

GPHC

Garrion People's Housing Co-operative Limited

Annual Report 2020/21



ase take a prosot and tell us what does <u>'normality'</u> nean to you?





Our Chair's Message...

Hello Everyone...

Welcome to our Annual Report for 2020/21, which will provide a review of the Co-operative in the last financial year and report on our performance. It highlights the Co-operative's performance in relation to the Scottish Social Housing Charter and against other landlords in Scotland and focuses on its many achievements.

Firstly and most importantly we would like to thank tenants for their patience and support throughout the pandemic as the Co-operative had to make changes to our service delivery in line with Scottish Government guidelines.

For the entire year and beyond, most staff have had to work from home, and what would normally be face to-face meetings between residents and staff have become telephone conference and Zoom meetings. I can only pay tribute to our staff for all their efforts and their willingness to change their work practices and operations during lockdown. I also thank the staff who were deemed as essential workers, who were in the office and estate on a daily basis during the year, also providing essential services and dealing with emergency issues.

They have all individually and collectively worked tirelessly to keep in touch with tenants, offering support, advice, and assistance to people during the pandemic and helping to keep services running through very difficult times. They have the whole of the Management Committee's gratitude for their commitment and efforts.

Turning to the Management Committee, I acknowledge the huge efforts and hard work of our Committee team, who have worked hard over the year to help support our staff to maintain services as best as possible. Also adapting to new ways of meeting has not been easy. It has, at times, been difficult with the lack of face-to-face contact but I pay tribute to each Committee Member who stayed the course on behalf of our staff, tenants and other customers.

Financial year 2020/21 has been another successful year for Garrion in a number of areas. As part of the Scottish Housing Regulator's annual risk assessment of all Registered Social Landlords in Scotland, our regulatory status remains as compliant. This means Garrion meets regulatory requirements, including the Standards of Governance and Financial Management.

While lockdown was in place, our Communities Team worked from the centre and provided over 8000 meals to residents and their families between Gowkthrapple and Forgewood in Motherwell. A joint funding application was submitted by the Co-operative and Forgewood Housing Co-operative. The provision of these meals went on until lockdown restrictions were eased. I thank the team and other staff who helped out with this great initiative.

During lockdown, all of our tenants received courtesy and welfare calls and any follow up from chatting to our tenants was put in place immediately. Emergency packs, help with IT facilities and fuel top ups on meters were provided during the year.

It was an honour to receive a wonderful letter from Lord Lieutenant of Lanarkshire on the Co-operative's contribution during Covid.

Our performance once again makes good reading. While we carry out a tenant satisfaction survey every 3 years we report the previous year's results but we gather feedback regularly from our tenants and other customers and they help form our future services.

We managed to collect more than 100% of the actual total rent due in the year. Our performance when allocating empty properties was still excellent despite new measures being in place due to Covid. We also dealt with all anti-social complaints as well as complaints against the Co-operative and resolved them successfully within our target timescales.

The Co-operative also reports well on repairs and maintenance with emergency and nonemergency repairs all being carried out within our response time targets set. We are also meeting statutory regulations in all areas required including our performance on gas and electrical safety.

The Co-operative also managed to partially continue with its planned maintenance programme and carried out bathroom replacements in a number of homes and we hope that the next year will see that and other planned work to our homes develop further.

We are also staying strong financially and have robust systems in place to ensure our finances are protected and used well. These systems and processes are endorsed by the external audit carried out each year.

The Co-operative has a programme each year for internal audit and we have been on track with these audits with each one demonstrating that the Co-operative is performing well in key areas of our work.

I can only sum up by praising those who worked so hard to help us on our journey of improvement last year. Above all else, it is very much a team effort.

All of the topics I refer to are reported on further within this Annual Report for the Co-operative and I hope that you enjoy reading it.

Victoria Cowie Chair



Our Contribution during Covid

We were delighted to receive a thank you letter from Lord-Lieutenant who is Her Majesty The Queen's personal representative in Lanarkshire for the Co-operative's wonderful contribution during these extraordinary and difficult times.

Lord-Lieutenant of Lanarkshire, Lady Haughey (Susan) CBE stated that "it has been heartening to see so many people coming together to help others in their community and has been a great help over this very difficult year. The collaboration, courage and selflessness shown by volunteers across the County during the Covid-19 pandemic has been truly inspirational and uplifting".

Annual Return on the Scottish Social Housing Charter

Landlord Report 2020/21

This report provides you with information on how we performed over the last year 2020/21. It highlights our performance in relation to the Scottish Social Housing Charter.

The Charter outlines the standards and outcomes that all social landlords should achieve

when performing our everyday housing services. It measures how we are performing and how we are meeting the needs of our tenants.

This report shows you the current year's performance against that of the Scottish average. This information enables the Scottish Housing Regulator, the Co-operative, tenants and other customers to identify areas where we have strong performance and those which we are in need of improving.



The areas we are reporting to you are:-





Housing Stock

Garrion Owns 252 homes as at 31 March 2021

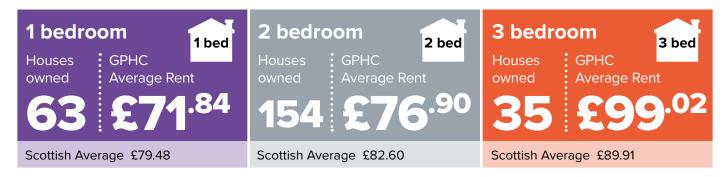
Areas of **Operation** -Gowkthrapple & Overtown

for 2020/21 -

Total Rent Due Quint

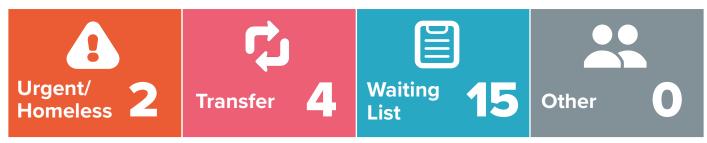
£1,029,785

Garrion increased its weekly rents by 2.5% & 1.5% for 3 bedroom back & front door in 2020/21



Access to housing and support

We re-let 21 of our homes in 2020/21 and allocated them as follows:-



Turnover of stock – 21 Lets





Tenancy sustainment

of new tenancies were sustained for more than a year



We work closely with new tenants to ensure they are given the support and best possible start to enable them to remain in their home.

They are provided with the advice, support and access to crucial services before and after they commence their tenancy. A settling in visit is carried out to every new tenant within 6 weeks of them moving. This allows housing staff to address any issues they may have and provide assistance with rent, welfare benefits, repairs etc. Due to Covid restrictions during the year these were carried out via phone.

Welfare Rights

Advice for Tenants and Residents Project (AFTAR)

This is a key service to our tenants to enable them to not only sustain their tenancy but maximise their income.

Our money advice/income maximisation service provided by Citizens Advice Bureau via our AFTAR project is a very successful method of providing advice to

tenants to assist with maximising income, debt advice, budgeting skills and also energy advice to those who need it.

During Covid-19 restrictions this vital service continued to our tenants via telephone appointments and managed to secure additional income for tenants amounting to **£22,778** by engaging with **121** tenants/households.

Quality and Maintenance of Homes

Quality Standard

Scottish Housing

Scottish Housing Quality Standard

Compared to the Scottish Average of 91.0 %

Non-emergency Repairs 27days

was the average time to complete non-emergency repairs

Compared to the Scottish Average of 6.7 days

Repairs completed on target 3

99^{.4%}

of Garrions's non-emergency repairs completed on target

Medical Adaptations

Energy Efficiency Standard for Social Housing (EESSH)

00%

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

Reactive Repairs "Right First Time" 97.5%

of reactive repairs completed "right first time"

Compared to the Scottish Average of 91.5%

Repairs or Maintenance Satisfaction



of tenants satisfied with the repairs service

Compared to Scottish Average of 90.1%





was the average time to complete emergency repairs

Compared to the Scottish Average of 4.2 hours

Gas Servicing



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

Quality of Your Home Satisfaction



of tenants satisfied with the quality of your home

Compared to Scottish Average of 87.1%

Consists of:

- 3 Wet Floor Bathrooms
- 1 Shower over bath

These adaptations are funded by the Scottish Government's medical adaptation budget to enable people to live more independently in their homes for a longer time. Such changes may be required either as a result of ageing or other changes in circumstances to a member of the household.

> Total cost of adaptations completed in the year £15,347



Investing and Maintaining Our Homes

During the year our investment work was limited due to Covid-19, despite this we managed to:-

- Complete 9 new bathrooms in flats;
- Complete **3 new kitchens** in flats;
- Upgrade the door entry system to one our closes in Smith Avenue;
- Install fire protection equipment to 204
 of our properties ensuring compliance
 with the new U.K Government
 legislation (tolerable standard for fire
 prevention);
- Upgrade **3 combination boilers** within our stock.



Bathroom Replacements



Fire protection Upgrades

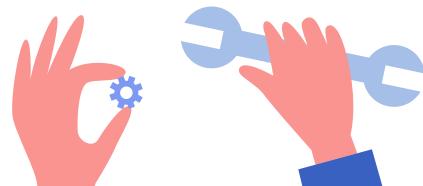
Cyclical Maintenance

We managed to carry out:-

- Landscape maintenance to all of our common areas and individual gardens where necessary;
- Gas servicing to all of our properties with gas central heating;
- Cleaning of gutters and downpipes to all of our common closes, 19 in total;
- Fortnightly cleans to our common closes;
- Retarred some areas where roads/footpaths required, at Heathfield and in Law View.



Law View Path



Additional Spend

Bulk uplifts, additional landscaping and deep cleans were also a key priority during the year. This resulted in an increase with the spend for kerbside bulk uplifts to keep our estates clear of bulk waste.

Electrical

Inspections

Electrical Inspection Condition Report (EICR) was carried out to our properties either at the change of a tenancy, or as part of a 5 year cycle to 61 properties. This is to ensure your property is electrically safe.

Neighbourhood Management



Anti-social Behaviour 100%

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

Compared to Scottish Average 94.4%

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. While we may be able to resolve certain cases without other agency involvement, there is an acknowledgement that more difficult cases may involve working with Police Scotland and Social Work Department. These cases are classed as Very Serious/Serious and classed as Category A & B which generally take longer to reach a resolution.

Estate Management

We are committed to ensuring our estates are managed to the highest possible standard. To achieve this outcome we provide litter picking services, provided kerbside bulk uplifts, inspect back courts, gardens and closes on a regular basis.

An Estate Management Working Group was set up during the year involving housing and maintenance staff to discuss and take forward joint solutions to tackle estate management issues within our estates.

Estate Walkabouts

Our estate management walkabouts were unable to take place due to Covid restrictions. Our walkabouts enable residents to come along and join staff in a walk around our estates. As restrictions are now easing these walkabouts will recommence.

Any areas of concern can be identified along with ways they could be improved. Any suggestions/feedback from the group will be reported back to the Estate Management Working Group for them to take forward.

Garrion People's Annual Report 2020/21



Rents and Service Charges 82.5[%]

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

Compared to Scottish Average 82.8%

Rent Lost during 2020/21 **0.15**%



of annual rental income was lost through properties being empty amounting to £1,571

Compared to the Scottish average of 1.37%

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 monitor 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.

In addition we ensure our properties don't stay empty for too long and we re-let them to limit any rent loss.

Average void days in 2020/21 7.1.4 days



Average time taken to re-let 21 properties

Compared to the Scottish Average of 56.29 days

This compares to 2.3 days in 2019/20 and has increased due to Covid restrictions. However, despite this our performance is still excellent.

Total rent collected during 2020/21

102%

of annual rent receivable Compared to the Scottish average of 99.1% % Gross rent arrears of rent due **3.69**%

Rent arrears as % of annual rent receivable of £1,031,356

Compared to the Scottish Average of 6.14%

Tenant Satisfaction

Overall Satisfaction with Services 93.1%

Compared to the Scottish Average of 89.0%

Satisfaction at being kept informed 96.9%

Compared to the Scottish Average of 91.7%

Satisfaction with opportunities to participate



Compared to the Scottish Average of 86.6%

Tenant Participation

Getting Involved

There are many ways in which tenants can become involved in the work of the Co-operative.

You may wish to get involved by:-

- Becoming a shareholder;
- Joining our Management Committee;
- Attending our Annual General Meetings;
- Attending Focus Group meetings i.e. discuss rent reviews / policy reviews etc;
- Attending our Estate Management Walkabouts;
- Taking part in surveys;
- Helping at community events;
- Joining a Community group.

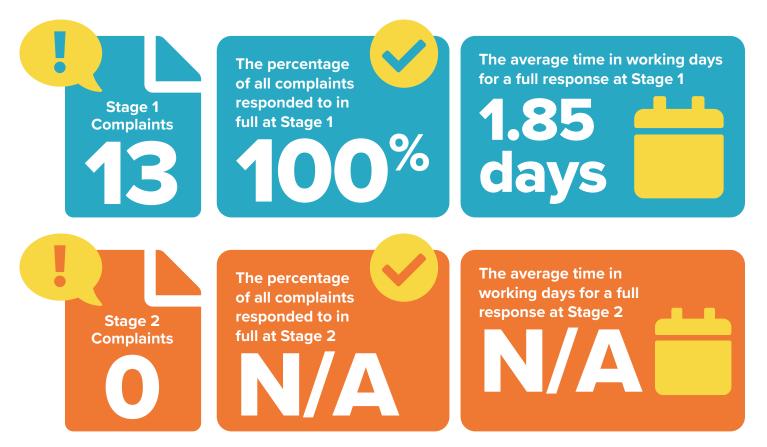
Due to the pandemic restrictions we were not able to carry out any face to face engagement. As restrictions are easing we will be able to move forward with this.

We held a Tenant Focus Group meeting by Zoom on 21 January 2021 to discuss the rent review.



Complaints

During the year we received 13 complaints. They were all resolved within the timescales taking under 2 days in average to respond in full.



Here are some examples of complaints which have resulted in an action or change to improve our services.

You said...

The standard of close cleaning from the close cleaning company is poor.

Complaints received about grass cutting service.

We did...

Maintenance staff carried out a deep clean on some closes as a pilot to find out how they would clean up. In addition we agreed to invite tenders for the close cleaning contract.

On site meetings with contractor & improvement plan put in place.

Looking Ahead...

We implemented the new Scottish Public Services Ombudsman's (SPSO) Model Complaints Procedure this year and staff received training on it. We aim to ensure that everyone is aware of and can access our Complaints procedure. We will continue to work with our tenants/service users to seek resolution with complaints.

What's been happening in our Communities during 2020/21

Like many of you, our 2020-21 year was massively impacted by lockdowns as a result of the pandemic. Our community work programme, projects and activities were adapted or put on hold as CentrePoint was closed.

As essential workers our community staff continued working directly from CentrePoint throughout the year. The Co-operative's immediate response was to help support our community at the time of real crisis and this support took many forms, as you will see from our snapshot on Page 14.

As the pandemic continued, our focus gradually changed from supporting people in immediate need to supporting our community to become more resilient. A key focus was supporting people to adapt to a more online world helping over 80 people to get online by providing equipment, internet access and training.

Where possible we helped the groups and organisations that used the centre to adapt to

carrying out activities online and assisting them to a safe return when the change of rules and restrictions allowed.

A little bit of normality took place between the two lockdowns in early Autumn which saw a wonderful garden party at Law View enjoyed by all, with food, dancing and very heavy rain after only 45 minutes!

The centres would normally be buzzing in the approach to the festive time with party, community events and activities. Sadly, with greater restrictions and lockdown over the festive period this could not happen. However, we tried to make the time as special as possible given the restrictions. Santa was there via zoom, selection boxes were given out and Christmas dinner in a bag was delivered to our Veterans Group and residents in Law View.

Over the winter months support continued to be provided across the community along with digital training. As soon as restrictions allowed, activities slowly started to return.

Summer Garden Parties and Window Bingo at Law View



Garrion People's Annual Report 2020/21

What's been happening in our Communities during 2020/21



"Thank you for the activity packs you sent out during lockdown. They were most appreciated and welcome in these most unusual times. I lost my husband 2 years ago and have to say like lots of people it was a very lonely time, however I have a very supportive family which was great.

I know I looked forward to your letter every week and I'm sure people who are not as fortunate as I am did also, as it was a connection with the outside world. Thank you most sincerely"

Scottish Mental Health Art Festival

Our Community Centre plays a vital role in helping with people's mental health and wellbeing. Over the past year our Community Team have continued to support the local community, adapting their programmes to help lessen the impact of Covid-19.

As CentrePoint gradually starts to reopen we are looking forward to welcoming people back and returning to some sense of normality.



What's been happening in our Communities during 2020/21

Christmas Events 2020

- We hosted Zoom calls from Santa's grotto/ office at the North Pole, posted out Santa letter kits with everything needed to send a letter to Santa, then organised Santa replies;
- We also applied for Cash for Kids and secured £1,925 which provided for 55 supermarket vouchers amounting to £35.00 per child for families within our community;
- Purchased and made 5 food hampers that were given to lucky households picked at random;
- Posted out activity packs of "positivity" to every household;
- Gave out over 150 selection boxes to children;
- Held a 'Christmas meal in your home' event for residents at Law View which included a 2 course meal delivered to their door, Santa giving out boxes of chocolates, crackers



and free calendars from the Voice of Experience Forum;

- Christmas meals delivered to Veterans homes;
- Thanks to a donation from the Big Toy Giveaway we distributed £250



worth of vouchers to families in our community to buy Christmas presents for their children.



Well done to the Gold Group!

The Gold Group gave away 160 free Christmas meals on Christmas Eve and another 160 meals on New Year's Eve to people in the Gowkthrapple community... well done to all involved!

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 £201,204 of external funding to support our community programme and Covid-19 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 providing support services locally.

We would like to thank all of our funders for their support this year.













Garrion People's Annual Report 2020/21

GARRION PEOPLE'S HOUSING CO-OPERATIVE FINANCIAL SUMMARY 2020/21

"where every penny in the £1 came from"



Income 84p

INCOME	AMOUNT	% COSTS
Rental Income	£1,030,358.00	84%
Agency Fees	£62,866.00	5%
Other Income	£28,517.00	2%
Centre Point	£45,535.00	4%
Interests Received	£483.00	0%
Capital Grants	£59,245.00	5%
Total Income	£1,227,004.00	100%

The 2020/21 financial year was an unusual one. A great deal changed at the start of the year due to the devastating impact of the Covid-19 pandemic. An important consideration in our response to the pandemic was good financial controls and the safeguard of Co-operative assets.

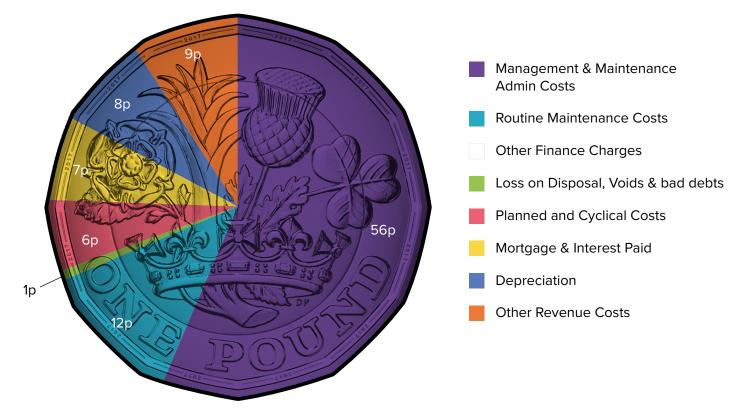
Despite the challenges, the Co-operative had another successful year. The surplus for the year, before the pension re-measurement was £144,521 (2020 - £30,017).

The Co-operative's net current assets at 31 March 2021 were £741,183 (2020 - £805,950).

We followed government guidelines which allowed us to continue with our capital spend programme whenever Covid-19 restrictions allowed. This enabled the continuation of our capital spend programme on which we spent over £100,000. This money was spent on upgrading bathrooms and fire detectors to a number of our properties. We spent a further £194,000 on day to day repairs and cyclical maintenance charges.

Financial Highlights 2020-21

"how every penny in the £1 was spent"



Through funding from a wide range of stakeholders - more notably the Big Lottery and Investing in Communities Fund (ICF) - we employed an additional member of staff in the Community Development Team. This allowed us to identify and assist local residents who were adversely affected by lockdown measures. To lessen the impact on our community we provided various initiatives ranging from meals to IT equipment for those in digitally excluded households. We spent £97,755 in wider role costs and received £136,918 in grants and income. We also had 2 modern apprentices on temporary posts in the year. Covid-19 has been a once in a generation challenge, and whilst it has not had any major adverse impact on the Co-operative's finances over the last 12 months, its effects are likely to be felt across the sector on a medium to long term basis. Thus, we will continue to analyse and assess its impact on our activities and the overall financial performance of the Co-operative.

EXPENDITURE	AMOUNT	% COSTS
Management & Maintenance Admin Costs	£602,979.00	56%
Routine Maintenance Costs	£130,702.00	12%
Other Finance Charges	£2,000.00	0%
Loss on Disposal, Voids and bad debts	£14,095.00	1%
Planned & Cyclical Costs	£63,740.00	6%
Mortgage & Interest Paid	£79,551.00	7%
Depreciation	£91,661.00	8%
Other Revenue Costs	£97,755.00	9%
Total Costs	£1,082,483.00	100%



A robust self-assessment which tested the Co-operative's compliance with the Scottish Housing Regulator's Standards of Governance and Financial Management was carried out by an external consultant in September 2020.

The Management Committee has reviewed and assessed a comprehensive volume of evidence to support the view that Garrion People's Housing Co-operative is compliant with the requirements (detailed below).

The evidence consists of reports, policies, advice and information which the Management Committee monitors and oversees regularly throughout the year to provide continuous assurance that Garrion is compliant. Additionally, the evidence incorporates relevant documents and information that contributes to our assurance and which form the structure of the Co-operative's business and governance activities.

The test against our self-assessment concluded that the Co-operative was compliant with the standards and subsequently we submitted our second Annual Assurance Statement to the Scottish Housing Regulator in October 2020.

This statement provides assurances to the Regulator that the Co-operative:

- Achieves all of the standards and outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services;
- Comply with our legal obligations relating to housing and homelessness, equality and human rights and tenant and resident safety;
- Comply with the standards of governance and financial managements for registered social landlords.

We continue to assess our performance with the standards to achieve the best outcomes for our tenants and others who use our services.

Looking Forward

The past 18 months has been challenging for everyone in what we have learned from our experiences in working through the pandemic.

We will be looking at how we deliver services in the future i.e. how we communicate with tenants and customers. We anticipate playing a key role in respect of technology, helping our tenants to become more digitally included.

The Co-operative is always looking at how to improve our service to our tenants and other customers.

We have reviewed our work programme for 2021/22 to take account of the impact of Covid-19 and we aim to achieve the following key goals:

To undertake the following cyclical and major repair works:-

- New kitchens to all properties at Law View;
- Completion of all remaining smoke and heat detectors in our homes;
- Continue our 5 year period electrical inspection programme;
- Gutter cleaning to all blocks with flats.

We will also focus on the following as a priority:

- Gradually reopen our community centre when safe to do so;
- Build on our tenant participation and focus groups;
- · Build on our community development;
- Maintain walkabouts with the estate management group;
- Achieve value for money for our tenants in all aspects of our operations;
- Keep strengthening our governance at the Co-operative;
- Sustainability in our tenancies and maintain management of estates.

An external consultant carried out a comprehensive review of our business plan in the last year. This gave us an opportunity to review our past performance, take stock of the progress we have made and identify the challenges and opportunities that lie ahead. The business plan is an important document that is available to tenants on our website as well as on request.

Our Management Committee and Staff Team

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

Our Management Committee

Name

Victoria Cowie David Cooper Heather Laing Patryk Topolski Elizabeth Cooper Anne Gilmour Designation Chairperson Vice Chair Secretary Treasurer Committee Member Committee Member

Name

Fiona Shearer Colette Rooney Shirley Paton Carolina Velasquez Blanche McGinn Heather O'Brien Craig Callan

Designation

Committee Member Committee Member Committee Member Committee Member Committee Member Committee Member

As at 31 March 2021 we had 45 Shareholding members.

Our Current Staff Team

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

Starters

NameRoleLaura SneddonModern Apprentice in Housing

Start Date 14/09/2020

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



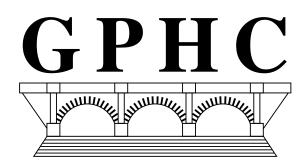
We would like to thank all our tenants, partners, contractors and others for your continued support over the last very challenging year for everyone.

Your feedback

It would be interesting to hear what you think about this year's 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 Ltd. Office: CentrePoint, 70 Smith Avenue, Wishaw, ML2 OLD 01698 687222 / Fax: 01698 357209 Email enquiries@gphc.org.uk Website www.gphc.org.uk

TPAS

tenant











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