



*"A FLOURISHING SPACE FOR ALL"*



HOUSING ASSOCIATION

**ANNUAL REPORT  
& CHARTER REPORT  
2020/2021**



## Contact details

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## About this report

You can get further information on the ARC and our performance from the SHR website at:  
[www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

You can call them on 0141 242 5642 or email at: [shr@scottishhousingregulator.gsi.gov.uk](mailto:shr@scottishhousingregulator.gsi.gov.uk)

or you can write to them at

Scottish Housing Regulator  
Buchanan House  
58 Port Dundas Road  
Glasgow G4 0HF



**Scottish Housing  
Regulator**

# CHAIRPERSONS REPORT

## Welcome to our Annual Report and our Report on the outcomes of the Scottish Social Housing Charter.

As we navigate our way out of restrictions I would like to take the time to tell you about the fantastic work of the staff during the pandemic which has been with us for almost 18 months. I for one, was sure it would be over by now. I hope that you and your family are keeping well at what has been a difficult time for everyone.

I would like to thank you, our members, tenants and customers, for your patience, support and understanding as we have followed government guidance to maintain the services under challenging circumstances. The Management Committee and staff at Ruchazie have worked hard to provide services for our tenants and customers and to look after our estate. Our office has been closed since March 2020 and for most of the time until very recently our staff have been working from home. We are now planning to open the office in the near future again following any guidance from government.

This year we will hold a Special General Meeting immediately before our AGM to ask members to approve a rule change.

We were delighted when after a period of 3 years The Scottish Housing regulator announced Ruchazie HA was now compliant with the Regulatory Standards of Governance and Financial Management

and other constitutional requirements. My thanks go to the staff, Management Committee including appointees and our appointed manager Paul Rydquist for their support. Ruchazie HA now has a strong governing body to take the organisation forward.

I am pleased to report on a number of success over the last year including funding streams, planned and cyclical maintenance and the opening of the Ruchazie Pantry.

In partnership with a number of organisations we were able to raise £75,000 of funding from

- Scottish Government Communities Fund (supported by the Glasgow West of Scotland Forum)
- Clyde 1's Cash for Kids
- Glasgow City Council and
- Easterhouse Housing and regeneration alliance (EHRA)

All of this funding is to support our community through the pandemic, and has been distributed to our tenants. The support provided included



support to help tenants manage increased energy costs, provision of food packs, activities to prevent isolation and additional funding from the national Lottery Communities fund to support the opening of The Ruchazie Pantry. I would like to thank the staff for their diligence in securing this funding and getting it out to our tenants quickly.

As you will be aware some of our work programmes were delayed last year due, working restrictions and contractors faced with staff shortages. I am delighted to report that all our homes have now been fitted with the required standard of smoke and fire alarms and this has been completed well ahead

***I am pleased to report on a number of success over the last year including funding streams, planned and cyclical maintenance and the opening of the Ruchazie Pantry.***

of the statutory requirements of February 2022. The replacements of kitchens and boilers will continue, and we hope to minimise the disruption to tenants by carrying out these replacements at the same time, and provide value for money.

We are currently reviewing our procurement activities, exploring opportunities with our partners across Greater Easterhouse. We have been able to support tenants to live in their home longer and secured £14,000 funding from Glasgow City Council to make adjustments such as wet floor showers, handrails and kitchen adjustments.

We have restructured our staff to maintain a focus on housing management and maintenance and welcomed a new member of staff, Jennifer Ayr to provide customer services and support housing management staff.

As a committee we are extremely grateful for the support of staff and tenants during this difficult year, have a look at the information provided throughout this report and take pride in the part you have played in our performance.

As a community based organisation working for our tenants I cannot stress enough that rental income is our only income and we must work with tenants to meet some of the challenges they face to ensure that our rental income meets the demands of our tenants in regard to repairs and maintenance and our wider role activities as described above.

Ruchazie HA is a voluntary organisation and a charity- we



2021 AGM

are managed by a committee of volunteers. Our Management Committee has capacity for 15 members and we will always welcome tenants who are interested in promoting the work of Ruchazie and to ensure Ruchazie remains a great place to live. We welcome enquiries from any tenant who has an interest in becoming a committee member.

I look forward to my last year as Chairperson and I would like to thank the staff and management

committee for their support in the past year and look forward to working with them again in delivering excellent services for our tenants.

I am not a social media geek, however if you are on Facebook or Twitter, please like us and keep up to date with news from us as well as news from other similar organisations.

*Hugh Holland*  
Chairperson

# OUR VISION, MISSION STATEMENT AND VALUES

Ruchazies' vision '*a flourishing space for all*' provide the foundation for Ruchazie Housing Associations commitment to its residents and our community. This commitments is also demonstrated in our values and in our objectives.

Our values defined by our staff and committee are derived from our name, setting out

## OUR VALUES

### R espect

- For each other and the area in which we operate

### U nderstanding

- The needs, wants and aspirations of our service users
- Our community
- Our operating environment

### C ommunity

- Community based
- Led by the community for the community

### h elpful

- Working as a team that listens, provides answers, gives guidance
- Keeping promises and honouring commitments made to others

### a pproachable

- Working proactively
- Breaking down barriers
- Building relationships
- Creating trust and gaining trust

### Z ero Tolerance

- Discrimination
- Abuse
- Violence
- Crime

### I ntegrity

- Making sure we always do the right thing

### e quality

- Neither consciously nor unconsciously discriminating



## OUR OBJECTIVES

1. To deliver excellent customer services
2. To provide high quality homes
3. To offer a welcoming environment
4. To demonstrate sound governance & financial management
5. To value our people

## VALUE FOR MONEY

– Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

- 80.3% of our customers felt that the rent we charge for homes represents good value for money (2018 78.2%, Scottish average 2020/21 82.77%)
- We collected £886,094 in rent – 100.4% of rent due for the year 202/21, compared to the Scottish average of 99.1%
- We could not collect 0.3% of rent due to homes being empty compared to the Scottish average of 1.4%
- Our rent arrears for 2020/21 amounted to 2.96% of rent due, a slight increase affected by the impact of Covid19 and the move to Universal Credit for a number of our tenants
- We are committed to continuous investment in our homes and we will start to explore any opportunities to develop new homes. For the year to 31st March 2021 we spent £82,400 on planned and cyclical maintenance programmes, things like electric checks, gas servicing and
- Replacement of kitchens and boilers was delayed due to Covid restrictions, however we did replace 14 boilers at a cost of £23,000.

### Rent Due



### Rent Recieved



### Total gross rent arrears





# NEIGHBOURHOOD AND COMMUNITY

– tenants and other customers live in well-maintained neighbourhoods where they feel safe.

Our staff carry out close and estate inspections to make sure standards are being maintained and to identify any areas where improvements could be made, either to the neighbourhood or the services we provide.

Tenants are contacted to ask their opinion on our services either in writing or by an online survey.

95.89% who took part in our Tenant Satisfaction Survey in September 2020 were satisfied with Ruchazie's contribution to the management of the neighbourhood they live in our most recent tenant satisfaction survey

Each year we recognise the efforts tenants make to maintain their gardens and appreciate the positive impact this can have on our neighbourhood.



- 33 cases on anti-social behaviour were reported during 2021
- 100% of those cases were resolved within our targets.



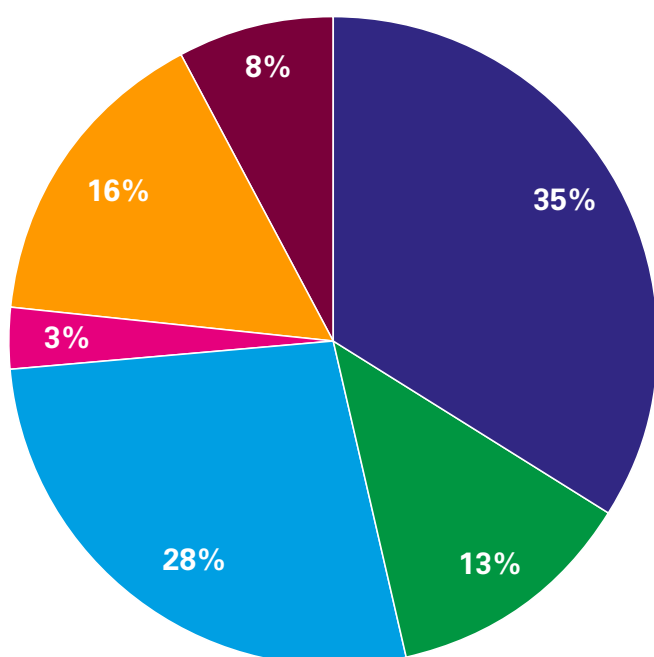


# FINANCIAL HIGHLIGHTS

## STATEMENT OF COMPREHENSIVE INCOME YEAR ENDED 31st MARCH 2021

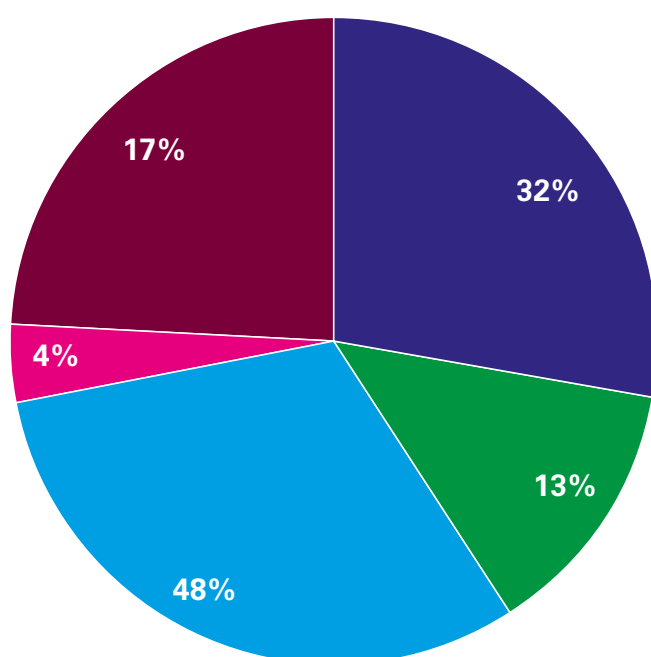
	2021	2020
	£	£
<b>INCOME</b>		
Rental and Other income	1,307,481	1,453,208
Covid Support Funding	38,721	-
	<b>1,346,202</b>	<b>1,453,208</b>
<b>EXPENDITURE</b>		
Management Costs	470,903	471,273
Repairs	171,375	183,459
Depreciation	375,434	694,062
Net Interest & Other Charges	35,714	54,088
Pension Costs Adjustment	(26,334)	-
Pension Costs Adjustment	216,000	(197,000)
<b>SURPLUS FOR YEAR</b>	<b>103,110</b>	<b>247,326</b>

### 2020/21



- Management Costs (35%)
- Repairs (13%)
- Depreciation (28%)
- Net Interest & Other Charges (3%)
- Pension Costs Adjustment (16%)
- Commercial Property Revaluation (-2%)
- **Surplus for the Year (8%)**

### 2019/20



- Management Costs (32%)
- Repairs (13%)
- Depreciation (48%)
- Net Interest & Other Charges (4%)
- Pension Costs Adjustment (-14%)
- **Surplus for the Year (17%)**

# Statement of Financial Position

As at 31st March 2021

	2021 £	2020 £
<b>NON-CURRENT ASSETS</b>		
Housing Properties - depreciated cost	12,405,418	12,763,344
Other tangible fixed assets	50,384	17,604
	<b>12,455,802</b>	<b>12,780,948</b>
<b>CURRENT ASSETS</b>		
Debtors	48,582	44,564
Cash at Bank	1,027,713	889,751
	<b>1,076,295</b>	<b>934,315</b>
<b>CREDITORS:</b> Due within one year	(495,557)	(296,025)
<b>NET CURRENT ASSETS</b>	<b>580,738</b>	<b>638,290</b>
<b>CREDITORS :</b> Due in more than one year	(2,074,875)	(2,406,841)
<b>PROVISION FOR LIABILITIES:</b> Pension Liability	(172,283)	(10,698)
<b>DEFERRED INCOME:</b> Social Housing Grants	(8,861,477)	(9,176,908)
<b>NET ASSETS</b>	<b>1,927,905</b>	<b>1,824,791</b>
<b>EQUITY</b>		
Share Capital	77	73
Revenue Reserve	1,927,828	1,824,718
<b>TOTAL RESERVES</b>	<b>1,927,905</b>	<b>1,824,791</b>



# RENTS AND SERVICE CHARGES

– a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them

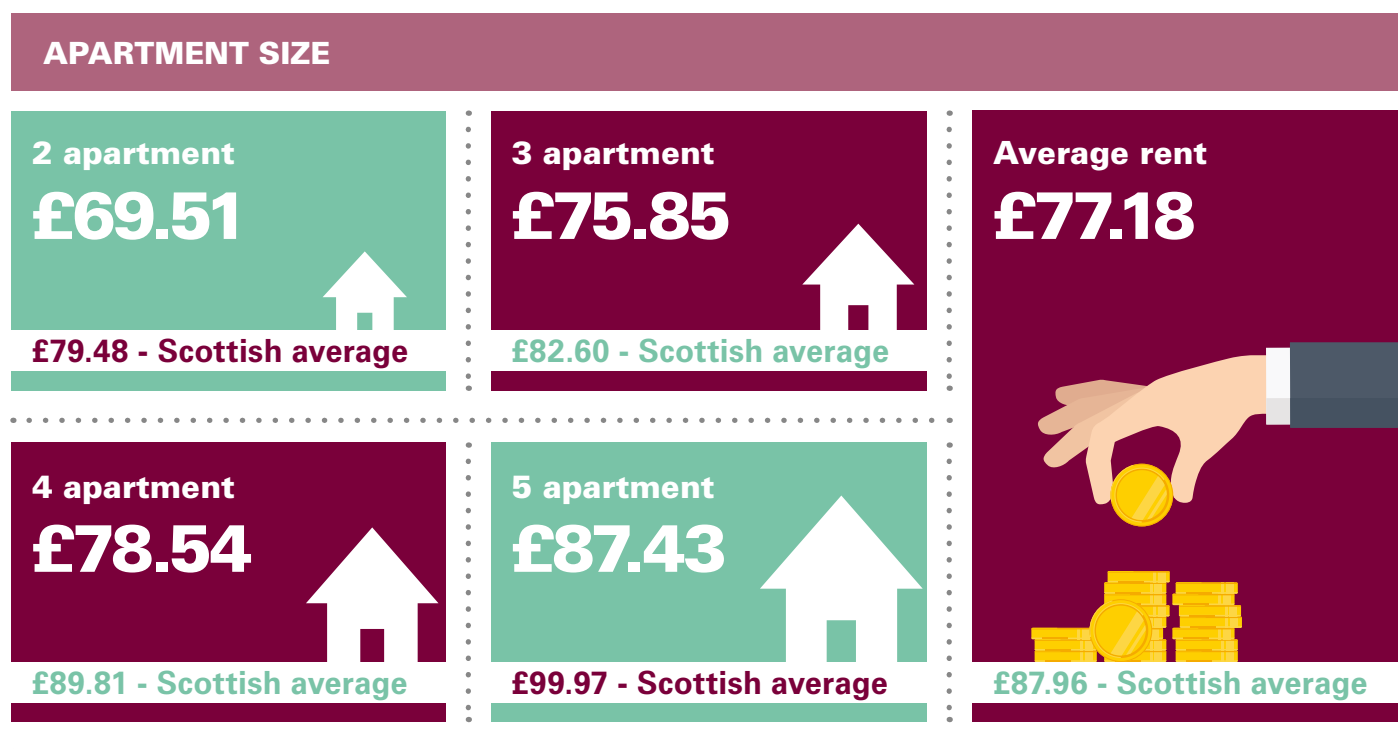
- tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

We know how important it is to keep our rents affordable and to continue to deliver services

that matter to you. The Management Committee carefully consider how to balance keeping rents at a level our tenants can afford while still making sure that we deliver on the commitments made in our Business Plan.

Rent collected from our tenants helps us to continue to maintain our homes, deliver services and support partners to provide additional services. We constantly review our costs and make every effort to improve value for money.

Average weekly rents by property size 2020/21



## RENT CONSULTATION

We use several different contact methods to make sure all of our tenants can have their say on our rent proposals. We wrote to every tenant giving detailed information about our rent proposals for the following year. Tenants were given different options to respond to our proposals, by phone, in writing, by completing our questionnaire in writing or online.

- 54 responses were received 24% (last year 41 -18.22%)
- 89% supported a 1.7% rent increase
- 6 supported a 2.3% rent increase

Thank you to everyone who responded to the consultation. Your comments are vitally important to the Management Committee. All of the feedback we receive is considered before the rent increase is approved.

# QUALITY AND MAINTENANCE OF HOMES

*– Tenants homes are well-maintained, with repairs carried out when required and tenants are given reasonable choices about when work is done.*

*Tenants homes as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in good state of repair; and will also meet the Energy Efficiency*

*Standard for Social Housing (ESSH) by December 2020*

100% of Ruchazie's homes met the SHQS in 2020/21

89.04% of our current tenants are satisfied with the standard of their home when they first moved in.

We are committed to making sure that we offer the best possible repairs and maintenance service. Our service has been

maintained throughout the pandemic to ensure that our tenants remain safe in their home, with some repairs delayed due to tenant's circumstances and contractor availability during the covid lockdown periods.

90.91% of tenants who have had repairs or maintenance carried out in the last 12 months were satisfied with our repairs and maintenance service.

## TYPE OF REPAIR

### Emergency repairs

**2.6  
HOURS**

(average time taken to complete)

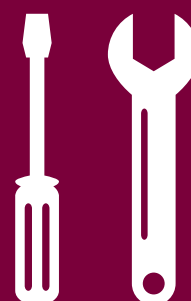


**4.2 HOURS - Scottish average**

### Emergency repairs

**2.98  
DAYS**

(average time taken to complete)

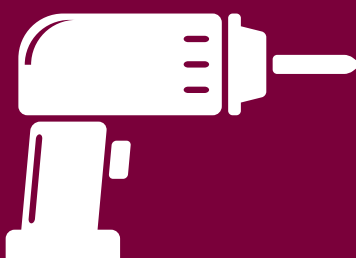


**6.7 DAYS - Scottish average**

### Repairs completed first time

**90.86%**

(average time taken to complete)



**91.5% - Scottish average**

### Gas safety checks completed

**100%**

(average time taken to complete)





# Planned and Cyclical Maintenance

During 2020/21 our activities were curtailed due to covid restrictions. We did however upgrade most of our tenants fire safety installations in 2020, with the remainder completed in 2021.

Gutter cleaning was completed at Phase 3B and 3C.

## WORK UNDERTAKEN

### Electrical safety

Amount spent

**£4,200**



**CYCLICAL**

### Gas servicing

Amount spent

**£23,000**



**CYCLICAL**

### Replacement Boilers

Amount spent

**£23,049**



**COMPONENT REPLACEMENT**

### Heat and Smoke Alarm

Amount spent

**£15,024**



**PLANNED (LEGAL REQUIREMENT)**

### Ground Maintenance

Amount spent

**£27,000**



**CYCLICAL**

### Gutter cleaning

Amount spent

**£4,200**



**PLANNED**

### Close Lighting

Amount spent

**£4,000**



**PLANNED**

## COMMUNICATION

*- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.*

What you think about the work we do is very important to us. We are genuinely interested in hearing about your views and ideas.

We use letters, emails, texts, and our social media pages on Facebook and Twitter to keep you up to date with our news. We can communicate quickly via text to tenants on important matters and to let you know when we have events coming up. We also use our website and newsletter to ask for your feedback and comments when reviewing our policies.

Please get in touch with any of our staff to give us your views, comments or suggestions, we would love to hear from you!

The following tenant satisfaction statistics have been taken from our most recent tenant satisfaction survey which was carried out in September 2020.

90.41% of tenants said they were very or fairly satisfied with the overall service provided by Ruchazie HA. (Scottish average 89%)

97.85% of tenants said that Ruchazie HA is good at keeping them informed about our services and decisions (Scottish average 91.7%)

# PARTICIPATION

*- Tenants and other customers find it easy to participate in and influence their landlords decisions at a level they feel comfortable with.*

We encourage our tenants and other customers to feel involved in the work of the association. One of the ways you can participate is becoming a shareholding member. We currently have 77 shareholding members.

Members are able to vote in the committee elections and can stand for election to the committee themselves. If you would like to join Ruchazie please contact our office for an application or download a form from our website at

**www.ruchazieha.co.uk** - it only costs £1 for membership.

Our AGM last year was held by remote video conferencing and we had a good turnout despite the challenges. We would like to thank everyone who took the time to attend.

Our AGM this year was held in Ruchazie Parish Church and immediately before that an SGM was held to approve the Associations Rule changes. Members in attendance voted to approve these changes.

At our AGM the Chair and Director gave an overview of the Associations work in the last year. Our external auditor confirmed the Associations unqualified audit ( no issues raised) and that the Association is a viable going concern.

Members participated in a tombola and prizes were



awarded to tenants for being a good neighbour and keeping a well maintained garden.

91.10% of tenants were satisfied with the opportunities given to participate in Ruchazie's decision making process. (Scottish average 86.6%)

# HOUSING OPTIONS AND ACCESS TO HOUSING

*- people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.*

We provide information to applicants that allows them consider their options for housing. We advise on turnover and other housing providers in our area. This helps applicants to consider their options and provides them with information to make an informed choice. In the last year 81 new applicants were added to our waiting list.

The average time taken to relet homes during 2020/21 was 17.23 days compared to the Scottish average of 56.3 days.

## ALLOCATIONS

### General needs

Number of lets

9



% of lets

69%

### Homeless applicants

Number of lets

4



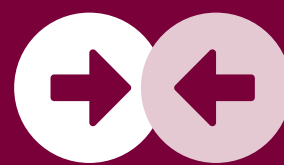
% of lets

30

### Mutual exchanges

Number of lets

3



% of lets

N/A



# TENANCY SUSTAINMENT

- tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations

We were able to support 10 tenants to remain in their homes by carrying out adaptations at a cost of £17,590 with funding received from Glasgow City Council

## GEMAP SERVICE

Our tenants have access to a free welfare benefits service provided by GEMAP. A weekly

surgery is held in our office and we refer our tenants to receive help and support to remain in their home and avoid any financial worries, it also helps to ensure that they are receiving the correct entitlements, and supported through any appeals they may have to tribunals. In the year 1<sup>st</sup> April 2020 – 31<sup>st</sup> March 2021.



Number of referrals

44



Number of claims made

36



Number of cases

46



Financial Gain **£109,132.73**

Number of clients

29



Debt Total **£22,120.36**

Collecting more than rent we also provide tenants with a range of support services through our partners at GEMAP and the Ruchazie Pantry and Ruchazie Community Church.

## SURVEYS

We carry out a lot of surveys throughout the year so that we can measure our performance and highlight the areas where we could do better.

Every three years we also arrange for a tenant Satisfaction Survey to be done to gather the views of our tenants and other customers about the services Ruchazie HA provides and how well we perform these services. In our last survey in September 2020 146 interviews were completed

and we are very grateful to everyone who took part. Please continue to let us know what you think about any area of our work as we really do value your opinion.

Other ways to get involved – you don't have to join our committee to become involved. You can take part in policy consultation, rent consultation, attend any of our events or just come in and have a chat about anything you are concerned about.

# COMPLAINTS

We are dedicated to providing the best possible service to our customers. To achieve this commitment we use any complaints we receive as an opportunity to identify areas where we need to improve. If we let anyone down we want to know about it so that we can do better in the future. In the last year to April 2021 we received 4 complaints. Complaints received vary from repairs, estate management and service delivery. Most of these complaints were frontline complaints which were resolved quickly. In some cases complaints require further investigation and we always aim to complete these within 5 working days.

## Stage 1 Complaints

4

2020/21



2

2019/20

## Stage 1 Complaints resolved within timescale

100%

2020/21



100%

2019/20

## Stage 2 complaints

0

2020/21



1

2019/20

N/A

2020/21



100%

2019/20

# EQUALITIES

*- every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.*

We aim to make it as easy as possible for you to access information about Ruchazie HA and the services we provide.

You can find out all about us and the work we do by visiting our website at [www.ruchazieha.co.uk](http://www.ruchazieha.co.uk). Our office is accessible to all and our newsletter, policies and letters can be made available in various formats, such as large print, audio or Braille - please let us know if you would like us to arrange this for you. As members of Happy to Translate, we are able to offer interpreting and translation services where necessary

We do our best to help our tenants stay in their homes. If you are having difficulties living in your home, you may be able to have the property adapted to suit your individual needs. Examples of medical adaptations include fitting handrails in your home (or outside your home) or possibly replacing your bath with a level access shower. To find out if you are eligible, please contact the Social Work Department who will ask an Occupational Therapist to visit you to carry out an assessment. If the Occupational Therapist agrees that work is required we will do this as soon as we can.

# WIDER ROLE / COVID RESPONSE

As a small organisation our wider role impact is limited but we are proud of what we have been able to achieve to support groups and tenants. Local community groups have not been able to meet until very recently and we will continue to support them with funding when asked. Funding for our wider role projects is taken from the rent we receive from our commercial premises at 22 Avondale Street.

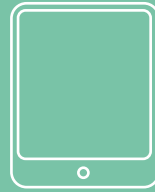
During the periods of lockdown at other challenging times in the year we were able to support all of our tenants and we used funding secured to:



**Support Ruchazie Pantry with food provision**



**Support Staff costs to support food provision (early 2020)**



**Providing 8 I-pads for local schools**



**Financial support for energy costs (all tenants received £80)**



**Food vouchers for all tenants (all tenants received (£25))**



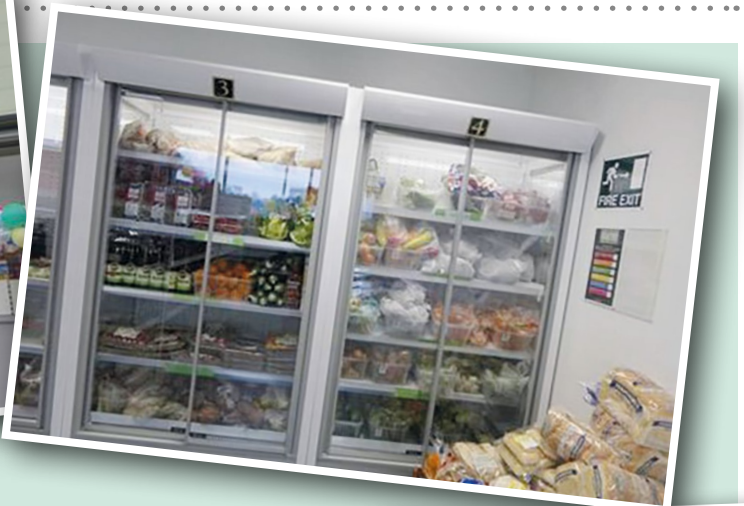
**Payments to support children (cash for Kids)**



**Provided 70 energy saving pressure pots**



**Assisting tenants in isolation**



## THE RUCHAZIE PANTRY

Recently celebrating its 1<sup>st</sup> birthday The Ruchazie Pantry has been a successful project for our community. We will continue to support The Pantry by providing support with funding received from Lotteries Community Fund, additional food provision and advice where customers are signposted. The Pantry also provides training opportunities supported by Glasgow University and Kelvin College.





# EXPENSES PAID TO MANAGEMENT COMMITTEE

## Expenses paid to Management Committee members

Our governing body is open and transparent about what it does and how it publishes information about its activities and expenses paid to members. Below are details of the costs of expenses divided between expenses paid to Management Committee members.

## MANAGEMENT COMMITTEE

The Management Committee of Ruchazie Housing Association makes key decisions on behalf of our tenants and members. The Management Committee meet 11 times a year, and attend training to retain knowledge and share good practice across the sector.

As part of the continued commitment to good governance our Committee ensures that we comply with the Scottish Housing Regulator's Regulatory Framework which was published in February 2019. The Annual Assurance Statement confirms the committee's confidence with the governance of the Association which includes our compliance with the regulatory requirements and standards. The statement will also provide details of any areas where the committee believe we need to improve.

We have a very strong diverse committee which has 11 members. There are currently 4 vacancies on the committee so if you are interested in helping Ruchazie to shape its future please get in touch with Janice Shields and find out how you can benefit from joining our committee.

Committee meetings in the last year have primarily been by remote video conferencing, however the committee are keen to get

back to face to face meetings as soon as we possibly can.

RHA have held 13 meetings during 2020/21(Additional meetings held to monitor the impact of Covid 19)

Average attendance 73%

### Committee members

Hugh Holland	Chairperson
Ann Macdonald	Secretary
Brian Tollett	Committee Member
Robina Rigley	Committee Member
Patrick Uti	Committee Member
Michelle Caldwell	Committee Member
Gillian Bell	Committee Member
David Khan	Committee Member
Tommy McGuigan	Committee Member
David Mackenzie	Committee Member
Katrina Phillips	Committee Member
Charlie McLellan	Co-optee (September 2021)

# Feedback

We value your feedback, please let us know if you have comments or suggestions on our performance or services we offer.

You can let us know your thoughts by speaking to our staff in the office, calling us on **0141 774 4433**.

emailing us on **administrator@ruchazieha.co.uk** or completing the comments slip below and returning to the office at 24 Avondale Street, Ruchazie. G33 3QS.

**Name: (Optional)**

**Phone: (Optional)**

**Address: (Optional)**

**Email: (Optional)**

**I have a comment(s) about: (please circle):**

Rent    Services    Satisfaction    Performance

**Other:**

**Your Comments:** (please use a separate sheet if necessary)

## Staff



Janice Shields  
Director



Moira Smith  
Finance Officer



Fiona Jolly  
Senior Housing &  
Corporate Services Officer



Jennifer Ayr  
Customer Services Assistant  
(appointed August 2020)



Sheree Colclough  
Property Services Officer

Mark Scullion  
(Kick-start) Support Assistant

## Affiliations

As a small organisation it is important that we network and share good practice across the sector. Ruchazie Housing Association are members of the following organisations.

- Glasgow West of Scotland Forum (GWSF)
- Easterhouse Housing and Regeneration Alliance (EHRA)
- Employers in Voluntary Housing (EVH)
- Scottish Federation of Housing Associations (SFHA)
- Tenant Participation Advisory Service (TPAS)

### EHRA

Ruchazie Housing Association is a member of the Easterhouse Housing and Regeneration Alliance and works with seven other housing associations in Greater Easterhouse to share training and services. EHRA also lobby local and national politicians to highlight housing issues in our area of work. Ruchazie Housing Association tenants are invited to the Annual Conference held in September each year.



**If you would like this report in any other format please get in touch.**

#### Contact details

Ruchazie Housing Association  
24 Avondale Street  
Ruchazie  
Glasgow G33 3QS

Telephone 0141 774 4433

Email: [administrator@ruchazieha.co.uk](mailto:administrator@ruchazieha.co.uk)

Website: [www.ruchazieha.co.uk](http://www.ruchazieha.co.uk)

[www.scottishhousingconnections.org](http://www.scottishhousingconnections.org)

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