 2021/22. This includes collecting rent, repairs and maintenance, satisfaction of our tenants, neighbour complaints, tenancy sustainment, allocations, void (empty property) control, governance and finance. I am pleased to say that Garrion once again compared very favourably against Scottish Averages on performance, as well as exceeding targets in some areas.

Environmental sustainability is also a priority for the Co-operative, improving the lives of those who live on our communities is important. We continue to develop our services by looking at opportunities to expand more carbon neutral activities, work in partnership to provide additional money and benefits advice, help residents to live at home independently for longer and provide people with support to get a job.

We aim to provide good quality, comfortable homes within a safe community where people are proud to live and we will be working in partnership with others to achieve this.

Investing in the quality of our homes is a key priority for the Co-operative to ensure we meet all statutory and regulatory standards and provide our tenants with good quality houses and flats. We recognise that the increase in material and repair costs being experienced will have an effect going forward and costs are continually monitored to alleviate the impact of any increases and to achieve value for money.

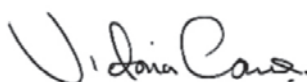
The external economic conditions, in particular the cost of living crisis and fuel/energy costs, continue to focus our minds on delivering even greater value for money whilst at the same time ensuring that we play our part supporting the local economy and wider community. To maintain our business drive we must continue to innovate, take advantage of new ways of working and operate flexibly in a changing environment both internally and externally.

Our Committee, staff and volunteers are central to the success of the organisation and we appreciate how fortunate we are to have skilled knowledgeable people who care about the areas we operate. Our success is due to strong partnerships both locally and nationally, our dedicated staff team and the enthusiasm and professionalism of our voluntary Management Committee which consists of both local residents and other professionals who have a strong belief in our values and culture.

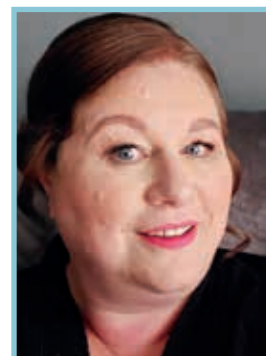
It will be difficult to predict what lies ahead for the organisation and we know that there will be challenges along the way however the Management Committee's vision for the future remains that:

"We will be the landlord of choice in our neighbourhood, working with our customers, communities and local stakeholders to create an area where people choose and are happy to live."

I hope you enjoy reading our annual report for 2021/22!



Victoria Cowie
Chair



Introduction

Our Annual Report for 2021/22 highlights how the Co-operative has performed from 1 April 2021 to 31 March 2022.

The Scottish Housing Regulator (SHR) sets out the standards and outcomes that each Registered Social Landlord in Scotland should achieve. We as a landlord are required to provide a report on its performance against the Charter each year.

This report compares the Co-operative's performance during the year against that of the Scottish Average. This information enables the SHR, the Co-operative, tenants and other customers to identify areas where we have strong performance and those which we are in need of improving.

Full details on the Charter submission against that of other Registered Social Landlords can be accessed on the SHR website <https://www.housingregulator.gov.scot/>

The areas we are reporting to you are:-



Our Properties and Rents

4-5



Housing Quality and Maintenance

6-8



Neighbourhood Management

9



Value for Money

10



Tenant Satisfaction and Participation

11



Complaints

12



Financial Highlights 2021/22

14-15



Our Properties and Rents

Housing Stock

Garrion Owns
252 homes
as at 31 March
2022

Areas of
Operation -
**Gowkthrapple
& Overtown**

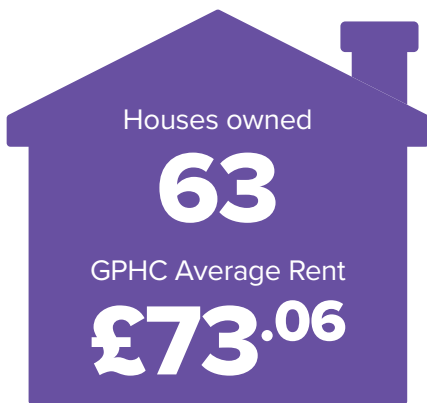
Total Rent Due
for 2021/22 -
£1,048,115

Garrion increased its weekly rents by 1.7% in 2021/22

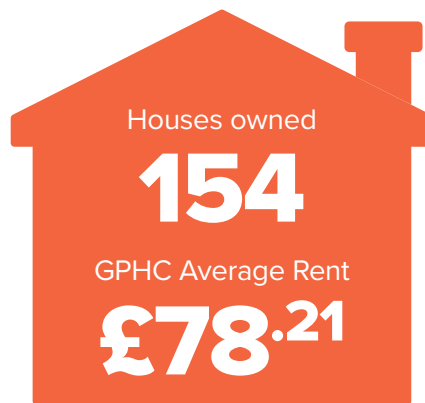
1 bedroom

2 bedroom

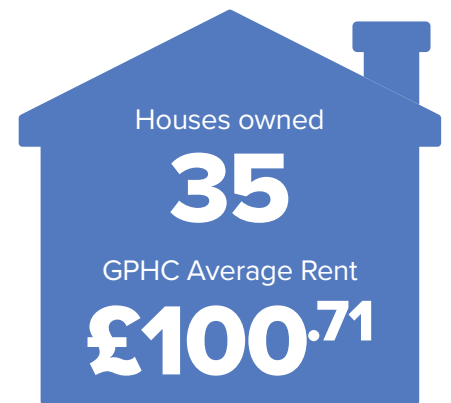
3 bedroom



Scottish Average £81.32



Scottish Average £84.18

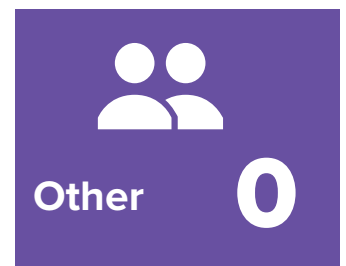


Scottish Average £91.48

Please note these are averages on all bedroom sizes. Rents may vary depending on other factors.

Access to Housing and Support

We re-let 19 of our homes in 2021/22 and allocated them as follows:-



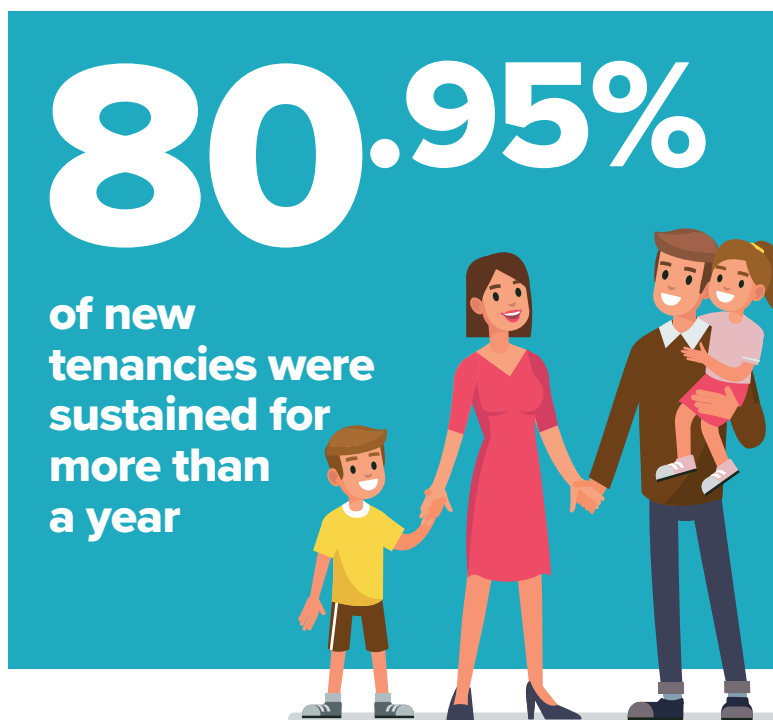
Turnover of stock – 19 Lets





Our Properties and Rents

Tenancy sustainment



On a regular basis we monitor if any tenants have ended their tenancy within a 12 month period of when the tenancy commenced. Should there be any tenancies ended within the 12 month period we would monitor the reasons. This will allow us to identify any trends in order to make any changes to help future tenants sustain their tenancy and remain in their home.

The housing staff carry out a settling in visit to every new tenant within 6 weeks of them moving. This allows them to address any issues and work closely with them to ensure they are given the appropriate advice, support and access to crucial services to enable them to sustain their tenancy.

Advice for Tenants Residents Project (AFTAR)

This is a key service provided to our tenants to enable them to not only sustain their tenancy but maximise their income. This is also available to those applicants who are being considered for housing with the Co-operative.

Our AFTAR project provided by Citizens Advice Bureau focuses on income maximisation, money/debt advice, welfare benefits advice, tailored housing advice and energy advice. This is a confidential, impartial and independent advice, information and advocacy service to prevent financial crisis and to support tenancy sustainment and prevent homelessness to those tenants who need it.

The objective is to empower tenants to take control of their finances and help them to improve their financial situation by giving them easy access to the advice they need for the problems they face.

The project offers a tailored service to meet client's needs:-

- Debt Advice;
- Financial Capability;
- Income Maximisation;
- Non specialist Energy Advice;
- Digital Inclusion / Employability.

During 2021/22 this service has been delivered in accordance with any restrictions at the time and tailored to individual's needs i.e. telephone appointments, video conferencing, appointments at the office and home visits.

This vital service has managed to achieve:-

Financial gains have been secured for **109 households totalling £101,002.**

98 tenants have been assisted with digital inclusion / IT, employability and online benefits.

28 tenants have been assisted with energy advice with financial gains totalling **£6,400.**





Housing Quality and Maintenance

Scottish Housing Quality Standard

100%

of Garrion's homes meet the Scottish Housing Quality Standard



Compared to the Scottish Average of 74.57%

Energy Efficiency Standard for Social Housing (ESSH)

100%

of Garrion's stock meet the Energy Efficiency Standard for Social Housing (ESSH)



Compared to the Scottish Average 87.90%

Emergency Repair Time

2.35hrs

was the average time to complete emergency repairs



Compared to the Scottish Average of 4.16 hours

Non-emergency Repairs

3.25days

was the average time to complete non-emergency repairs



Compared to the Scottish Average of 8.87 days

Reactive Repairs "Right First Time"

98.93%

of reactive repairs completed "right first time"



Compared to the Scottish Average of 88.27%

Gas Servicing

100%

Despite the challenges during Covid we are 100% compliant with our gas servicing



Repairs or Maintenance Satisfaction

95.29%

of tenants satisfied with the repairs service



Compared to Scottish Average of 88.01%

Quality of Your Home Satisfaction

85.62%

of tenants satisfied with the quality of your home



Compared to Scottish Average of 85.44%



Housing Quality and Maintenance

Medical Adaptations

We were able to improve the quality of living for 4 of our tenants with the help of Scottish Government funding to install:

- 2 Wet floor showers;
- 1 Shower over bath;
- 1 External Handrail.



Total cost of adaptations completed in the year

£11,671

Average Time to Complete an adaptation

24 days

Investing and Maintaining Our Homes

Planned Maintenance

During the year the investment spend was £95,000. The types of works undertaken included planned and cyclical works:-

- Install **23** new bathrooms in flats;
- Complete **1** new kitchen in flat;
- Install fire protection equipment to our remaining **46 properties** ensuring we were fully compliant before the 1 February, 2022 deadline to meet the new U.K Government legislation (tolerable standard for fire prevention).



Fire protection Upgrades



Bathroom Replacements



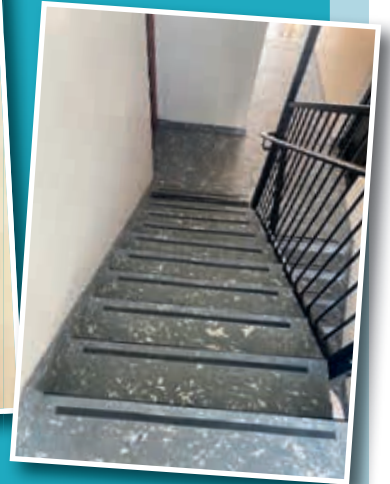
Cyclical Maintenance

We managed to carry out:-

- Electrical Inspection Condition Reports to 33 properties;
- Cleaning of gutters and downpipes to Law View and most of the common closes;
- Fortnightly cleans to our common closes and an additional 9 deep cleans to some closes;
- Chlorinated and cleaned cold water storage tanks to 33 properties;
- Gas servicing to all of our properties with gas central heating.



before



after

Deep cleans to communal closes



Estate Management

We cleared the estates of bulk items on **8** occasions throughout the year by providing a kerbside uplift service costing **£11,106**.



Timber Cladding at Law View

The timber cladding was renewed with white upvc to the sheltered properties at Law View at a cost of £6,500.





Neighbourhood Management

Neighbourhood

91.3%



of tenants satisfied with the management of the neighbourhood they live

Compared to Scottish Average 85.09%

Anti-social Behaviour

100%



11 cases of anti-social behaviour resolved within locally agreed targets

Compared to Scottish Average 94.67%

We managed to resolve 100% of all cases reported on time.

Although the performance on anti-social behaviour is strong we are aware that behaviour of this nature can be distressing to tenants. We treat complaints of anti-social behaviour very seriously and aim to deal with them quickly and fairly by following the robust procedures in place.

The more serious cases may involve working with other agencies such as Police Scotland and Social Work Services. These 11 cases are classed as Category A & B which are deemed as Very Serious/Serious and due to their nature generally take longer to reach a resolution.

Category A

NATURE OF COMPLAINT

Very Serious

Cases involving multi-agencies

No. of Cases 4

Category B

NATURE OF COMPLAINT

Serious

Complaints of a serious nature or persistent

No. of Cases 7

Category C

NATURE OF COMPLAINT

Minor

Nuisance complaints

No. of Cases 33

Estate Management

We are committed to ensuring our estates are managed to the highest possible standard. Our maintenance staff inspect our stock regularly with housing staff being proactive when they are in the estates and take forward any issues they identify.

In addition we provide litter picking services, kerbside bulk uplifts, inspect back courts, gardens and closes on a regular basis.

An Estate Management Working Group has been set up for our maintenance and housing staff to meet regularly and discuss and take forward joint solutions to tackle estate management issues within our estates.

Estate Management Focus Group

As restrictions eased following the challenges of the Covid-19 pandemic, we were able to re-commence our estate management walkabouts.

These walkabouts enable residents to come along and join staff in a walk around our estates and identify/discuss any areas of concern along with ways they could be improved.

Should you be interested in joining the Estate Management Focus Group please contact the office.



Value for Money

Rents and Service Charges



82.5%

of tenants who feel the rent for their property represents good value for money

Compared to Scottish Average 82.51%

We make every effort to ensure we achieve value for money in all aspects of our business. We strive to achieve this while providing the best possible service to our tenants that is efficient, effective and economical.

We ensure our properties don't stay empty for too long and we re-let them to limit any rent loss. This allows us to fund investment, repairs and service improvements.

The Co-operative monitors our rental income and arrears carefully and consult tenants every year so that our rents stay affordable while striking a balance between the level of service provided, the cost of the services and the affordability to tenants.

Rent Lost during 2021/22



0.08%

of annual rental income was lost through properties being empty amounting to £839

Compared to the Scottish average of 1.43%

Average void days in 2021/22



4.37 days

Average time taken to re-let 19 properties

Compared to the Scottish Average of 51.57 days

Total rent collected during 2021/22



100.16%

of annual rent receivable

Compared to the Scottish average of 99.28%

% Gross rent arrears of rent due



3.2%

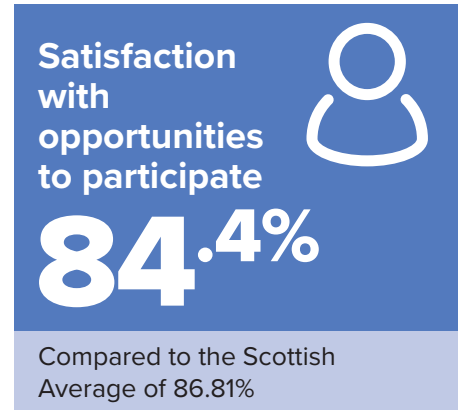
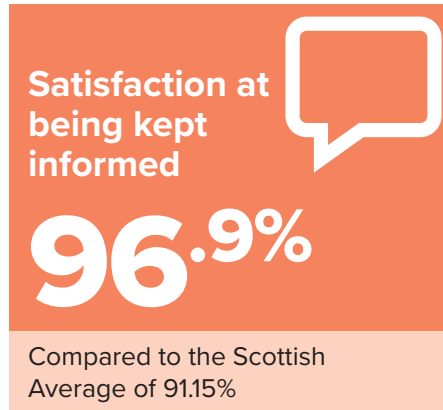
Rent arrears as % of annual rent receivable of £1,048,954

Compared to the Scottish Average of 6.34%



Tenant Satisfaction and Participation

Tenant Satisfaction



Tenant Participation

Our aim is to achieve high satisfaction levels and provide the maximum opportunities for you to participate in the work of the Co-operative. You can do this in several ways and always at a level you are comfortable with. You may choose:-

- Become a member for £1. This entitles you to attend the Annual General Meeting and potentially stand for election to the Management Committee;
- Respond to tenant satisfaction surveys;
- Join Rent Review Focus Group;
- Come along to estate walkabouts and join the Estate Management Focus Group;
- Join a Focus group on policy reviews and shaping services;
- Come along and participate in community activities within CentrePoint;
- Join a volunteering or community group.



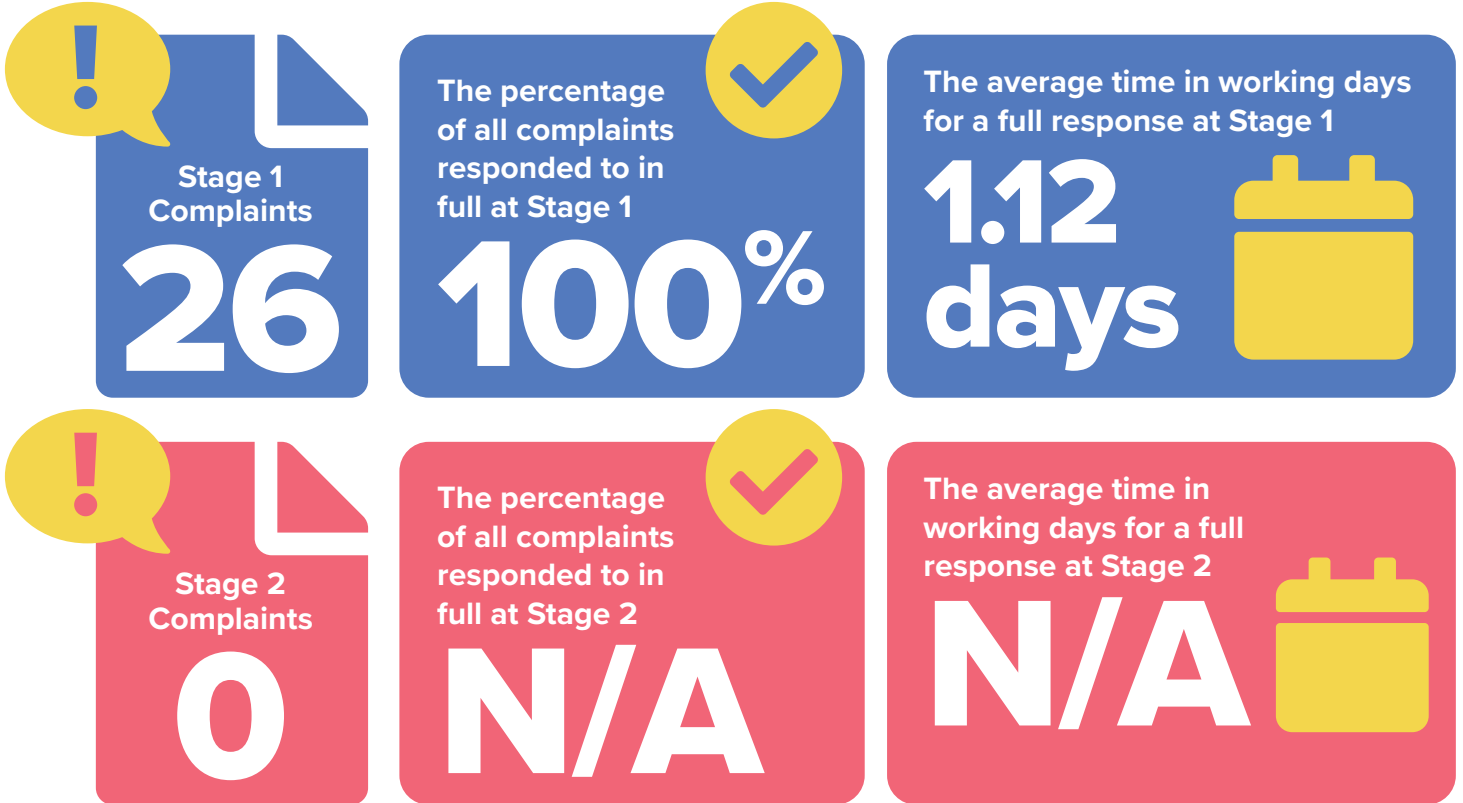


Complaints

We Value Your Feedback

It is important we learn from complaints and we do this by listening to your feedback.

We received **26** complaints during the year .



12% of complaints were upheld in 2021/22

Learning from Complaints

These complaints resulted in an action or change to improve our services. We have listed below 3 examples of action taken:-

You said...

Ongoing repair problem with hot water.

You failed to attend to an ongoing issue with my timer.

You have failed to cut my grassed area that had always been cut by the Co-operative.

We did...

Recalled with contractor and instructed to investigate and rectify. Resolved to tenant satisfaction.

Contractor was instructed to return and make good.

Area missed by Landscape contractor. Returned and attended to grass.



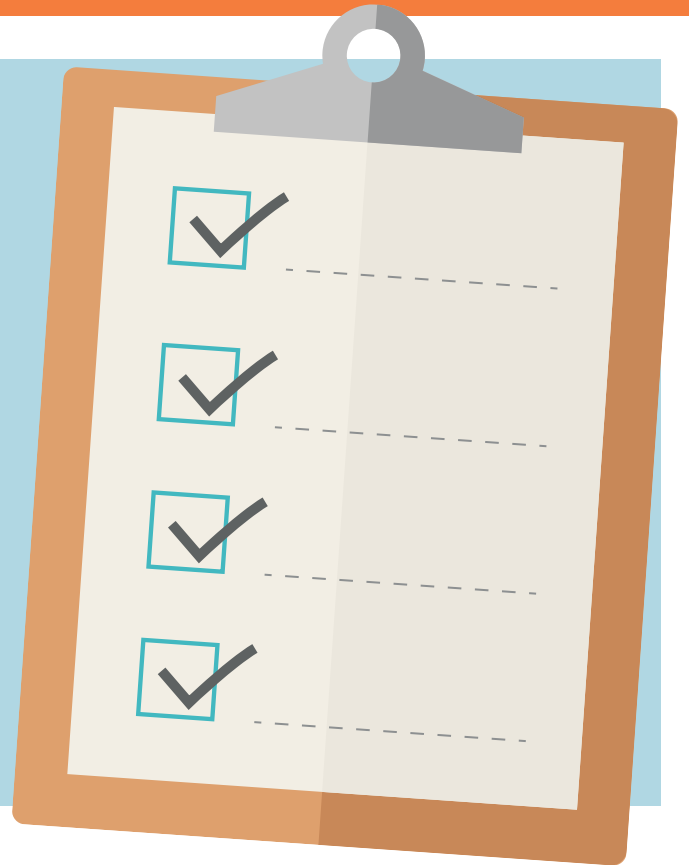
Annual Assurance Statement

In October 2021 the Co-operative submitted its third Annual Assurance Statement to the Scottish Housing Regulator (SHR).

As part of the SHR's Regulatory Framework, all Registered Social Landlords have to submit an Annual Assurance Statement to the SHR.

Following a recent robust self-assessment, the Management Committee considers that Garrion People's Housing Co-operative is compliant with the requirements of the Regulatory Standards of Governance and Financial Management and has submitted an Assurance Statement to that effect.

Our Assurance Statement is available on our website at www.gphc.org.uk



Welcome Your Feedback



It would be interesting to hear what you think about this year's annual report.

If there is any information about our services or performance you would like to find out more about please get in touch.



Our website go to www.gphc.org.uk



Phoning a member of staff on **01698 687222**



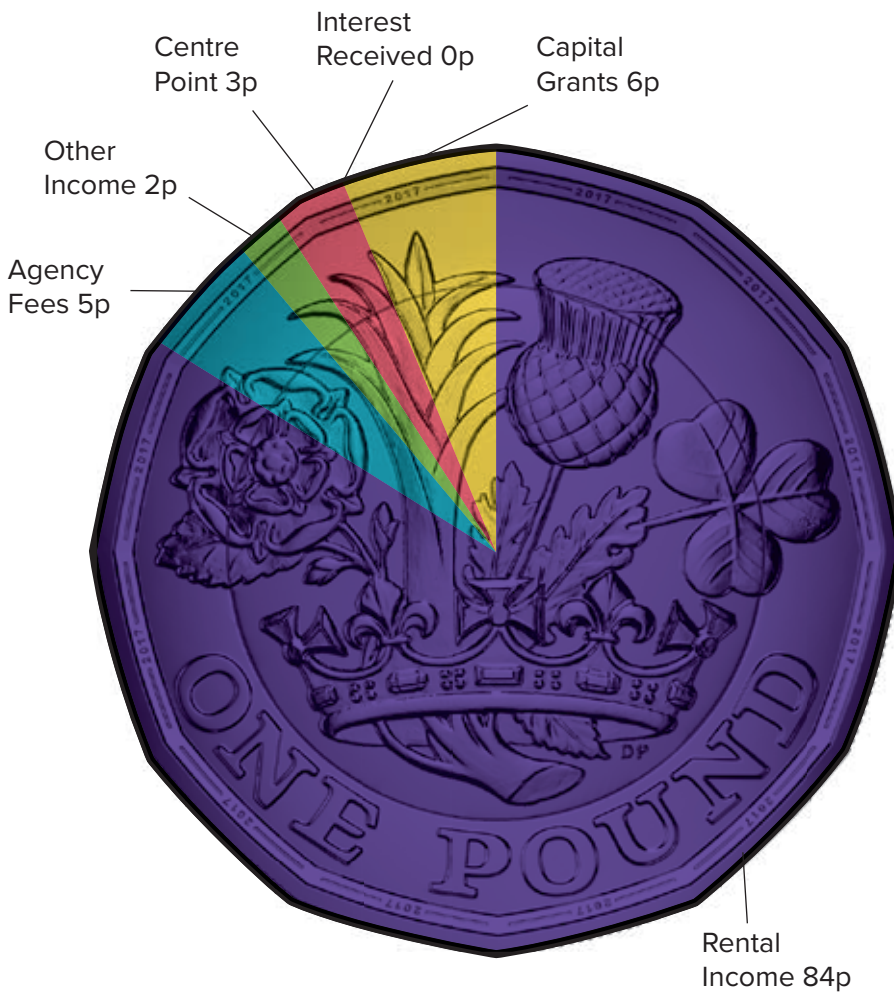
Texting your feedback to **07733 919333**



By writing via email to enquiries@gphc.org.uk

GARRION PEOPLE'S HOUSING CO-OPERATIVE FINANCIAL SUMMARY 2021/22

“where every penny in the £1 came from”



This year saw our rental income charges increase to £1,067,465 which was a slight increase from the previous year. The level of work we carry out on behalf of other organisations increased resulting in agency income being £13,796 higher on last year. Other income includes £27,420 which was received and was used on community projects within the local area.

Income for the community centre accounted for 3.5% of our annual revenue. This is the same proportion from this revenue stream as last year. Other capital grants remained steady in comparison to the preceding year. Overall, our total revenue for the year increased by 6% on last year which was largely due to grants and shared services with Forgewood Housing Co-operative.

Expenditure, remained in line with our annual budget. We had budgeted for a drop in our operating surplus due to an increase in our management and maintenance administration costs.

| INCOME | AMOUNT | % COSTS |
|---------------------|-------------------|-------------|
| Rental Income | £1,067,465 | 84% |
| Agency Fees | £65,607 | 5% |
| Other Income | £27,420 | 2% |
| Centre Point | £44,222 | 3% |
| Interests Received | £126 | 0% |
| Capital Grants | £70,916 | 6% |
| Total Income | £1,275,756 | 100% |



Financial Highlights 2021/22

“how every penny in the £1 was spent”



- Management & Maintenance Admin Costs
- Routine Maintenance Costs
- Other Finance Charges
- Loss on Disposal, Voids & bad debts
- Planned and Cyclical Costs
- Mortgage & Interest Paid
- Depreciation
- Other Revenue Costs

The management and maintenance administration costs increased to £667,337. The increase allowed us to continue to share services with Forgewood Housing Co-operative in core areas of our business such as finance and housing management. We also created 2 additional temporary posts, one in housing management and another in maintenance. These will be reviewed during the year 2022/23.

We spent £160,271 on routine and reactive repairs, up £26,783 on last year.

Our planned and cyclical costs increased by 33% in the year from £71,222 in 2021 to £94,728 in the current year. This increase was due to works held back due to the COVID 19 pandemic.

The financial year ended with the nation coming out of lockdown which has affected the planned maintenance programme. Now that restrictions have been lifted, we continued with our bathroom replacement works in flats during the year. We also completed the upgrade to all properties with the installation of smoke, heat and carbon monoxide detectors.

| EXPENDITURE | AMOUNT | % COSTS |
|---------------------------------------|-------------------|-------------|
| Management & Maintenance Admin Costs | £667,337 | 57% |
| Routine Maintenance Costs | £160,271 | 14% |
| Other Finance Charges | £4,000 | 0% |
| Loss on Disposal, Voids and bad debts | £34,869 | 3% |
| Planned & Cyclical Costs | £94,728 | 8% |
| Mortgage & Interest Paid | £49,824 | 4% |
| Depreciation | £92,437 | 8% |
| Other Revenue Costs | £74,800 | 6% |
| Total Costs | £1,178,266 | 100% |



What's been happening in our Communities during 2021/22

Like many of you, our plans for 2021/22 continued to be impacted by the pandemic, lockdowns and restrictions. Despite these challenges it has been a busy time for the Community Team.

Throughout the year, we continued to support people across the Gowkthrapple community, to help address digital exclusion by providing training and support. We delivered a series of events and activities to help address loneliness and social isolation. We also held our first community litter pick.



“Building Back Better” was a key theme in response to the pandemic. New activities, groups and events were able to start and return to CentrePoint as the easing of restrictions allowed.

New groups included a “Recovery Café” established by Recovery NL and a mental health support group “Fool On” which helps recovery through performing arts.

Last year we built our community garden which resulted in a crop of home grown fresh

vegetables and fruits. The success was showcased during a lovely “Harvest Festival” event in the autumn. As we approached winter our gardening program paused, and was replaced by soup making classes..... which was enjoyed by all.





What's been happening in our Communities during 2021/22

We managed to hold a lovely garden party at Law View in person, but sadly due to restrictions caused by a further variant of Covid-19 our planned Christmas Lunch for Law View residents and our Veterans Group changed from in person to 'Christmas in a Box' delivered to their doors.



The Co-operative housing staff purchased some Christmas treats and goodies to make up Christmas Hampers to distribute to the community. These were given out to 5 lucky households who were picked at random.

A BIG

THANK YOU

Garrion People's Housing Co-operative and Forgewood Housing Co-operative work together to deliver their community programme and wider role activities across the Gowkthrapple and Forgewood community. Over the past year we have secured over £165,000 of external funding to support our community programme and Covid-19 recovery response across our local communities.

Securing external funding and working with local partners is vitally important in helping us deliver an extensive programme of community activities and provide support services locally.

We would like to thank all of our funders for their support over the last year.





As we make our way through the pandemic and beyond we now face the cost of living crisis. We are mindful of the tough economic environment we are operating in and the associated challenges.

Affordability

Unfortunately, the current cost of living crisis is not only affecting you but also the Co-operative. We are concerned due to the extreme economic circumstances, with spiralling inflation impacting on construction, maintenance and staffing means the Co-operative along with other Registered Social Landlords will have to strike a balance in the decisions this year and in the future.

The Co-operative understands the importance of supporting tenants through these tough times, while ensuring we remain viable which poses an ongoing challenge.

However, we are committed to keeping our rents affordable and work hard to ensure that rent increases are kept to a minimum.

Stock Condition Surveys

We have appointed JMP Construction & Property Consultants to carry out stock conditions surveys to approximately 40% of our properties in November/December this year.

This survey will allow the Co-operative to make an informed assessment of the future maintenance requirements over the next 30 years, for business planning and investment purposes.

The survey will take into account the Energy Efficiency Standards for Social Housing (ESSH) and the Scottish Housing Quality Standards (SHQS).

All future investment priorities will be determined by the following key strategic drivers:

- Legislative Requirements;
- Regulatory Requirements;
- Stock Condition;
- Landlord Health and Safety.

ESSH 1

The first ESSH milestone set a single minimum Energy Efficiency rating for each home rented by social landlords. All our stock is fully compliant with the ESSH 1 targets.

ESSH2

The Scottish Government proposes to review the ESSH2 in 2023 to strengthen and realign the standard with the target for net zero heat in houses from 2040, as set out in the Climate Change Update, the Heat in Buildings Strategy and the Housing 2040 – Route Map.

The outcome of this review will help the Co-operative to put together an action plan for meeting the target.

Tenant Satisfaction Surveys

It is really important to the Co-operative that we monitor the services we provide to you. In the coming winter months an independent company, The Knowledge Partnership will carry out a satisfaction survey with our tenants.

This survey will allow the Co-operative to identify the areas where we are getting it right, also to ascertain where there is dissatisfaction and where we need to improve.

The data collected will also help us get a better understanding of our tenants needs and identify what is important to you.

We will use this information to feed into our service improvements and action plan.

Your co-operation and input is vital to help us improve the service we provide to you.



Our Management Committee and Staff Team

Garrion People's Housing Co-operative is a community based social landlord led by a Management Committee of mostly elected local residents. All members devote their time for free.

Our Management Committee (during 2021/22)

| Name | Designation | Name | Designation |
|-----------------------------------|-------------------------|--|-------------------------|
| Victoria Cowie | <i>Chairperson</i> | Eddie Dallas (Joined June 2021) | <i>Committee Member</i> |
| David Cooper | <i>Vice Chair</i> | Przemek Jozwik (Joined June 2021) | <i>Committee Member</i> |
| Heather Laing | <i>Secretary</i> | Lisa Viola (Joined March 2022) | <i>Committee Member</i> |
| Patryk Topolski | <i>Treasurer</i> | Heather O'Brien (Stood down Apr 2021) | <i>Committee Member</i> |
| Elizabeth Cooper | <i>Committee Member</i> | Shirley Paton (Stood down Sept 2021) | <i>Committee Member</i> |
| Anne Gilmour | <i>Committee Member</i> | Carolina Velasquez (Stood down Sept 2021) | <i>Committee Member</i> |
| Fiona Shearer | <i>Committee Member</i> | | |
| Colette Rooney | <i>Committee Member</i> | | |
| Blanche McGinn | <i>Committee Member</i> | | |
| Craig Callan | <i>Committee Member</i> | | |
| Alex Fenton (Joined June 2021) | <i>Committee Member</i> | | |

As at 31 March 2022 we had 59 Shareholding members.

Our Current Staff Team (as at 31 March 2022)

| Name | Position | Name | Position |
|-----------------|--|----------------|---|
| Cathy Brien | <i>Director</i> | Kieron Sheehan | <i>Maintenance Assistant</i> |
| Paul Lennon | <i>Depute Director</i> | Kevin Plunkett | <i>Housing/Admin Assistant</i> |
| Elaine Hyslop | <i>Housing Manager</i> | Richard Bolton | <i>Community Development Officer</i> |
| Paul Murphy | <i>Corporate Services Officer</i> | Josh Collins | <i>Clerical Assistant</i> |
| Joanna McNally | <i>Housing Officer</i> | Yvonne Boyes | <i>Receptionist (Forgewood)</i> |
| Sharon O'Rourke | <i>Housing Officer</i> | Zarah Bano | <i>Modern Apprentice in Housing (Forgewood)</i> |
| Susan Kane | <i>Housing Officer (Forgewood)</i> | Laura Sneddon | <i>Modern Apprentice in Housing</i> |
| Alex Gemmell | <i>Maintenance Officer</i> | | |
| Billy Gibb | <i>Maintenance Assistant (Forgewood)</i> | | |

Starters

| Name | Role | Start Date |
|--------------|----------------------------------|---------------|
| Abira Sarwar | <i>Temporary Finance Officer</i> | February 2022 |

Leavers

| Name | Role | Date Left |
|------------------|--|---------------|
| Kennedy Chilambe | <i>Senior Finance Officer</i> | January 2022 |
| Isla Dundas | <i>Community Development Assistant</i> | November 2021 |

We operate a unique staffing arrangement with Forgewood Housing Co-operative.



We would like to thank all our tenants, partners, contractors and others for their continued support over the last very challenging year for everyone.

Equal Opportunities

Garrion People's Housing Co-operative is committed to providing equality of access to our services.

Please contact us if you would like this report in another language or an alternative format.

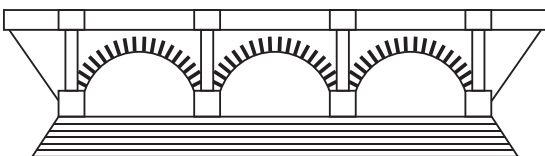
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Find us on
facebook

We now have a Facebook page for Garrion People's Housing Co-operative, as well as the page we have always had for CentrePoint. This will be a great way to keep up to date on all of our news and updates on a regular basis. You'll also be able to message us any time, and we'll reply during our normal working hours. To find us, scan the QR code on the right using your phone camera, and click the link which pops up or search 'Garrion People's Housing Co-operative'. We look forward to seeing you.



GPHC



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