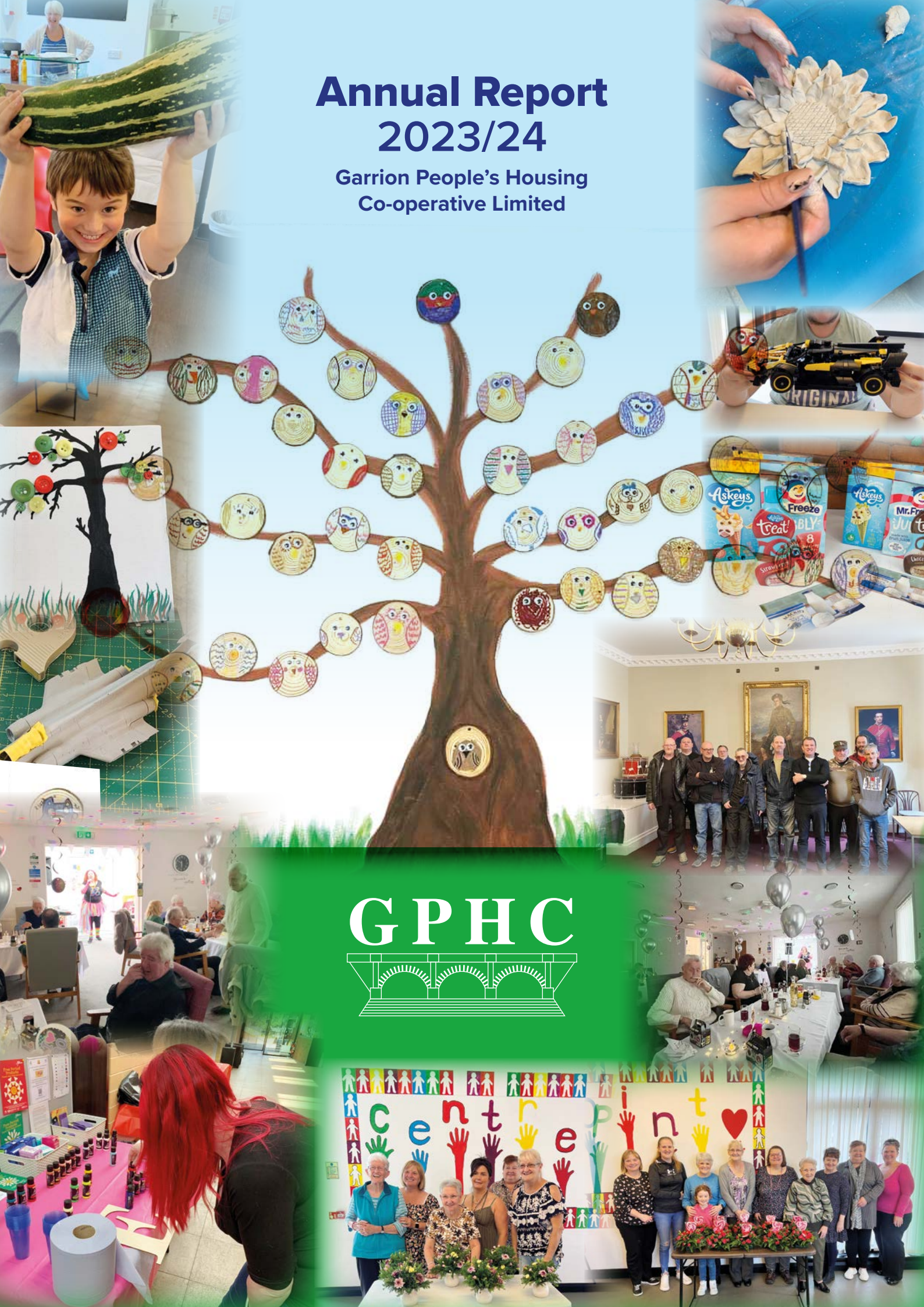


Annual Report 2023/24

Garrion People's Housing
Co-operative Limited



Chair's Welcome

Enjoy our 2023/24 Annual Report.....

Over the past year, our Co-operative and the broader social housing sector have faced numerous challenges and changes. As always, we have met these challenges head-on.



Firstly, I would like to acknowledge the departure of our Director, Cathy Brien, at the end of March 2024. Cathy, who joined the Co-operative in 1993, has significantly contributed to our organisation's success. Her dedication and hard work have been instrumental in reaching our current achievements. Cathy was well-regarded by everyone she worked with, including colleagues and Committee Members like myself. We extend our heartfelt thanks and best wishes to Cathy for a happy retirement.

While Cathy submitted her notice, the Scottish Housing Regulator made a number of requests to ensure the Co-operative has complied with all requirements prior to us advertising the post. This resulted in them asking to see the latest Business Plan and the last Option Appraisal carried out by the Co-operative. As we had completed both, these were sent on immediately and we were then given the ok to advertise for a new Director. We are grateful to any agencies who assisted us with parts of the Business Plan review, a document that is updated regularly, but is a 3 year plan that sets out the Co-operative's strategic aims and objectives.

Following a comprehensive recruitment process, we are pleased to announce that Paul Lennon, our Deputy Director, has accepted the position of Director. With 25 years of experience at the Co-operative, Paul is well-equipped to continue our mission of providing high-quality services to our tenants. Paul's vision includes ensuring tenant satisfaction, maintaining well-kept homes

and upholding strong governance and financial stability. As Chair, I am confident, along with the rest of the governing body (Committee), that Paul will uphold these standards.

The cost-of-living was probably the one of the toughest issues to deal with in the year. My thanks go to all staff at the Co-operative, this includes the Community Development section, who secured sources of funding to ensure tenants affected by the cost-of-living were given the assistance they needed and feedback shows this was definitely the case.

Tenant safety remains a top priority for us. We are committed to ensuring the safety of our tenants and residents, and we are proud to report 100% compliance in critical areas such as gas safety, electrical safety, fire safety, asbestos management, water safety and testing as well as damp and mould prevention. The Management Committee receives monthly safety performance reports for our estate and homes, providing us with the necessary assurance.

During the year major planned improvement work was paused, something that was agreed by our Management Committee during 2022/23 due to the rising interest rates and inflation costs soaring. The most recent stock condition survey allowed for this and we are currently looking at replacing kitchens and boilers in our Law View development.

We have also had a solid Management Committee with members who have varying skills and talents and these all contribute well to Committee meetings and decision-making. Two of our Committee Members during the year were also social housing employees, both with varying degrees of skills and experience in the social landlord sector, one being a senior member of staff from a Housing Association in Glasgow.

We are pleased to report once again excellent performance in tenant relations, repair response times, and rent collection. My thanks go to all staff for ensuring the Co-operative consistently provides value for money to our tenants.

There were a few staffing changes during the financial year, detailed later in this report. Additionally, our Management Committee has been robust, with members bringing diverse skills and talents that greatly enhance our meetings and decision-making processes.

I am grateful to all members of the Management Committee for their contribution during the year. Training has been high on the agenda, and I am delighted to see that this has been followed through into the next year. It is very important that any on our Committee (governing body) is trained in key areas where decisions are being made. This was evident in October 2023 when we submitted our latest Annual Assurance Statement to the Scottish Housing Regulator (SHR).

This confirmed that we, as a Committee, were assured with the evidence presented to us by staff, that the Co-operative met all of the Regulatory Standards for social landlords. Following on from submitting our Assurance Statement to the Scottish Housing Regulator, they assess each statement and publish an Engagement Plan for each landlord. The plan includes a “regulatory status” that indicates whether the landlord meets regulatory requirements. We are once again delighted that our engagement plan published in March 2024 classed Garrion as ‘compliant’. They needed no further information from us except the standard returns we submit every year including financial returns and performance information.

We have conducted regular audits on tenant and resident safety, and we are pleased to report full assurance from these audits. As we move into 2024/25, we plan to continue with additional checks and audits to maintain our excellent safety record.

Centrepoin continues to host several Outreach Clinics, including the AFTAR (Advice for Tenants and Residents) project, Social Security Scotland, and various other advisory groups. These initiatives have been highly successful, with the AFTAR project being fully booked every week.

Throughout the year and beyond, we reviewed and approved several key policies. I am pleased to see these policies implemented after thorough discussions, training sessions with staff

and Committee Members, and sometimes with input from specialists in the policy being drafted.

Our Internal Audit Programme is on track, with each audited theme receiving full assurance throughout the year. This included finance, tenant safety and allocations. As usual, our external audit was conducted before the Annual General Meeting (AGM) in September 2023, and our auditors confirmed that our controls and processes are robust, with minor recommendations already addressed.

Looking ahead to 2024/25, I am excited about the opportunities before us. Despite the tight financial climate nationwide, we are committed to ensuring our tenants receive value for money while keeping rents reasonable and affordable. We remain dedicated to our Planned Investment Programme, ensuring timely replacement of components. Balancing our investment programme with rent levels set at less than half of inflation has been challenging, but we are optimistic about the economic recovery and more stable financial forecasts.

This report highlights many of the year’s achievements. I would like to express my gratitude to all our tenants, whose support enables us to invest and manage costs effectively. My thanks also extend to everyone connected to the Co-operative, including contractors, suppliers, consultants, stakeholders, and lenders, for their invaluable contributions throughout the year. We are particularly grateful to funders for their continued support.

As we move into 2024/25, we aim to strengthen the Co-operative’s position across all service areas, maintaining strong governance and financial stability.

I hope you enjoy reading the annual highlights for 2023/24. The report is available online and will also be distributed in magazine format to all our tenants and stakeholders as needed.

Victoria Dallas

Victoria Dallas
Chair

About this report

This is our Annual Report which we produce every year on our performance. The report focuses on the Co-operative's achievements, activities and financial performance during the year 1 April 2023 to 31 March 2024.

In addition, some of the results shown in the report are taken from our Annual Return on the Charter (ARC) which is a report we must provide

to the Scottish Housing Regulator (SHR) every year. The Charter sets out the outcomes and standards of services, that we, as your landlord should meet.

Our Annual Return on the Charter for the year 2023/24 is available on the Scottish Housing Regulator (SHR) website

<https://www.housingregulator.gov.scot>

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Customer/Landlord Relationship

Tenant overall satisfaction with our services **89.38%**
Scottish Average 86.49%



Participation

Ways you can get involved.....

You can do this in several ways and always at a level you are comfortable with.

If you would like to get involved in any way, we would love to hear from you!

Respond to
satisfaction surveys
or consultations

Join a
volunteering or
community group

Join other Focus Groups
on policy reviews and
shaping services

Participate or
volunteer in
community activities
within CentrePoint

Join our
Rent Review
Focus Group

Become a member for £1. This entitles you to attend the Annual General Meeting and potentially stand for election, or be nominated to the Management Committee

Come along to
Estate Walkabouts
and join our Estate
Management Focus
Group

We believe your knowledge and experience of the services we provide is the best way for us to learn and improve. It involves sharing information, respecting different views and perspectives, problem solving and working together.

Tenant satisfaction with
opportunities to participate

86.25% Scottish Average 87.67%



Communication

Tenant satisfaction at being kept informed **90.00%**
Scottish Average 90.46%



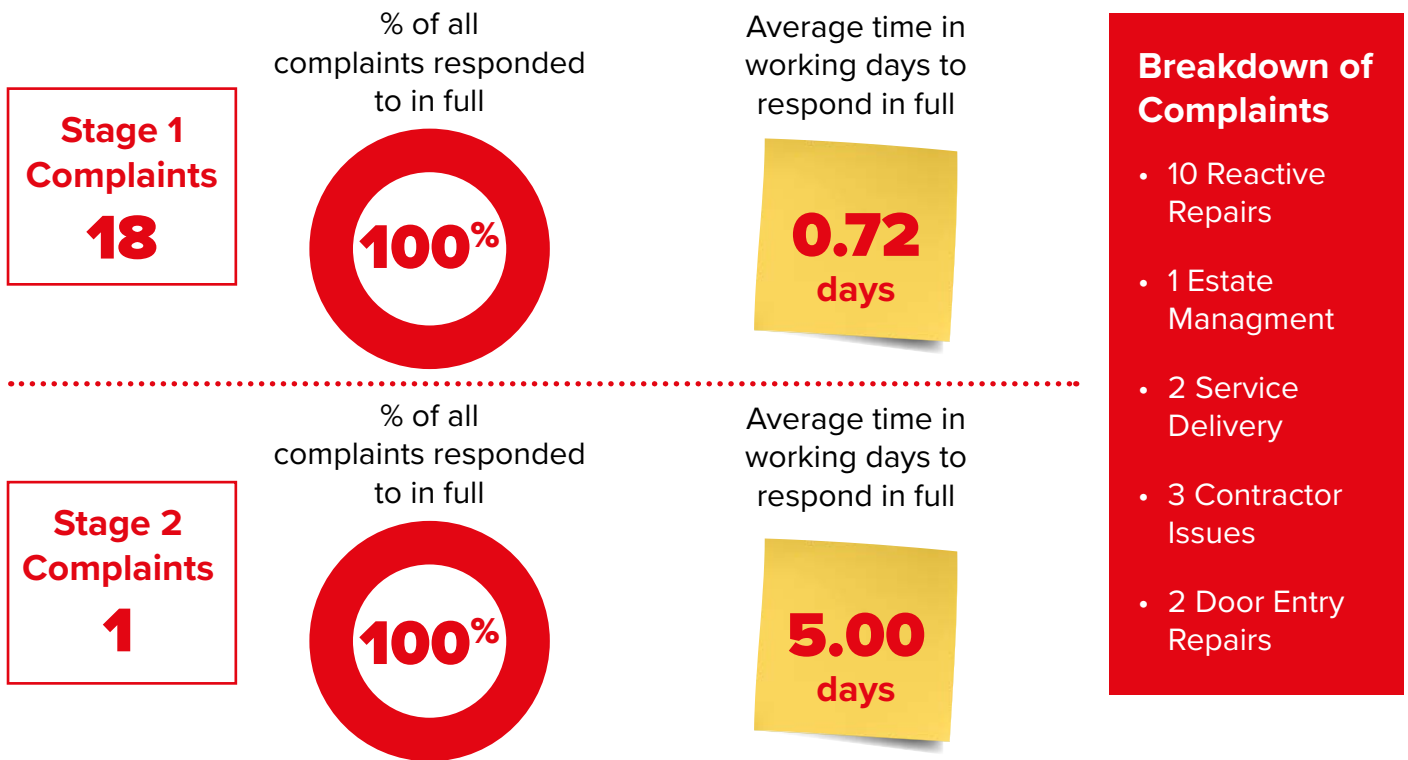
We understand communication is vital in our service delivery. We offer many ways to engage with you either by face to face at the office or your home, by our newsletters or annual reports, on our website, notifications via Facebook, by telephone and texting, emailing and satisfaction surveys.

The Co-operative will commission its 3 yearly independent Tenant Satisfaction Survey next year however, we will continue to carry out in-house satisfaction surveys throughout the year.



Complaints & Compliments

We Value Your Feedback..... We received 19 complaints in 2023/24 against 22 complaints in 2022/23.



Learning from Complaints

Your feedback is welcome to help the Co-operative understand your needs and review our services to you. It allows us to make improvements and changes where we can.

Complaints give us valuable information which

enables us to deal with them and ensure that the same things don't happen again.

We provide quarterly reports to our Management Committee on our performance on handling complaints and any lessons learned.

Examples of complaints and how we dealt with them....

You said.....

We did.....

Delay in repair works being carried out from contractor. Several tenants involved.

No response from contractor. Instructed a different contractor. All tenants delighted with the service and standard of works. Initial contractor no longer carries out work for the Co-operative.

Door entry system damaged and delay in it being repaired.

Several tenants in the block failed to provide access. Pursued access and repair was able to be carried out. Received very positive feedback after works completed.

Compliments Received

Several tenants were extremely “grateful for the support they were given from housing staff during difficult times in their lives”

Contractors and Co-operative were praised on the “high standard of workmanship when carrying out a medical adaptation to my home by installing a new bathroom.....it has made a great difference to us.”



“The contractor who fixed the problem with the water not running away at my shower were brilliant”

“Our AFTAR Project provides a great service to tenants, couldn’t do without them”.

“Many thanks for the hard work and effort put in by all staff for the Law View “40th” party that took place”.

Equality & Diversity

We are committed to ensuring that we promote equality and diversity in all aspects of the service we provide.

Our priority for the year ahead is to ensure we gather feedback at any given opportunity to collate information to help us understand our tenants needs and priorities.

We are committed to undertaking a full profiling exercise of all tenants in gathering relevant equality information, this will ensure we have up to date equality data for all our tenants.

This will assist the Co-operative to deliver a housing service which is recognising individual needs and continuing to treat everyone fairly and with respect and meeting our legal obligations on Human Rights.



Different Formats

Within our publications we strive to make them as accessible as possible to everyone. Should anyone require a copy in large print, audio or in another language, please contact the office and we will be happy to assist.



Housing Quality and Maintenance



**Scottish
Housing
Quality
Standard**

100%

of Garrion's homes met
the Scottish Housing
Quality Standard

Scottish Average of 84.36%



**Emergency
Repair Time**

2.21hrs

was the average
time to complete
emergency repairs

Scottish Average 3.96 hours



**Reactive
Repairs
"Right First
Time"**

98.62%

of reactive repairs
completed "right
first time"

Scottish Average 88.41%



**Repairs or
Maintenance
Satisfaction**

93.10%

of tenants satisfied with
the repairs service

Scottish Average 87.31%



**Energy
Efficiency
Standard for
Social Housing
(ESSH)**

100%

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



**Non-
emergency
Repairs**

3.83 days

was the average time
to complete non-
emergency repairs

Scottish Average 8.95 days



**Gas
Servicing**

100%

compliant with our gas
servicing



**Quality of
Your Home
Satisfaction**

88.75%

of tenants satisfied with
the quality of your home

Scottish Average 84.01%



Repairs & Maintenance

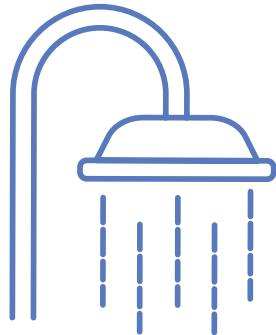
Grant funding received from Scottish Government for **7** Medical Adaptations

Total cost of adaptations in the year - **£21,821**

Average Time to Complete an Adaptation – **16.71 days**

3

Wet Floor
Showers



1

Shower & wet
wall above
existing bath

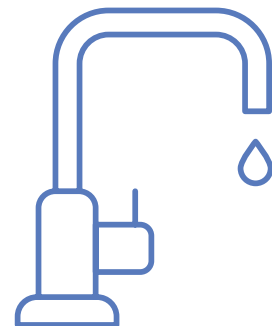


Properties fitted
with banisters
and handrails

2

1

Mixer
taps



Repair Satisfaction

We carry out quarterly repair satisfaction surveys to tenants who have had repairs carried out to their home.

This feedback allows us to monitor the quality of our repairs service and that of our maintenance contractors. It is vital to help us monitor the service we provide and ensure a high level of satisfaction is maintained.

All of those who have completed the surveys were entered into a prize draw and winners were announced in the quarterly newsletters.





Housing Quality and Maintenance

Investing and Maintaining Our Homes

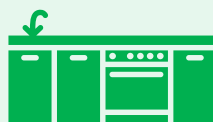


Total Investment Costs 2023/24:

£21,890



4 Close Entry System replaced



1 Kitchen fitted before re-letting



3 New External Doors



Phased LED close light replacements. Aim to complete all closes by end March 2025

Cyclical Maintenance



Gutters & Downpipe Cleaning at Law View, Heathfield and Hopefield Gardens

75 Electrical Inspection Condition Reports carried out



Gas servicing to all our properties with gas central heating

100% Compliant



Power wash bin stores at Heathfield every 3 months and **canopy cleaning** every 6 month



Close Cleaning Spend - **£12,480**

Fortnightly communal stair and close cleaning & 2 deep cleans





Housing Quality and Maintenance

Kerbside Uplifts

4 Kerbside Uplifts within our estates costing **£6,480**



Regular Litter Picking in estates costing **£4,262**

Landscaping Contract



£26,366 was spent on Landscaping works throughout our estates



Planned Maintenance

We have previously reported to tenants that due to the rising costs in interest rates, high inflation and uncertainty within the financial climate we would pause any Planned Maintenance Programmes for 2023/24.

Our Stock Condition Survey (SCS) allowed for this as our properties were surveyed in 2022/23 and the SCS report stated we would pause Planned Maintenance for a year and still meet all of our Scottish Housing Quality Standards requirements. It was a difficult decision for the Co-operative to take and we were grateful for all tenants who showed complete understanding.

We are happy to say that in the year 2024/25 we will be commencing again with our Planned Maintenance programme starting with new kitchens and boilers to our Law View development in Overtown.

All contracts are procured in line with recommended best practice and legislation as set out in the Scottish Procurement Act 2014. We set our budget and programme for Planned Maintenance annually.

We also have a set of five-year financial projections which tie in with our Investment Programme and will keep tenants updated in newsletters about what will be happening next in terms of any major programmes of work. The decision to pause Planned Maintenance did not impact on our ability to carry out day to day repairs or component replacement work such as new boilers and kitchens/bathrooms where urgently required. Our 2024/25 annual report will provide progress in this area.



Keeping our Tenants Safe in their Home

Keeping tenants and residents safe in their homes and neighbourhoods is a top priority for the Co-operative and it is vital we ensure the trust and confidence of tenants in the safety of their home.

As a housing provider, we must meet and maintain all statutory, legal and regulatory standards and requirements to ensure our homes are safe and we do this through routine inspection programmes and undertaking work

e.g. electrical inspections, annual gas safety checks and servicing (if applicable).

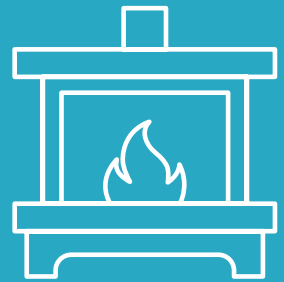
We have reported our performance through our governance structure and to the Scottish Housing Regulator and comply with all relevant safety requirements throughout the year within the areas noted.

We strive to maintain 100% compliance with the Health and Safety Standards and Regulatory Requirements.

**Fire Safety
Compliant**



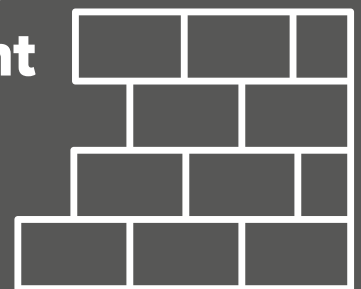
**Gas Safety
Compliant**



**Electrical
Safety
Compliant**



**Asbestos
Compliant**



**Water Safety /
Legionella
Compliant**



**Damp & Mould
Compliant**





Managing Your Home & Community

Estate Management Services

Managing our estates is a vital part of the housing management service. We aim to ensure that tenants enjoy a clean tidy and peaceful environment.

Our estate management service involves:-

- ✓ Housing and maintenance staff carrying out regular estate and close inspections
- ✓ Providing a litter picking services within our estates
- ✓ Housing staff carrying out regular garden inspections
- ✓ Liaising with North Lanarkshire Council services and other partner agencies
- ✓ Multi-agency working to identify initiatives to reduce crime and improve the appearance of the estates
- ✓ Providing regular kerbside bulk uplifts
- ✓ Working to ensure sustainability of tenancies by ensure communities are attractive and safe places to live
- ✓ Liaising with our Estate Management Focus Group
- ✓ Staff volunteering days in the community

Come along and Join our Estate Walkabouts...

We are committed to ensuring the estates you live in are maintained to a high standard.

Throughout the year we have carried out **2** Estate Walkabouts with tenants and staff as part of our Estate Management Focus Group.

Being part of this walkabout allows tenants to identify and discuss any issues within their estates. The group can identify any areas which need improvements or could enhance the area and can influence any decisions we make.

The dates of our Estate Walkabouts are advertised in our newsletters, website and the Co-operative's Facebook page.



Law View Housing Surgery

The housing and maintenance staff held several housing surgeries within the warden's office at Law View during the year.

This gave tenants the opportunity to speak to staff from the Co-operative regarding any housing or maintenance issues they may have.

Law View Celebrates its 40th Anniversary

In October last year, Law View celebrated its 40th Anniversary. To celebrate, the Co-operative hosted an 80's themed party.....a great evening was had by all.





Veterans in our Community

Thanks to funding kindly donated from the Chain Gang formerly at Forgewood Community Centre and transport provided by the VC Hub in Craigneuk....it made it possible for the Veterans to enjoy a day trip to the Royal Highland Fusilier Museum in Glasgow.



Anyone who is a Veteran is welcome to come along to our regular Veteran Meetings. You can come along and catch up with other local Veterans....**they are held on the last Thursday of every month from 11am to 1pm at CentrePoint.**



Christmas Hampers



Once again, the Co-operative purchased some Christmas treats and goodies to make up Christmas Hampers to distribute to the community. These were given out to **7** lucky households who were picked at random.

Veterans also enjoyed a lovely Christmas lunch provided by the Co-operative.....

MacMillan Coffee Morning



We held a MacMillan Coffee Morning in Centrepont on 28 September which raised £150 for a great cause.



Managing Your Home & Community

Tenant satisfied with the management of your neighbourhood

88.12%

Scottish Average 84.68%



Anti-social Behaviour

We managed **30** neighbour nuisance behavioural complaints during the year.

Complaints of this nature cover a variety of issues including loud music, litter, parking issues, dog fouling & barking, smoking and fly tipping.

We understand complaints of this nature can be upsetting and distressing to tenants and we deal with these as swiftly as possible to avoid them escalating to a more serious nature.

Category A
5 Working Days

Category B
10 Working Days

Category C
20 Working Days

6 cases of a more serious nature classed as Category B were dealt with in 2023-24. Due to their nature, they generally take longer to reach a resolution as they normally require working along with other agencies such as Police Scotland and Social Work Services.

100% of these cases were resolved within timescales.

Scottish Average 94.29%

**Excessive/
Regular Noise
Nuisance**
3

**Youth
Nuisance**
1

Drugs
1

**Neighbour
Dispute**
1



Access to Housing Support

Advice for Tenants Residents Project (AFTAR)

We were sorry to say farewell to Robert Mummery our Income/Money Advisor who retired at the end of March after being with us for an impressive 6 years!

Our new Advisor, Jodie McBride, was appointed as Robert's successor and she is continuing this vital service to our tenants.

They provide a free, impartial and confidential service to our tenants and residents with all aspects of welfare benefits helping them to maximise their income to maintain their tenancy and prevent financial crisis.

All new or prospective tenants are offered a "new tenant financial health check" with this service.

This greatly helps prospective tenants to make an informed choice about affordability before they accept the tenancy. It also provides vital assistance to those new tenants moving into their home to enable them to sustain their tenancy.



The project offers a unique service of a holistic one stop shop with:

Money / debt advice

Financial capability

Income maximisation

Welfare benefits advice

Support with energy advice, billing, fuel debt and energy efficiency



Tailored housing advice

Digital inclusion / employability

Assisting with grant applications for household goods to settle into their new home or sustain their tenancy

Our AFTAR project provided by Citizens Advice Bureau has assisted tenants with all aspects of welfare benefits, achieving significant awards in terms of financial help.

In 2023/24, this service delivered the following outcomes:-

166

households have been assisted via the AFTAR service

41

tenants have been assisted with Digital Inclusion/ IT, Employability and Online Benefits

£114,888

has been secured in financial gains for tenants and residents



Access to Housing Support

Local Community Foodbank

For those tenants and residents who struggle to make ends meet with the cost-of-living crisis we have signposted them to the local food bank.

South Wishaw Parish Church welcomes anyone to go along and drop in on a Tuesday and a Friday and select from food they have available. In addition, there is a community café/space with access to various support agencies and services.



Tenancy Sustainment

It is vital that we help tenants sustain their tenancy where we can and make them feel part of the community. Tenancy sustainment contributes to stronger, more cohesive communities enabling them to flourish.

When tenants and residents stay in one place for longer periods, they build relationships with neighbours, participate in community activities, and invest in their local area.

We have continued to support **8** new tenants with paint packs to help them decorate their home where the decoration is deemed as poor.

A settling in visit is carried out to every new tenant within 6 weeks of them moving into their new property.

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.

Should any new tenant require support with an application for a Scottish Welfare Fund to provide furniture, carpets and white goods, assistance can be provided via our AFTAR Project.

We monitor on an ongoing basis any tenancies that have ended within a 12 month period from their tenancy start date in order to identify any trends.

There were **4** tenancies that ended under the 12 months, one was due to a tenant who sadly passed away and the other reasons are:-

1 Neighbour
Dispute

1 Financial



1 Moved
out of
area



During 2023/24 **85.71%** of new tenancies were sustained for more than a year



Access to Housing

We work in partnership with North Lanarkshire Council and 6 other Registered Social Landlords (RSL's) as part of the North Lanarkshire Common Housing Register (CHR).

The CHR offers a one stop approach to applicants and allows them to complete one application form which lets them apply for social rented housing owned by any of the partner landlords.

The application is assessed in line with the pointing framework and points are automatically awarded depending on the individual's housing, support and health needs.

We also ensure that our tenants are provided with good quality information on their housing options to allow them to make an informed choice and decision about the range of housing options available to them.

We are committed to homeless prevention, utilising a multi-agency approach to ensure people at risk of losing their homes obtain advice on preventing homelessness and have access to advice on housing options and tenancy support.

In addition, we will continue to work with North Lanarkshire Council and our partner landlords in supporting tackling homelessness via our Common Housing Register on homelessness cases.

Where we can meet the needs of the applicants on the homeless list we will do so. We are however very proactive in our approach to helping ease homelessness by offering suitable accommodation to applicants who are in extreme housing need and have on many occasions prevented them from having to apply via the homeless route. We will continue to work with our partners at North Lanarkshire Council to alleviate homelessness.

We re-let **25** of our homes in 2023/24 and allocated them as follows:-



Turnover of stock – **25** Lets





Getting Good Value from Rents and Service Charges

Value for Money

Achieving value for money is important to us and we want to ensure we provide high quality and cost-efficient services that meet your aspirations. We continually look at where we can reduce costs without impacting on the quality of the service we deliver.

Tenants who feel their rent represents good value for money



81.88%

Scottish Average 81.59%

Rent Lost through properties being empty amounting to £1,932



0.17% of annual rent

Scottish Average of 1.39%

Average number of days to let 25 properties



7.04 days

Scottish Average of 56.73 days

Total rent collected during 2023/24



100.39%

of annual rent receivable

Scottish Average of 99.43%

% Gross rent arrears of rent due



2.29%

Rent arrears as % of annual rent receivable of £1,135,642

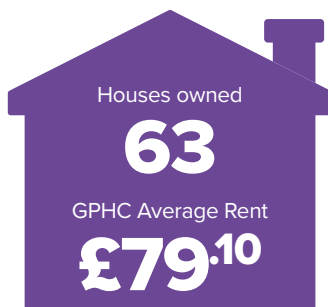
Scottish Average of 6.74%

We strive to re-let our properties as quickly as possible to minimise any rent loss

We review our rent charge on an annual basis. When considering applying a rent increase, we take into consideration affordability to tenants and the cost required to have sufficient income to continue with the high quality of service and maintenance to your home. When this exercise is carried out, we consult with tenants on the proposed rent charge.

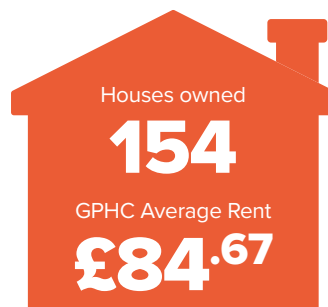
Rent and Service Charges

1 bedroom



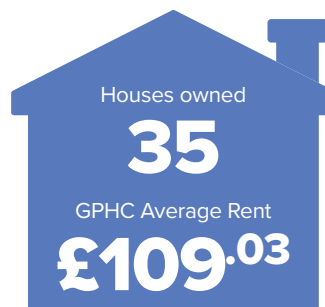
Scottish Average £87.87

2 bedroom



Scottish Average £90.29

3 bedroom



Scottish Average £98.30

Total Houses owned

252

Total Rent Due for 2023/24

£1,133,710

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

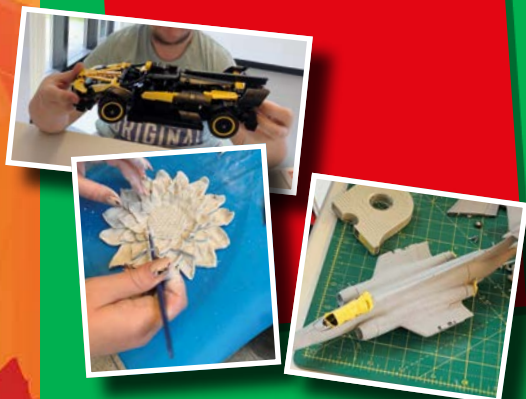


What's been happening in our Communities during 2023/24

Thanks to funding secured, we were once again able to continue to support people across the Gowkthrapple community by a wide selection of events, activities and training courses. This helped address the issues of loneliness, social isolation, health & well-being and reduce the impact of poverty.

We delivered a series of events and activities including –

Over 20 Men's Groups



Women's Cancer Support Group



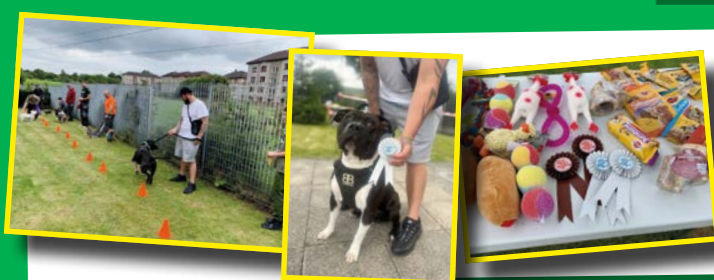
4 Community Clean Ups



Delivered over 35 Breakfast Blether Sessions



45 Line Dancing Sessions



Law View



Each month at Law View we delivered a series of 12 fun filled social events with food and friendship. These events included a lovely Christmas Lunch, Summer Garden Parties and party to celebrate the 40th Anniversary of Law View.

During the summer we delivered two lovely summer fun days at CentrePoint with a mixture of food, fun, games and activities and for our four-legged friends a fun doggie day.



What's been happening in our Communities during 2023/24



Our community garden continues to grow with weekly sessions supported by our community gardener, resulting in a lovely 'harvest' event in October.

We have supported the newly created Gowkthrapple Community Volunteer Group as they start to deliver events and activities for their local community, one being the monthly bingo sessions.....we are looking forward to seeing them progress.



During the winter months we helped lessen the impact of the cost-of-living crisis within our community by delivering a series of classes for cooking on a budget, practical sessions and digital drop ins as well as providing, information, support and advice.

Enjoyed some Arts and Crafts



During the year we delivered a series of training sessions including Food hygiene, First Aid and Mental Health First Aid.

Thanks to the funding from Cash for kids we were once again able to help local families again this winter.



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 both the Gowkthrapple and Forgewood communities.

Over the past year we have secured over **£170,000** of external funding to support our programmes across our local communities.

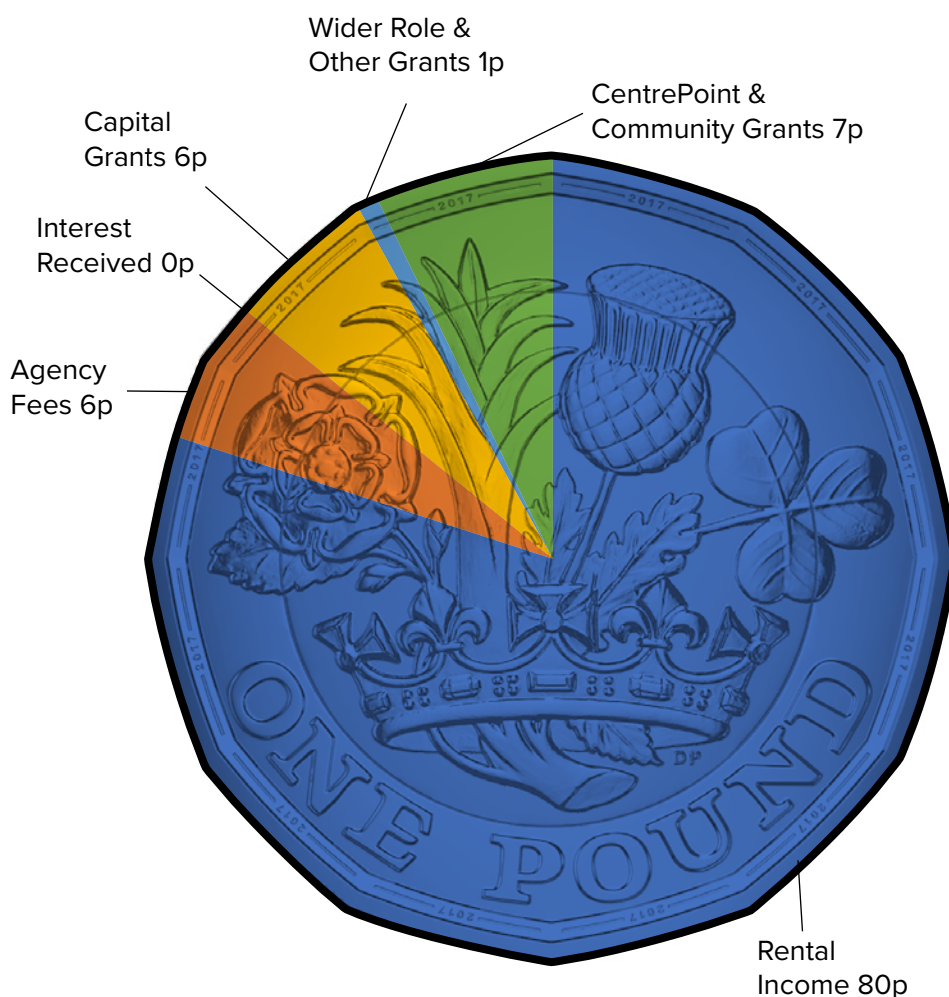
Securing this funding and working with local partners is vital in helping us deliver an extensive programme of community activities and support services locally.

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



Income

“where every penny in the £1 came from”



This year saw our rental income charges increase to £1,117,866 which is a small increase from the previous year. The level of work we carry out on behalf of other organisations increased to £77,379.

Community Centre and other income totalled £122,480 which was received and used on community projects within the local area. This has dropped from the previous year due to a reduction in grant income.

Other capital grants remained steady in comparison to the preceding year. Overall, our total revenue for the year increased by 2% on last year.

INCOME	AMOUNT	% COSTS
Rental Income	£1,117,866	80%
Agency Fees	£77,379	6%
Interest Received	£6,580	0%
Capital Grants	£83,033	6%
Wider Role & Other Grants	£11,286	1%
CentrePoint & Community Grants	£101,210	7%
Total Income	£1,397,354	100%



Expenditure

Rising costs and high interest rates had an impact on our expenditure during 2023/24. Several of our suppliers issued us with cost increases above inflation which resulted in an overall operating deficit.

The management and maintenance administration costs increased to £837,659 with insurance and software costs providing the highest increase. Several one-off exercises were also carried out during 2023/24 such as cloud migration and Director replacement.

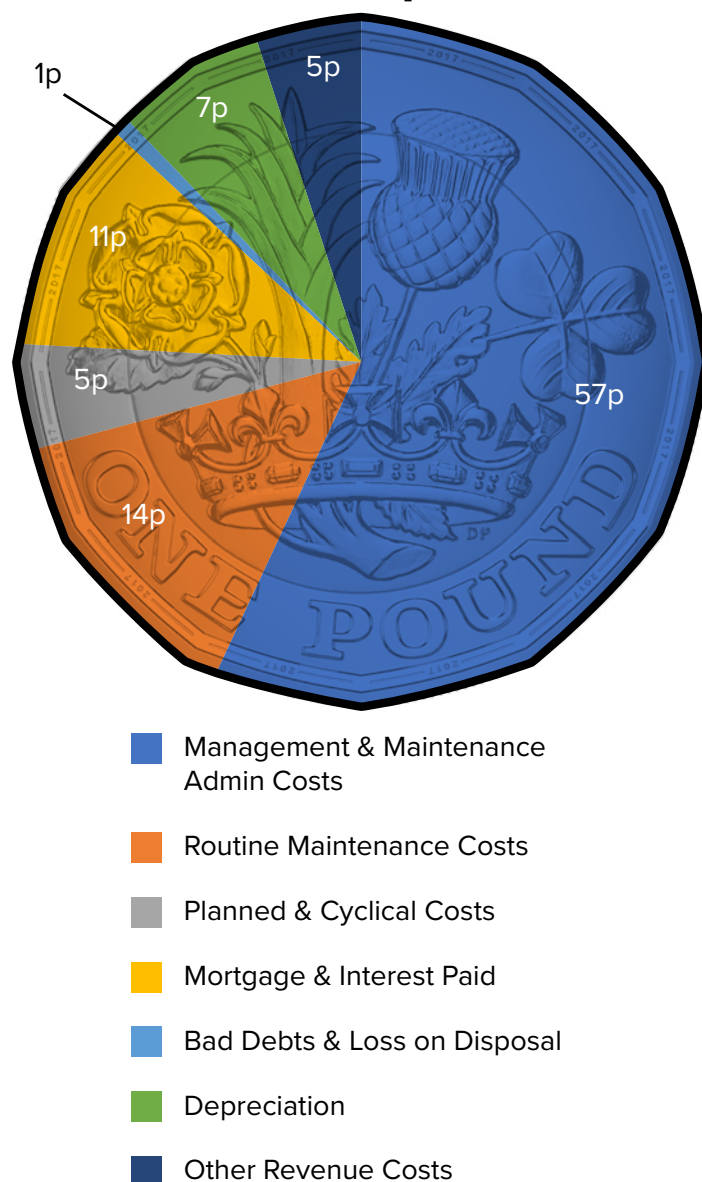
We have a unique staff sharing arrangement with Forgewood Housing Co-operative in Motherwell, which results in Garrion receiving payment for use of our key staff to Forgewood Housing Co-operative. This in turn also means that we pay for the services of Forgewood staff.

We spent £203,525 on routine and reactive repairs which was up 12% from last year. We also spent £68,365 on planned and cyclical repairs in 2023/24 which will provide a longer lasting improvement to our homes and surrounding areas.

Bad debts and loss on disposal totalled £18,541. The majority of this figure was a write off of former tenant arrears which was a one-off exercise.

Interest payments on our loans increased in 2023/24 to £164,090 with interest rates remaining high throughout the year.

“how every penny in the £1 was spent”



EXPENDITURE	AMOUNT	% COSTS
Management & Maintenance Admin Costs	£837,659	57%
Routine Maintenance Costs	£203,525	14%
Planned & Cyclical Costs	£68,365	5%
Mortgage & Interest Paid	£164,090	11%
Bad Debts & Loss on Disposal	£18,541	1%
Depreciation	£95,063	7%
Other Revenue Costs	£71,621	5%
Total Costs	£1,458,864	100%



Our Annual Assurance Statement

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

In October 2023, the Co-operative submitted our fifth Annual Assurance Statement to the Scottish Housing Regulator (SHR).

Following a robust self-assessment, the Management Committee considered that Garrion People's Housing Co-operative is compliant with the requirements of the

Regulatory Standards of Governance and Financial Management and submitted an Assurance Statement to that effect.

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

The Assurance Statement advised the Scottish Housing Regulator that the Co-operative was fully compliant with the Standards of Governance and Financial Management.



Asset Management Strategy

The Asset Management Strategy aims to ensure that our properties provide good quality homes and environments for our tenants that are well maintained to maximise their life and to protect the investment in the properties.

Our stock is assessed every 3 years to ensure it meets our business needs. Furthermore, towards the end of the reporting year we worked with a specialist in asset management and drafted a new Asset Management Strategy that will meet the needs of the Co-operative and the tenants going forward for future years. The vast majority of our policies are available on our website.

Energy Efficiency Standard for Social Housing (EESH) 2

After full compliance with EESH 1 targets, targets set for the collation of EESH 2 data has been put on hold by the Scottish Housing Regulator for 2023 and 2024, but we still work with a view to that being lifted and our work on EESH continues as normal.

We will wait however on further advice from the Scottish Government before making any decisions on any modifications, particularly those which will impact on our budgets. We have 2 qualified Energy Performance Assessors in Billy and Kieron (Maintenance Officers) who can provide Energy Performance Certificates (EPC) to all of our homes, providing the Co-operative with savings along the way.

Partnership Working

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



Our Management Committee.....during 2023/24

Name	Designation
Victoria Dallas	Chair
David Cooper	Vice Chair
Colette Rooney	Treasurer
Patryk Topolski	Secretary
Heather Laing	Committee Member
Craig Callan	Committee Member
Elizabeth Cooper	Committee Member
Blanche McGinn	Committee Member

Name	Designation
Eddie Dallas	Committee Member
Przemek Jozwik	Committee Member
Sandra Rodger	Committee Member
Lisa Viola	Committee Member (Resigned May 2023)
Fiona Shearer	Committee Member (Resigned June 2023)
Nicholas Hill	Committee Member (Resigned Feb 2024)

Do you want to make a *Real Difference* in your community?.....

You can do this by joining our Management Committee!

Firstly, you can become a lifetime member for a one-off payment of £1.00.....membership provides the opportunity to stand for election at the Annual General Meeting (AGM) and vote for members of the Management Committee.

The Committee are responsible for the strategic direction of the Co-operative. They meet once a month to monitor performance, set standards and ensure compliance

against the Scottish Housing Regulator's Regulatory Framework.

By joining the Committee, you can come along, meet new people and gain useful skills while sharing your views and ideas on how we can improve the community for everyone to live.

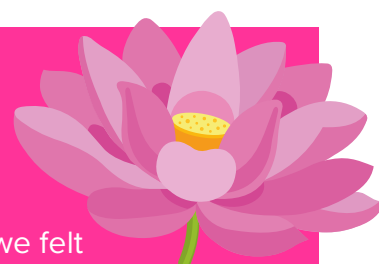
If you are interested in joining our committee, please contact Paul Murphy on **01698 687222** or email paulm@gphc.org.uk.



Remembering

Take a minute to remember those within our community that have sadly passed away during the year....

Sadly a number of our tenants passed away and without naming everyone, we felt it fitting to say..."Although they have passed on, their memories will forever stay".



Our Staff Team as at 31 October 2024

Name	Position	Name	Position
Paul Lennon	<i>Director</i>	Richard Bolton	<i>Senior Community Development Officer</i>
Elaine Hyslop	<i>Housing Manager</i>	Karin Thomson	<i>Community Development Assistant</i>
Craig Anderson	<i>Senior Finance Officer</i>	Nicky McManus	<i>Community Development Assistant</i>
Paul Murphy	<i>Senior Corporate Services Officer</i>	Jodie Stewart	<i>Community Development Assistant</i>
Joanna McNally	<i>Housing Officer</i>	Josh Collins	<i>Finance / Digital Services Administrator</i>
Sharon O'Rourke	<i>Housing Officer</i>	Yvonne Boyes	<i>Receptionist (Forgewood)</i>
Susan Kane	<i>Housing Officer (Forgewood)</i>	Zarah Bano	<i>Maintenance Administration Assistant</i>
Billy Gibb	<i>Maintenance Officer (Forgewood)</i>	Laura Sneddon	<i>Housing Administration Assistant</i>
Kieron Sheehan	<i>Maintenance Officer</i>		
Kevin Plunkett	<i>Housing Data Administrator / Housing Assistant</i>		

Staff Changes

We wished Laura MacDonald good luck as she left the Co-operative at the end of December to pursue her career in housing with Queens Cross Housing Association.

We also said a big hello to Jodie Stewart, who joined us as the new Community Development Assistant.

Starters in the year

Name	Role	Start Date
Jodie Stewart	<i>Community Development Assistant</i>	January 2024

Leavers in the year

Name	Role	Leave Date
Laura MacDonald	<i>Community Development Assistant</i>	December 2023

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

Retiral of our Director, Cathy Brien

We said goodbye and thanks to our Director Cathy Brien who retired on 31 March 2024 after giving so much to the Co-operative over the years. All who were connected to Cathy enjoyed working with her and wish her all the best in her retirement.

After a thorough recruitment process, Paul Lennon was welcomed as our new Director on 1 April 2024.



Awards and Recognition...

Well done Laura!.....Winner of Tell's Rising Star of the Year Award 2023

Laura Sneddon our Housing Administration Assistant won the **Rising Star of the Year Award 2023** with The Tell Organisation.

We are all so proud of Laura achieving her modern apprenticeship in Business & Administration SCQF Level 3 with The Tell Organisation and her subsequent success of winning this prestigious award.

Laura was selected as an outright winner by Tell's judging panel over 300 modern apprentices from various sectors....keep up the good work Laura!







Your feedback

It would be interesting to hear what you think about this year's report. Your views really do count so please take a few minutes to provide some feedback.

You will receive a text message with a direct link to an online survey. If you prefer a paper copy, please contact the office and we will send this to you. Should you take part you will automatically be entered into a prize draw with the chance to win a £50 gift voucher!



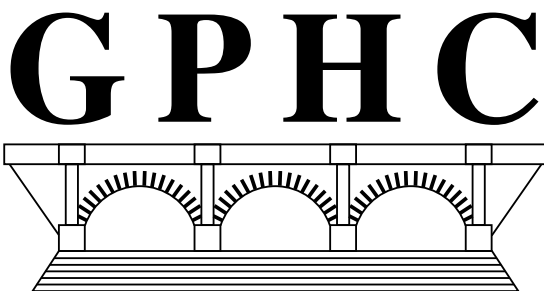
-  Our website go to **www.gphc.org.uk**
-  Phoning a member of staff on **01698 687222**
-  Texting your feedback to **07733 919333**
-  By writing via email to **enquiries@gphc.org.uk**

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



We are committed to Equal Opportunities in providing equality of access to our services. Please contact us if you would like this report in another language or an alternative format.

Find us on
facebook



Garrion People's Housing Co-operative Ltd.

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01698 687222 / Fax: 01698 357209

Email enquiries@gphc.org.uk

Website www.gphc.org.uk

