



2019/20

CHARTER & ANNUAL REPORT

HAWTHORN HOUSING CO-OPERATIVE

23A FINLAS STREET, GLASGOW, G22 5DB

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Facebook: 'Hawthorn Housing Cooperative' • Twitter: '@HawthornHousing'

www.hawthornhousing.org.uk

Office Opening Hours

Monday 9.00am – 4.30pm

Tuesday 9.00am – 4.30pm

Wednesday 10.30am – 4.30pm

(on the last Wednesday of every month the office will close between 9.00am – 1.30pm for staff training)

Thursday 9.00am – 4.30pm

Friday 9.00am – 4.00pm

Impact of Covid – Please note that the office may not be open to the public at certain times due to Scottish Government guidance. Our services can be accessed by phone, text or email at these times.

Emergencies Outwith Office Hours

For gas central heating repairs and for all other emergency repairs please contact **City Building** on **0800 595 595**.

Other Emergency Numbers

Gas leaks: 0800 111 999

Scottish Water: 0800 077 8778

Scottish Power: 0800 092 9290





Message from the Chair

We are nearing the end of a really difficult and challenging year for this community. Covid certainly affected the ability of the Co-op to provide the community with the services it needs and deserves particularly as we have had to keep the office closed to the public due to the Scottish Government's guidance and staff have been working from home for long periods.

However, I am delighted that in the Tenant Satisfaction Survey in August, 96% of tenants said they were satisfied with the Co-op during the lockdown. We will continue to review how we provide our services in response to these restrictions being put on us. One of our priorities is to try to ensure as many of our families as possible are 'digitally connected' as this is likely to be even more important in ensuring our families have the best opportunities possible.

Finally, I would like to thank the community for your continuing support - in the survey, every tenant felt it was important that the Co-operative is managed and controlled by local people. Please speak with me or any other Committee members if you like to be involved with other local people in this.

Yours,

Helen Graham

Chairperson





Management Committee

Our Office Bearers:

- Chair - Helen Graham
- Vice Chair - Mattie McGeouch
- Secretary - Cathie Ritchie
- Treasurer - Gillian Spence

Committee Members:

Lambert Iku, Adebimpe Ademosu, Jacqueline Bowman, Robert Stewart, Nesbah Frempong, Ola Opanike and Eileen Wallace.

The following Committee members left the Committee during the year:

Oluwakemi Cleghorn (17/06/19), Laura Harrison (22/07/19), Bert O'Donnell (22/07/19), Elizabeth Todd (22/07/19) and Rachel Bowman (06/01/2020).

To lead the creation of a community with excellent Homes where people want to live

OUR STAFF TEAM



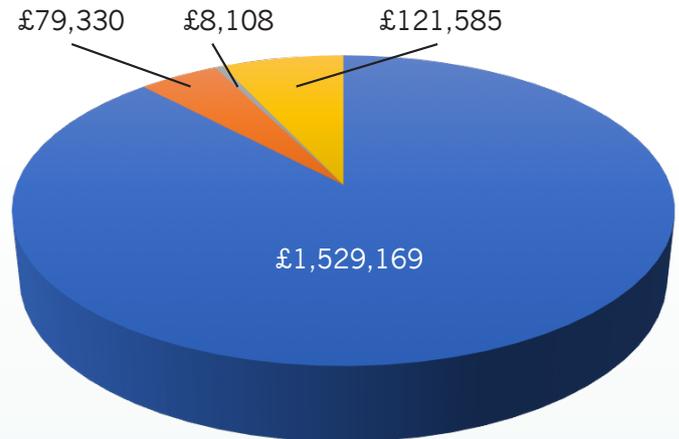


Our Finances 2019/20

Income

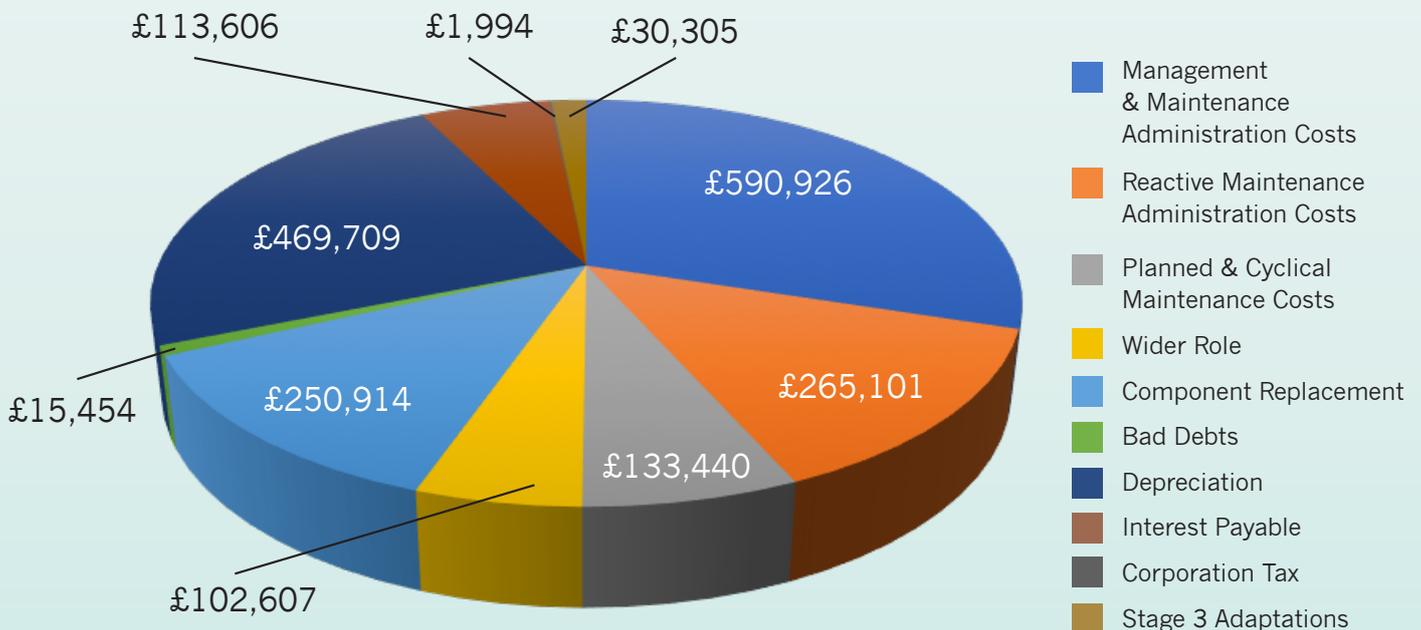
Rents Receivable	£1,529,169	87.97%
Wider Role	£79,330	4.56%
Interest Receivable	£8,108	0.47%
Grants From Scottish Ministers	£121,585	6.99%
Total	£1,738,192	100.00%

- Rents Receivable
- Wider Role
- Interest Receivable
- Grants from Scottish Minister



Expenditure

Management & Maintenance Administration Costs	£590,926	37.26%
Reactive Maintenance Costs	£265,101	16.71%
Planned & Cyclical Maintenance Costs	£133,440	8.41%
Wider Role	£102,607	6.47%
Component Replacement	£250,914	15.82%
Bad Debts	£15,454	0.97%
Depreciation	£469,709	29.61%
Interest Payable	£113,606	7.16%
Corporation Tax	£1,994	0.13%
Stage 3 Adaptations	£30,305	1.91%
Pension Deficit Remeasurement	-£388,000	-24.46%
Total	£1,586,056	100.00%



A full copy of the Annual Accounts can be collected from the Co-op office or is available on our website.



Our Homes, our rents and value for money

We provide 364 homes for families in Possilpark. These houses generated rental income of £1,394,417 during the financial year. We increased our rents by an average of 1.5% on 28th March 2020.

Average Rent Charges compared to other landlords

Size	Number of houses we have	Our average weekly rent	Scottish average weekly rent	% lower than Scottish average
2 Apt	71	£77.98	£78.02	-0.05
3 Apt	193	£67.26	£80.10	-17.43
4 Apt	72	£74.23	£87.08	-15.93
5 Apt	28	£97.66	£96.18	1.53

The amount of money we collected for current and past rent was equal to 104.1% of total rent due. This compares to the 100.6% we collected last year, the Scottish average this year of 99.3% and 99.5% for small urban Registered Social Landlords (RSLs).

We took an average of 62.3 days to let a house. This compares with 40 days last year and Scottish average

this year of 31.8. We did not collect 3.4% of rent due because of the time houses were empty, compared to the Scottish average of 1.2%. This was due to the large number of 'knock-on' voids that arose following the letting of the new-build houses and because we took the opportunity to invest in the older properties while they were empty.

Action points

Arrears – Staff will continue to work hard to reduce arrears. We will take legal action quicker and every effort will be made to prevent arrears from start of tenancy. Early intervention appointments will be made for tenants with the Financial Inclusion Officer and Welfare Benefits Advisor. Weekly meetings are being held to monitor progress dealing with arrears and they are being monitored every month by Committee members.

VOIDS – All efforts will be made to reduce void rent loss by carrying out inspections on the same/next day and issuing repair orders as soon as possible. We are appointing a new organisation to assist with managing meters in void houses as this is the cause of a significant amount of the delay.



Our Performance - Repairs & Maintenance

Repairs & Maintenance

Our maintenance service aims to deliver efficient and effective maintenance within the resources available and offer a good quality of service to all our customers.

Day to day & Empty House Repairs

The Co-operative carried out 1364 responsive repairs at a cost of £116,101. In the year before we carried out 1309 repairs at a cost of £114,030. This means the average cost of a repair fell from £87.11 to £85.12.

Additionally, as part of our Void Tender for all the 42 knock-on voids resulting from tenants moving to Ashfield Street New-build, we undertook repairs and the replacement of Kitchen units, bathrooms and gas heating systems amounting to £149,000. This averages out at approximately £3,548 per void.

We carried out Emergency Repairs in an average of 2.7 hours. The Scottish average was 3.6 hours and 2.6 hours for small urban RSLs. It took us an average of 2.8 days to carry out a non-emergency repair, the Scottish average was 6.4 days and the average for small urban RSLs was 3.3 days.

We completed 96.4% of day to day repairs right first time, last year it was 96.9%. The Scottish average was 92.4% and 95.8% for small urban RSLs.

As a result of this, in a survey carried out in September 2018, 93.0% of our tenants who received a repair were satisfied with the service they received. The Scottish average last year was 91.3% and 94.5% for small urban RSLs.

Planned and Cyclical Maintenance

The Co-operative invested £514,260 in both Planned and Cyclical Maintenance.

We secured grant funding of £22,641.22 for medical adaptations to carry out 16 adaptations.

We carried out every annual gas safety within the target timescale of 12 months.

As a result of this investment 99.7% of our houses meet the Scottish Housing Quality Standard. The Scottish average was 94.4%, with an average of 96.1% for small urban RSLs.

88.1% of our tenants were satisfied with the standard of their home in September 2018. The Scottish average last year was 87.1% and 90.4% for small urban RSLs.



Housing Management Service

Our housing management service aims to offer high levels of service to all our customers. We use a range of measures to monitor our performance including setting targets, quality checks, and taking account of customer feedback.

At 31st March 2020 we owned and let 364 houses. There is a healthy demand for houses in our area, though there is a lower demand for the older flats. We processed all new applications for housing within an average time of 3 days and keep the waiting list up to date by regularly reviewing applications.

We let 71 empty houses, 15 to existing tenants, 51 to people on our direct waiting list and 5 to referrals from Glasgow City Council.

We also allocated 48 New Build Properties at Ashfield Street, 45 of these went to current tenants and 3 to external waiting list applicants

How does our performance in 2019/20 compare with other similar landlords?

Category	Hawthorn	Scottish Average	Small Urban RSLs
Time to re-let empty houses	62.3 days	31.8 days	19.1 days
Rent loss [% of rent due]	3.4	1.2	.

Action point

Voids – All efforts will be made to reduce void rent loss by carrying out inspections on the same/next day and issuing repair orders as soon as possible.



Anti-Social Behaviour

Dealing with anti-social behaviour

We dealt with 44 complaints of anti-social behaviour compared to 39 the year before. We dealt with all of these within target compared to a Scottish average of 94.1% and 98.8% for small urban RSLs.

Category	Number of complaints
A – Anti-social Behaviour	0
B – Anti-social Behaviour	1
C – Neighbour Nuisance	43

Category B Complaints – Anti Social Behaviour

Types of Complaint	Number of complaints
Frequent disturbance	1
Vandalism/graffiti to property	0
Verbal harassment	0
Total	1

Category C Complaints – Neighbour Nuisance

Types of Complaint	Number of complaints
Infrequent disturbance	2
Noise complaints	20
Running a business	0
Unauthorised alterations	0
Behaviour of visitors or children	4
Basic breaches of tenancy e.g. pet nuisance	6
Maintenance of garden/common grounds	11
Family disputes affecting neighbours	0
Total	43

You can pick up a copy of our Anti-Social Behaviour Policy at our office, on our website or call us to request a copy.



Customer Complaints

Hawthorn Housing Co-operative is committed to providing high-quality customer services. We value feedback (negative or positive) from tenants. Feedback helps us to ensure that we are providing a service that meets the needs of our tenants and other customers.

If something goes wrong or you are dissatisfied with our services, please tell us. In 2019/20 we managed a total of 8 complaints (Stage 1 & 2). 100% of complaints were resolved within the timescales set out in our Complaints Policy. In the year before we received 21 complaints and 95% were responded to within timescales.

Complaints Received	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Complaints received at Stage 1	1	3	0	1	5
Complaints received at Stage 2	1	2	0	0	3
Escalations					
Escalations to Stage 2	0	0	1	0	0
Complaints Resolved					
Complaints resolved at Stage 1	1	3	0	2	5
Complaints resolved at Stage 2	1	1	1	0	3

You can pick up a guide to our complaint's procedure at our office, on our website or call us to request a copy.

Reason for Complaint	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
Contractor	0	1	0	0	1
Maintenance	0	1	0	1	2
Finance	0	0	0	0	0
Housing Management	2	1	0	0	3
Equalities	0	0	0	0	0
Governance	0	0	0	0	0
Policies & Procedures	0	1	0	0	1
Staff	0	0	0	0	0
Estate Management	0	1	0	0	1

Satisfaction with Outcome of Complaints	Total	Percentage (%)
Stage 1	5	100
Stage 2	3	100

	Total	Percentage (%)
Stage 1		
Complaints responded to in full	5	100
Complaints upheld by the landlord	3	60
Complaints responded to within timescales	5	100
Stage 2		
Complaints responded to in full	3	100
Complaints upheld by the landlord	2	66.6
Complaints responded to within timescales	3	100

What did we learn/change as a result of these complaints?

The decrease in complaints was mainly due to tenants the previous year complaining about the allocation of the new build houses and complaints regarding the central heating contract.



Your view of us and our services

Your Satisfaction

The satisfaction results included in the Annual Charter Return to the Scottish Housing Regulator for 2019/20 are the 2018 results shown in the table below. However, we wanted to update tenants with the new results of the satisfaction survey completed in August 2020, that was carried out by an independent market research company. The Table shown below compares the satisfaction of the Co-op's tenants compared to 2016 and 2018 when the previous surveys were carried out.

The most recent survey was carried out during the lockdown and while the satisfaction levels remained fairly high, less of our tenants said they were 'very satisfied' in most of the indicators. Other Associations seem to have experienced this as well and we suspect it may be due to the impact of the lockdown on our services and relationship with our tenants.

The table also compares our pervious with other members of Scotland's Housing Network. This gives some context to the performance information and makes it more meaningful. We have chosen to compare our performance with the following:

- All the RSLs that submitted data,
- The group of small urban RSLs because we are members of this group and it tends to be a very high performance
- NG Homes as our nearest neighbouring landlord.

Question	Hawthorn HC			All RSLs	Small urban RSLs	NG Homes
	2016	2018	2020			
% of Tenants satisfied with overall service provided by landlord	92.1	93.7	92.9	90.3	95.1	92.7
% of tenants who feel their landlord is good at keeping them informed about their services and decisions	96.8	96.0	100	93.1	96.9	92.8
% of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes	90.5	97.6	93.65	88.7	95.5	95
% of tenants who had received a repair in the last 12 months satisfied with the service	84.7	93	91.8	91.4	96.0	83.4
% of tenants satisfied with the quality of their home	73.6	88.1	88.1	88.7	90.8	79.1
% of tenants satisfied with the management of the neighbourhood they live in	91.27	98.4	97.6	88.2	94.0	83.4
% of tenants who feel that the rent for their property represents good value for money	75.4	85.7	85.7	83.1	89.6	93.5

- **Red** – lowest satisfaction rates of the four comparators, high priority for improvement,
- **Amber** – second lowest level of satisfaction, performance could be improved, lower priority,
- **Clear** – second highest level of satisfaction
- **Green** – performing well

We analysed some of the issues underlying the satisfaction levels and came up with various actions to improve our tenant's satisfaction – this is shown on the next page.



You said, we did!

In August 2020 we carried out a survey of tenants/members to get your views on the Co-op. It is important that we listen to our tenant/members and try to bend and improve the services we provide to ensure they are closer to what you want.

We are making the following changes as a result of what you told us. Most of these have been added to our annual plan.

- **We contacted the 15 tenants who said they wanted to discuss an issue in more detail.**
- *We will contact the 18 tenants who are not currently involved with the Co-op that said they would be interested in getting involved in various ways when appropriate.*
- **Our focus in the new Business Plan and in day-to-day activity should be to improve the services, homes and quality of life of our community.**
- *We will continue with the three editions of the newsletter and to encourage tenants to access our Facebook. We will also try to get more families digitally connected.*
- **We will try to reduce the gap between the number of tenants that use Facebook [58%] and the number who get information about the Co-op from Facebook [28%], our approach should aim to reduce this gap.**
- *14% of tenants said they are interested in walkabouts, yet we struggle to get tenants to attend. This is an effective way for tenants to be involved during the lockdown and we will therefore promote it if it is permitted by the Covid regulations.*
- **Tenants would prefer to contact us by phone. We will try to make contacting us by phone as easy as possible and have carried out a survey to get tenants views on the current system and how we can improve it.**
- *We will continue to aim for CPI rent increases where possible to improve value for money.*
- **We will buy a larger lawnmower for the caretaking team to help us address the drop in satisfaction with the estate caretaking service.**
- *We will budget for the introduction of a bulk uplifting service Concern about litter and rubbish in the streets may be due, in part, to the council not collecting bulk. I recommend that we budget for and introduce a regular bulk uplift service.*
- **Our Business Plan will reflect tenants priorities of affordable rents, good repairs service and modernised homes.**
- *We will hold a session at an Operations sub-committee meeting to explore the options for dealing with anti-social behaviour and quads.*
- **We will report the very high support for the housing stock being managed and controlled by our community in the business plan.**



Living By Our Values

We believe is particularly important that a co-operative has a clear set of values and that we always try to behave in accordance with these values. The values help members understand how they can expect to be treated by the Co-operative.

We want our values to be easy to understand, inspiring and to truly reflect who we want to be like and how we want to behave. The Co-op has 6 values that are outlined below.

Value	What it means	Examples
We do the right thing,	We do what we say we will do in the right way	Honest, polite, trusted, don't just take the easy path
We show respect to our members and our community	We make a positive impact our members by our behaviours and actions	Treating all customers with respect and providing the level of service appropriate to their needs
We recognise the importance of the team	We work effectively with others and value differences	Sharing ideas, improving things for the better, pulling in the same direction
We try new ideas	We take responsibility to solve problems	Responding flexibly to deal with new problems, looking elsewhere for better ways of doing things
We go the extra mile	We give all we have got and utilise all our skills	Being determined to overcome barriers, putting in extra time to achieve the best outcome rather than an adequate result
We ensure our community is treated fairly.	Campaigning to assist the community to get its voice heard	Objecting to the proposed use of Torr Street.



Grants and Community events

During the year we obtained £10,000 from the Lintel Trust which allowed us to deliver a number of activities for the community. Activities included -

- **Tinkertown pallet building event;**
- **Five Sisters Zoo;**
- **Summer Events organised by YPF;**

- **Tenant Bus Trip to Ayr;**
- **Garden Competition;**
- **Over 50's Xmas Party;**
- **A Xmas event for children with Santa's grotto and disco;**
- **Christmas Lights Competition;**
- **A 'welcome to Hawthorn' event.**

The funding also led to 'Hawthorn Community Action Group' being set up. This is made up of local people working together to get better facilities for the community.

We also obtained £25,000 from Cycle Scotland that we have used to covert bin stores onto cycle stores and introduce large, wheeled bins.

DONATIONS MADE FROM HAWTHORN HOUSING CO-OPERATIVE 2019/20

Date Agreed by Management Committee	To	Description	Amount
28/11/2019	Possilpark Parish Church	Christmas Hamper for their Christmas Fayre	£18.99
28/11/2019	Possilpark Masonic Hall	Donation to their Pensioner Christmas Party	£100.00
24/02/2020	Social Facilities Group	Seeds for Community Garden	£10.00



Getting Involved

We provide a wide range of ways that you can get involved. We realise that people have different pressures and so we provide different ways to get involved – you can choose what suits you and your interests' best.

HAWTHORN COMMUNITY ACTION GROUP

This group brings together tenants from across the area who want to see better facilities and activities for the community. Its top priority is to develop Bardowie Street park and improve use of the sheds at Glasgow. It has obtained funding to carry out a feasibility study on the development of the park and the Glasgow site on a phased basis.

TENANT CONSULTATION PANEL

This is a group of tenants that meets four times each year to give a tenants view on what the Co-op is doing or planning to do. It is a great way to find out a bit more about the Co-op and to have your say on these proposals.

SCRUTINY

We have organised a range of ways that give tenants the chance to scrutinise the services they receive on an ad-hoc basis. We are keen to set up a small group of tenants who can meet from time to time to have a look at the services they receive and suggest improvements. This wouldn't take up as much time as being a committee member.

VOLUNTEERING

We provide a range of ways that people can volunteer to help improve the quality of life in the community. You could

help maintain the planters dotted around the scheme or help at the various community events throughout the year. You can choose how much you want to get involved and the areas you want to get involved in.

GROUP FOR CHINESE TENANTS

We have a small group that brings together our Chinese tenants four times a year with a volunteer interpreter. This helps ensure this group of tenants is aware of the various activities that are happening in the area.

SOCIAL ACTIVITIES GROUP

A group of tenants meet with some of our committee member to arrange the social events we hold. This includes the Christmas events for the over 50's and for children and the summer programme of events for younger people. This doesn't have to take up much time and most of the people in this group also help at the events which is in keeping with the Co-operative's ethos of 'self-help'.

WALKABOUTS

We hold estate walkabouts for residents to give you and your neighbours the chance to raise issues about the area with the Housing Officer. We have carried out a lot of work in the estate as a result of these walkabouts and so it is a very effective way for people to influence the area without having to devote too much time to it.

Please pop into the office or give us a ring if you are interested in getting involved in making this the best possible place to live.



Our Financial Principles

During the year the Co-operative adopted five financial principles that underlie our approach to managing the Co-operative's finances. Stating them and having consensus around them assists the Co-op in decision making and in ensuring they are consistent with each other and realistic. The principles are -

- When we balance risk against return, the Co-operative is more concerned to avoid risks than to maximise returns [from Treasury Management Policy],
- We try to ensure we invest and procure ethically [in

line with our value of 'we do the right thing'],

- We provide the best possible services from a reasonable rent by getting the most from our resources [from value for money strategy],
- We aim for our annual rent increases not to exceed CPI
- We aim to generate sufficient income to meet the investment needs of our stock over the next 30 years with minimal borrowing [from Asset Management Strategy]



Assurance Statement 2020

In October of this year the Co-op submitted its second annual Assurance Statement to the Scottish Housing Regulator.

The Statement outlines the Co-op's assessment that it has improved its compliance with the legislation and regulation that applies to it. Although less progress has been made than intended, due primarily to the impact of Covid, the Co-op believes that we have no areas of material non-compliance.

Assurance Statement

Hawthorn Housing Co-operative has appropriate assurance that we:

- Comply with the regulatory requirements as set out in Chapter 3 of the Regulatory framework published on the 28th of February 2019
- Comply with the standards and outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services
- Comply with relevant legislative duties
- Have taken appropriate account of the regulatory advice provided by the Scottish Housing Regulator and other regulatory bodies
- Comply with the Scottish Housing Regulator's Standards of Governance and Financial Management.

The Co-operative set up a working group to consider the evidence available to demonstrate our compliance with the above. The evidence is summarised by an assurance dashboard which is underlaid by a bank of evidence. This has assured the management committee that the level of compliance we are reporting is accurate.

Signed by:

.....
Helen Graham, Chairperson

The dashboard shows that we have assessed that we have no areas of material non-compliance [and these have decreased since last year] and that we now comply in two of the seven Regulatory Standards. We also recognise that there will always be areas where self-reflection identifies areas for further enhancement. We are therefore producing a plan of actions we will complete by the 31st of October 2021. This includes the improvements that we had planned to make this year, but did not achieve [primarily due to the impact of Covid 19]. The Management Committee will monitor progress against this plan each month.

This Assurance Statement was approved by the Co-operative's management committee at its meeting on 19th of October 2020. I confirm that that as Chairperson I am authorised to sign the statement on behalf of Hawthorn Housing Co-operative's management committee. It is also signed by or Director who is delegated with leading the day to day operational activities of the Co-operative and ensuring we are provided with appropriate advice and guidance to fulfil our role as committee members.

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Colin Turnbull, Director