Our surpluses in maintaining and improving our tenants’ homes, as well as for pensions and changes to component accounting, contributed to an overall surplus for the year before accounting adjustments of £2.1 million and £4.8 million cash in the bank at 31 March 2020. Our financial base with net housing assets of £106.3 million continues to provide a strong foundation for the Association.

We expect our Factoring portfolio to increase further in the year to come. Our Factoring service has increased its client base within Govanhill and Merrylee. The average time taken to complete non-emergency repairs has improved from 37 days in 2019 to 31 days in 2020. We are committed to resolving problems as quickly as possible.

During the year 2019/2020, the Association let 334 properties. We have continued to provide management services to both the Association and the tenants, this is roughly consistent with 2019 when 340 properties were let. The percentage of reactive repairs completed right first time was 96.19% in 2019 and 95.21% in 2020. The average number of reactive repairs completed per home was 3.62 in 2020 compared to 3.62 in 2019. Satisfaction with our repairs & maintenance service was 99.30% in 2019 and 98.82% in 2020. 85.81% of tenants said they were satisfied with the way the neighbourhood was managed.

We spent £11.2 million of capital on new homes in the year ending 31 March 2020, up from £10.1 million in the previous year. This includes £8.7 million in grant funding towards this expenditure from the Scottish Government and Glasgow City Council. We spent £10.0 million on the purchase of land and improvements to existing homes. We spent £1.2 million on capital repairs, improvements to existing homes, receiving £8.7 million of capital receipts in the year and had £3.8 million of loan facilities it had not yet used at 31 March 2020.

We completed 158 new houses in 2019/2020, up from 128 houses in the previous year. We expect to complete 200 new houses in 2020/2021. We had 1,455 factored properties within 415 blocks and the number of factored properties increased to 1,480 factored properties within 415 blocks. The number of properties in our portfolio increased from 1,455 to 1,480 in one year, which is a significant increase.

The Association draws down £1 million of loan funding during the year and has £1.2 million of loan facilities not yet used at 31 March 2020. The assets of the Association increased by £15 million on the year with £2 million of capital receipts and £13 million of new borrowings. The liability of the Association has increased by £3 million on the year with £2 million of capital payments and £1 million of loan repayments. The overall effect of these movements is to increase the financial stability of the Association.

We are committed to improving our homes to meet the latest building regulations and standards. We have completed many projects to improve the energy efficiency of our homes, including insulation and double glazing. We have also completed many projects to improve the safety and security of our homes, including installing smoke detectors and carbon monoxide alarms.

We are committed to providing a high standard of service to our tenants. We have a dedicated team of repairs & maintenance staff who work closely with other key partners such as the police, local government, and other community organisations to resolve problems as quickly as possible. We are committed to providing a safe and secure environment for our tenants and their families.

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Welcome from Annie

I feel I am in a time warp writing this introduction, simply because the annual report is for the financial year ending March 2020. As you know, life for all of us changed dramatically from Mid-March, however the period covered by this report begins on the first of April 2019 and ends on the 31st of March 2020.

So whilst we are all living out the Covid Pandemic this report will cover very little of the implications for Govanhill Housing Association, that will be reported on next year.

However, on behalf of myself as Chair, and all the committee and staff, it would be remiss of me not to comment on the consequences of this event.

At the time of writing, the office at Samaritan House remains closed in line with Scottish Government Guidance. When our offices do reopen, this will be for essential services and pre-arranged appointments only. At all times we have been following the advice of the Scottish Government and will continue to do so.

With regard to this year’s report we are proud to show improvements in the timescales we have been able to relet homes after they have been returned to us. We have had continued success in acquiring and refurbishing properties in South West Govanhill and we have maintained a high level of service through tenant participation and involvement. Crucially we were able to minimise rent increases whilst embarking on a much-needed rent restructure process to ensure that tenants get the best value for money.

In addition, the Association’s subsidiary, Govanhill Community Development Trust (GCDT), has been successful in securing funding in order to continue to deliver programmes which support the development of our diverse and unique neighbourhood.

May I finish by formally thanking all staff and fellow committee and board members for their tireless work and commitment to our organisation.

Please continue to look after the health of yourself and your loved ones, the best way to do that is to follow Scottish Government guidelines. The more we follow this advice the sooner we will get back to what was normal for us all before.

Take Care

Annie Macfarlane
Development and Regeneration

The Association and its subsidiary Govanhill Community Development Trust invested significantly in development, major repairs, planned maintenance and wider regeneration programmes in Govanhill and Merrylee. This had to be put on hold during lockdown.

- **Total investment during the year was £15.034 million.**
- **The figure for 2018/19 was £12.864 million.**
- **Development and Acquisitions £4.996 million**
- **Major Repairs/Planned Maintenance £9.346 million**
- **Wider Regeneration/Community Development £0.692 million**

Having completed significant new build development projects in the previous 2 financial years, the focus of our capital investment work for 2019/2020 was the continued acquisition and refurbishment of properties in the South West Govanhill area as well as planned major repairs and component replacements. The Association was, however, able to progress proposals for more newbuild housing for social rent on the site at 159 Butterbiggins Road which is due to commence next year.

During the year 2019/2020 the Association acquired a further 65 properties in the South West Govanhill area which will be renovated to a high standard and let for social rent.

Highlights included the completion of 16 & 18 Annette Street in September which was opened to the public for viewing in October 2019. Another significant achievement was the completion of 19 Garturk Street in March 2020, a Grade A listed Alexander ‘Greek’ Thomson building which was in a serious state of disrepair when it was acquired by the Association. All properties in these blocks have been let providing much needed affordable homes for the area.

The Development and Regeneration team also made improvements to existing homes in the year as well as working with the Maintenance team to make ad hoc upgrades to central heating systems and other parts of tenants’ homes. A total of £2.7 million was spent on upgrading our existing properties.

A breakdown of how this was spent can be found below.

<table>
<thead>
<tr>
<th>Category</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-contract work/surveys/Window Replacements Ph 11</td>
<td>£ 18,000</td>
</tr>
<tr>
<td>Bathroom Replacements</td>
<td>£ 24,181</td>
</tr>
<tr>
<td>Upgrades to CO and Smoke detectors</td>
<td>£ 388,270</td>
</tr>
<tr>
<td>Major Backcourt Improvements</td>
<td>£ 390,008</td>
</tr>
<tr>
<td>Central Heating Upgrades and Boiler Replacements</td>
<td>£ 411,773</td>
</tr>
<tr>
<td>Kitchen Replacements</td>
<td>£ 979,203</td>
</tr>
<tr>
<td>Major Works to upgrade Void properties</td>
<td>£238,865</td>
</tr>
<tr>
<td>Various Other Replacements</td>
<td>£ 249,855</td>
</tr>
<tr>
<td><strong>Total spent on improvements to our homes</strong></td>
<td><strong>£ 2,700,155</strong></td>
</tr>
</tbody>
</table>

Regeneration: Govanhill Community Development Trust

**Regeneration Activities**

From March 2020, GCDT staff members played a key role in supporting the community response to the COVID-19 crisis by communicating public health messages to members of the community who do not understand English. At the time of writing GCDT staff members are working hard to support the community during a time of crisis.

Prior to lockdown, the year 2019/2020 was another busy period for Govanhill Community Development Trust.

**Govanhill Thriving Place**

In Autumn 2019, a community connector was appointed to deliver the Thriving Places programme in conjunction with Glasgow City Council, NHS Scotland and Govanhill Housing Association as the community anchor organisation. Over the course of the year the community connector will work with local agencies and the community to deliver the locality plan.
Regeneration: Govanhill Community Development Trust (continued)

Tackling Poverty and Disadvantage
We continue to provide direct support to local people through our multilingual community development workers. We help people in all areas of their life, such as housing, education, employment, accessing local services and providing practical assistance. The COVID-19 crisis has increased the urgency of this work.

Commercial Property
In February 2020 GCDT recruited a marketing & partnership worker who will be responsible for marketing our workspaces and commercial property, as well as building relationships with our commercial tenants and promoting local businesses.

Housing Services
During 2019/2020 the Association continued to focus on providing high quality services for tenants. Some of these services were disrupted towards the very end of the financial year due to the COVID-19 crisis. Staff immediately moved to support the elderly and the most vulnerable in our community through making regular telephone contact with them, a service we know was much appreciated.

In the period between April 2019 and March 2020 the Association delivered for tenants in the key areas of responsive and cyclical repairs, letting properties, dealing with antisocial behaviour, rent collection and income maximisation through our Welfare Rights Officers, occupancy support and factoring.

In the previous year we re-tendered the contracts for both our home maintenance and grounds maintenance contractors, and new contractors were appointed. We began to see real benefits from these changes during this financial year.

Repairs
During 2019/2020 the percentage of tenants who are satisfied with the quality of their home, and our repairs service, remains high.

Over the year we received fewer repair requests and increased our average response time for emergency repairs. More repairs were also completed right first time (i.e. not needing to be revisited within 12 months). Non-emergency repairs took longer on average due to moving to a fuller appointment system giving tenants greater flexibility to decide when repairs would be carried out within their homes.
Housing Services continued

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of tenants satisfied with the quality of their home</td>
<td>91.90%</td>
<td>91.90%</td>
</tr>
<tr>
<td>Percentage of tenants who had repairs carried out in the past 12 months who were satisfied with our repairs &amp; maintenance service</td>
<td>99.30%</td>
<td>98.82%</td>
</tr>
<tr>
<td>Average number of reactive repairs completed per home</td>
<td>3.58</td>
<td>3.62</td>
</tr>
<tr>
<td>Average time taken to complete emergency repairs</td>
<td>1.77 hours</td>
<td>1.99 hours</td>
</tr>
<tr>
<td>Average time taken to complete non-emergency repairs</td>
<td>5.00 days</td>
<td>4.32 days</td>
</tr>
<tr>
<td>Percentage of reactive repairs completed right first time</td>
<td>96.19%</td>
<td>95.21%</td>
</tr>
</tbody>
</table>

Lettings and Rent Collection

During the year 2019/2020 the Association let 334 properties to tenants, this is roughly consistent with 2019 when 340 properties were let. The average time to let a property improved from 37 days in 2019 to 31 days in 2020.

Factoring

Our Factoring service has increased its client base within the year from 1,455 to 1,480 factored properties within 415 closes.

We expect our Factoring portfolio to increase further in the coming year, providing cost effective common property management services to both the Association and homeowners within Govanhill and Merryilee.

Anti-Social Behaviour

There was a slight increase in reports of anti-social behaviour with 171 reports made in 2020, up from 158 in 2019. Satisfaction with neighbourhood management remained reasonably high; 85.81% of tenants said they were satisfied with the way the neighbourhood they live in was managed. We work closely with other key partners such as the police, environmental health and cleansing, among others, in Govanhill Service Hub to address anti-social and estates issues in a joined-up way to resolve problems as quickly as possible.

Finance Matters

The Association continues to operate from a strong financial base with net housing assets of £106.3 million and £4.8 million cash in the bank at 31 March 2020. Our overall surplus for the year before accounting adjustments for pensions and changes to component accounting estimates was £2.1 million and we continue to invest our surpluses in maintaining and improving our tenants’ homes. We spent £11.2 million of capital on new homes and improvements to existing homes, receiving £8.7 million in grant funding towards this expenditure from the Scottish Government and Glasgow City Council. The Association drew down £1 million of loan funding during the year and had £3.8 million of loan facilities it had not yet used at 31 March 2020.
Management Committee

Catherine (Annie) Macfarlane (Chairperson)
John McLardie (Vice Chairperson)
Elizabeth Klein (Secretary)
Keith Kintrea (Treasurer)
Mujeeb Ur Rehman
Ghazala Hakeem
Barbara Robertson
James White
Iain Doherty
Robert Findlater
Wiima Logan
Celine Lecompte Whitby (Co-opted 22-May-2019)
Jessica Yuill (Retired 5-Sep-2019)

GCDT Board Members

Keith Kintrea (Chair)
Barbara Robertson
Annie Macfarlane
James White
Mujeeb ur-Rehman
Joyce Hardie
Tony Crosbie
Mary Carson

Finance Matters

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Housing Services continued

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Lettings and Rent Collection

During the year 2019/2020 the Association let 334 properties and 5.9% of our Lettings portfolio were let. The average time to let a property to tenants, this is roughly consistent with 2019 when 340 properties were let. The average time to let a property to tenants, this is roughly consistent with 2019 when 340 properties were let. During the year 2019/2020 the Association let 334 properties and 5.9% of our Lettings portfolio were let. The average time to let a property to tenants, this is roughly consistent with 2019 when 340 properties were let.

Percentage of reactive repairs completed right first time 96.19% 95.21%
Average time taken to complete non-emergency repairs 5.00 days 4.32 days
Average time taken to complete emergency repairs 1.77 hours 1.99 hours
Average number of reactive repairs completed per home 3.58 3.62
Percentage of tenants who were satisfied with our repairs & maintenance service 99.30% 98.82%
Percentage of tenants satisfied with the quality of their home 91.90% 91.90%

What we spent our money on

Community Benefit Societies Act 2014, Register No 1791 R(S). Govanhill Housing Association Ltd is a Registered Social Landlord with the Scottish Housing Regulator, Govanhill Housing Association Ltd is a registered Scottish Charity No SC010307. Govanhill Housing Association Ltd is registered under the Co-operative and Housing Association (Scotland) Acts 1982 and is a member of the Scottish Co-operative Association Limited. The Association continues to operate from a strong financial base with net housing assets of £106.3 million. We spent £11.2 million of capital on new homes and improvements to existing homes, receiving £8.7 million in grant funding towards this expenditure from the Scottish Government and Glasgow City Council. The Association drew down £1 million of loan funding during the year and had £3.8 million of loan facilities it had not yet used at 31 March 2020.

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Tel: 0141 636 3636  Email: checkin@govanhillha.org

5.9% 20.9%
8.8% 19.7%
18.2% 26.1%