

NEW GORBALS

HOUSING ASSOCIATION

ANNUAL REPORT 23/24

CHAIRPERSON'S FOREWORD

During this last year we have finally returned to complete normality after the pandemic, although it has been another very tough year for many of our tenants as the cost-of-living crisis continued.

I was delighted to see the good progress we made in improving our engagement with our tenants. This included holding our first Tenant's Conference in over 6 years, reforming our Tenant's Panel, and appointing our first ever dedicated Tenant Participation officer. We have already made great progress in helping form, and working alongside, various tenant and resident groups. We will build on these achievements and pursue more opportunities for tenants to engage with the Association.

Alongside the re-energising of our Tenant Participation work the Association took other positive steps forward in 2023/24.

We restructured our Housing Management team so that Housing Officers now work in smaller patches (having less tenants allows them to build stronger relationships), and they now support their tenants in all aspects of their tenancy, including arrears recovery.

Our Communities team delivered another event filled calendar with community meals and kids holiday clubs as well as our seasonal events like The Gorbals Fair and Light Up the Gorbals, which continued to bring the community together in celebration.

Our Development team laid the groundwork for exciting projects like the regeneration of Caledonia Road and new developments at Pine Place and the Coliseum site. These projects will all start to take shape in 2024/25. Alongside these efforts, we were delighted that our North Gate development picked up a Saltire Award and a Gold Scottish



Jean Miller
CHAIRPERSON OF NGH A

Design Award in 2023. The Management Committee demand high standards for the design and quality of our homes in the Gorbals and this has been reflected in North Gate. The recognition this development has received shows the importance of placing community ambition at the heart of design.

In Maintenance we have made great strides in setting out our maintenance and investment plans for the next three decades. This will make sure that we can do what our tenants are entitled to expect in their homes. We also appointed a new Landscape Manager which, alongside additional operatives, is leading to improvements in landscaping.

We understand many in our community are feeling the consequences of the cost-of-living crisis and the decision to implement a 6.7% rent increase this year was not taken lightly. We have been delivering a dedicated Cost of Living project to focus resources to support our tenants who are most in need with welfare advice and support with food and fuel costs.

Lastly, we said a fond farewell to one of the Association's longest serving members of staff, Depute Director Norman Fitzpatrick, who retired after more than 30 years of dedicated service. The Association's staff, Management Committee and tenants will miss Norman for his fair, compassionate, and unwavering commitment to our tenants and the Association.

In conclusion, I would like to thank all the staff and my fellow committee members for their continued efforts to do the best we can for our tenants, people who use our services, and the Gorbals community generally.

DEVELOPMENT

The Association invested a further **£4.5 million** in the development of new homes for social rent in the Gorbals in 2023/24. This investment was funded through grant from the Scottish Government and Glasgow City Council.



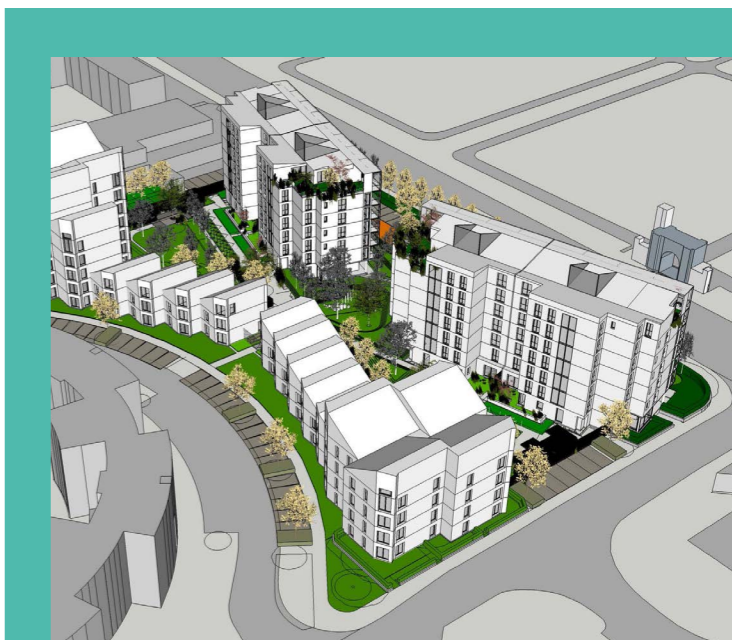
NORTH GATE

Our landmark development North Gate received prestigious awards for its excellent design. North Gate won a Gold Architecture Award at the Scottish Design Awards in July 2023, followed by a Saltire Award in December – a record 9th for the Association.

North Gate has continued to receive awards into this year, with an award from Royal Incorporation of Architects In Scotland (RIAS) in June 2024, and a National Award from Royal Institute of British Architects (RIBA) in July 2024.

CALEDONIA ROAD

Following a competitive tendering process, Dem Master Demolition Limited were formally appointed to undertake the demolition of 305 and 341 Caledonia Road. Preparation works had already begun during the year, and the formal contract works started in August 2024. Completion is expected by January 2026. We also progressed the development proposals for new housing that will be built on this site. We plan to start on site in early 2026, immediately after it is cleared by the demolition contractor. The proposals are for around 150 units and works will take around 20 months to complete.



PINE PLACE

Planning permission for the development of Pine Place, the former site of Gorbals Health Centre, was approved and a contractor was appointed. Works began in May this year with the development due for completion in summer 2025.

PINE PLACE WILL PROVIDE 28 HOMES, INCLUDING 10 TOWN HOUSES FOR FAMILIES.



COLISEUM

Planning consent was secured for the Coliseum development, progressing towards a site start in the summer of 2024. We expect completion of the 64 flats by the summer of 2026.

BUY BACKS

“Buy Backs” is the term used when the Association purchases homes “back” that had previously been bought under the Right to Buy. The Association received grant of **£2.1 million** to complete 15 such purchases.

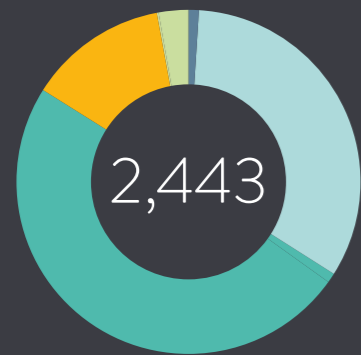
OUR HOMES

Gorbals is a very popular area and at the end of 2023/24 there were more than 2,000 people on our housing list seeking a home with us. Only a small percentage of our properties become available for let, on average around 150 each year, so we can only meet a fraction of the demand.

Our allocations in 2023 focused on homeless referrals and tenants seeking a transfer within Gorbals. Additionally, 52 of our previously void homes were brought up to lettable standard through funding from the Scottish Government's Ukrainian Longer Term Resettlement scheme. These were allocated to the resettlement of Ukrainian refugee households during 2023/24 and into 2024/25.

OUR HOMES FOR SOCIAL RENT

At the 31st March 2024 we had 2,443 homes for social rent.



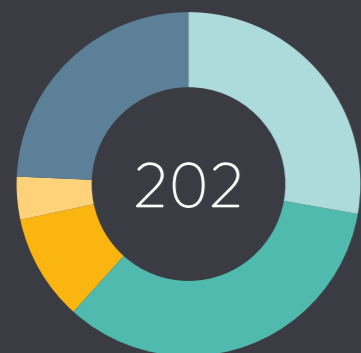
Studio flats	19
1 bedroom flats	823
2 bedroom flats	1,225
3 bedroom flats	309
4+ bedroom flats	67

TOTAL 2,443

As well as managing and maintaining our 2,443 homes for social rent we:

- Own and maintain 2 units for the needs of 16 elderly residents (managed by the Mungo Foundation)
- Own and manage 63 mid-market rent properties through our subsidiary New Gorbals Property Management
- Provide a factoring service for 1,877 privately owned properties in the Gorbals.

HOW OUR HOMES WERE ALLOCATED



Transfer List Applicants	60
Homeless Referrals	72
Housing List Applicants	21
Mutual Exchange	9
Ukrainian Long Term Resettlement Programme	49

TOTAL 202*

General needs lets	195
Supported needs lets	7

*excluding mutual exchange



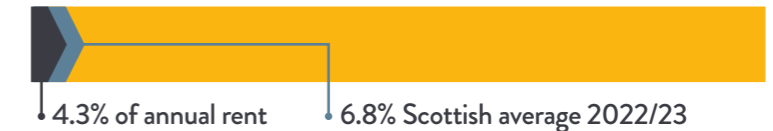
RENT & TENANCY SUPPORT

We work to help people maintain their tenancies by ensuring that rents only increase by what is necessary, and providing support and advice wherever we can. Find out more about how we have supported tenants with essentials like food and fuel in our Supporting tenants and Communities section (pages 8 and 9).

This year we collected:

99.6% of rent due

At March 31st 2024 our total gross rent arrears were 4.3%, which remains well below the Scottish average of 6.8% (2022/23 Scottish Housing Regulator (SHR) figures).



RENT INCREASE

Following a consultation with tenants in November 2023, we applied a 6.7% rent increase in April 2024. The figure we consult on is the published Consumer Price Index figure for October, which was 6.7% in 2023, so our increase was inflation only.

We understand that this is still a relatively large increase, compared with pre-Covid 19 increases, but rapidly rising inflation has had a direct effect on the cost to provide services to our tenants such as repairs, bulk uplift, landscaping and close cleaning. Other costs including loan repayments, insurance and utilities increased by more than inflation.

After applying a below-inflation increase in 2022/23, the Association could not continue to maintain a satisfactory standard of service, or manage the

growing financial shortfalls, without applying an increase in line with inflation this year.

We will continue to provide as much support as we can to tenants through our welfare rights service and cost of living initiatives, to try and reduce financial hardship as much as we can.

NEW SERVICE DELIVERY MODEL

We moved to generic working in the Housing Team, and each Housing Officer is now responsible for allocations, rent and estate management in their own patch. We made this change because we wanted to make sure that tenants had one contact for all their housing matters and support when they need it. This change to the way we work has been a great success, and we will continue to develop this model over the next year.

REPAIRS AND MAINTENANCE



This year we carried out **8,417 repairs** and asked tenants how satisfied they were with our service.

Of the 162 tenants who responded, **86%** told us that they were satisfied with our repairs service.

Our average timescale for completion of emergency repairs in 2023/24 was **1 hour 20 minutes** and 5.1 days for non-emergency repairs.

ACCESSIBILITY

This year we carried out **49 adaptations** so that our tenants could live in homes suited to their individual needs. **£156,308** was spent on adaptations

£57,947
Association funded

£98,361
funded by the Scottish Government through Glasgow City Council.

CYCLICAL MAINTENANCE WORK

- Fixed electrical testing (EICR) within 831 properties.
- Gutter cleaning undertaken within 11 developments.
- Gas Servicing to 2,279 properties (100% of homes with a gas supply).
- The compliance testing of all mechanical and electrical equipment (M&E) e.g. risers, lifts, CCTV, pumps, district heating components, etc. (contract value £350,000)

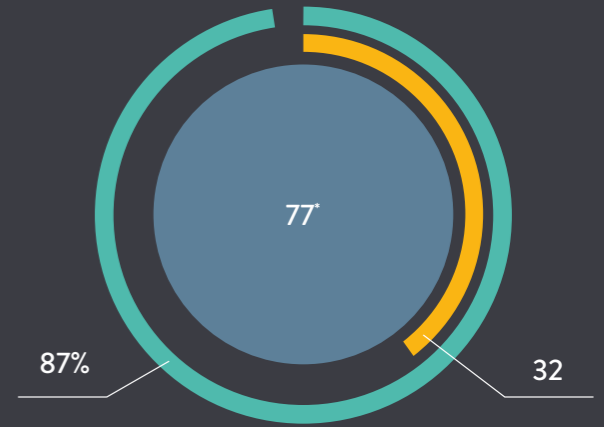


LEARNING FROM COMPLAINTS

Read our complaints summary to find out how your complaints made a difference this year. You can find it here: www.newgorbals.org.uk/about-us/complaints or you can ask us to send you a copy.

- Total complaints received in the past year
- Complaints upheld in the past year
- Complaints responded to within Scottish Public Service Ombudsman timescales in the past year

*these figures are based on the SPSO's KPIs and differ from how we report in the Annual Return on the Charter.

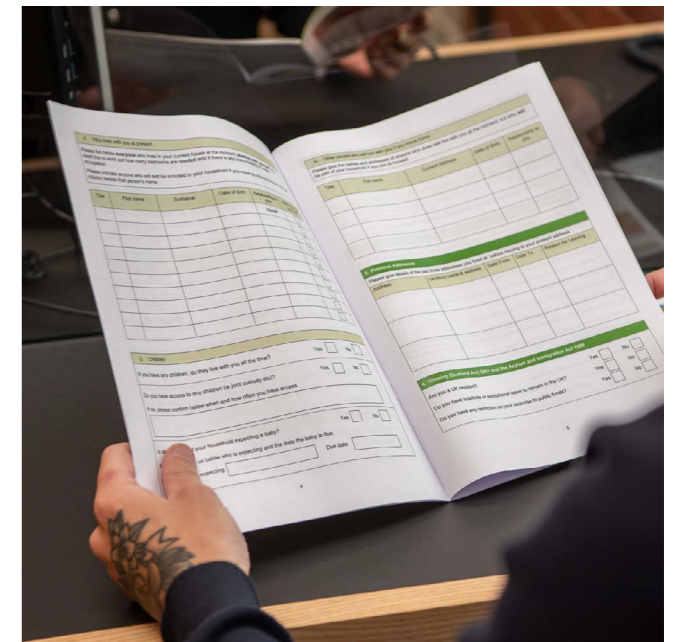


STOCK CONDITION SURVEY

During 2023/2024 we progressed our plans to undertake 100% stock condition surveys to all our properties by summer 2025 using our own staff. Surveys will be cheaper and better than using external surveyors. We completed 30% of our stock in 23/24 and we will revert to surveying 20% of our stock every year when we reach 100% (meaning every property will be surveyed once every 5 years).

Our continual detailed stock condition surveys of all the elements within properties is allowing us to accurately identify and plan for component replacements (including kitchens, bathrooms, windows and doors) and enabling us to prioritise long-term improvements.

Surveys also allow us to identify priority investment to reduce tenant's heating bills and meet national targets for Net Zero.



UKRAINIAN REFUGEE RESETTLEMENT

Over the past year, the Association has received over £1.6 million funding from the Scottish Government's Ukrainian Longer Term Resettlement Fund (ULTRF) which allowed us to modernise 52 flats for displaced Ukrainian families.

This funding has allowed us to bring previously void properties up to a condition for occupation. Most of the modernised properties are in the Riverside area and were previously not in a condition that we could make them available to our housing lists.

The first Ukrainian tenants moved in April 2023. Since then, the Association has welcomed over 100 displaced Ukrainians in a range of household compositions from single persons to couples with two children.



THE ASSOCIATION HAS WELCOMED **OVER 100 DISPLACED UKRAINIANS** SINCE APRIL 2023

SUPPORTING TENANTS AND COMMUNITIES



FOOD AND FUEL

The cost of living has continued to increase in 2023/24, particularly the cost of heating homes and buying food, so we have maintained our focus on finding routes to support tenants with food and fuel costs through:

NEARLY
1,000
HOT MEALS

(breakfast and dinners) provided via 72 community meal events

£40
FUEL
VOUCHERS

distributed to tenants in need via £20,000 funding from SFHA

£49K
SAVINGS FOR
TENANTS

via 747 successful referrals to HEAT service for tenants

100
WINTER WARM
PACKS

distributed containing appliances and electric blankets

TENANT PARTICIPATION

In late 2023 we appointed Susan Burn, our first dedicated Tenant Participation Officer. In her role, Susan will continue to build on the opportunities for tenants and residents to engage, support and direct the services delivered by NGHA.

One of the top priorities that Susan was set, was to re-establish the Tenant Panel which had been dormant since Covid. While some existing Panel members returned, they have also been joined by some new faces and Susan continues to look for any new, interested, recruits.

Susan has also established numerous tenants and residents' groups throughout Gorbals, with most meeting on a six-weekly basis. Several of our staff have joined these groups to provide updates on any ongoing concerns as well as to support the groups where possible.

Recognising tenant concerns about litter, the Association has established litter-picking groups which meet monthly to target hot-spot areas throughout the community.

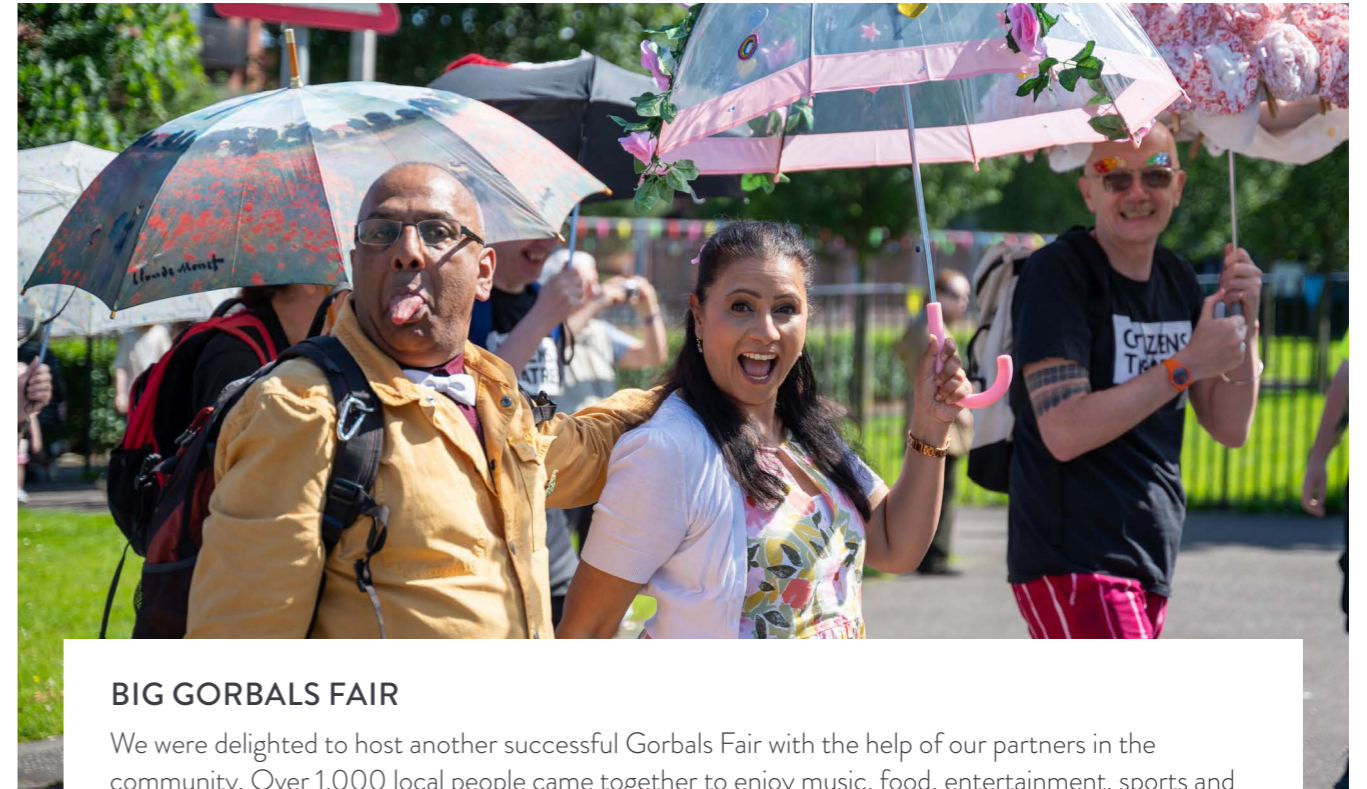
If anyone is interested being part of any of these activities, please contact the office or Susan directly.



WELFARE RIGHTS

Our dedicated Welfare Rights team helped local people to secure over **£2.3M** they were entitled to in 2023/24. Housing Benefit, Adult Disability Payment and Universal Credit make up over half of this amount. Backdated payments amounted to almost £500,000, the remainder being payments projected forward for one year.

£2,300,000
secured



BIG GORBALS FAIR

We were delighted to host another successful Gorbals Fair with the help of our partners in the community. Over 1,000 local people came together to enjoy music, food, entertainment, sports and of course the Big Gorbals Parade.

Following an evaluation of the 2023 Fair, which received over 300 responses, the Association and partners used community feedback to inform the planning for the 2024 Fair.

EVENTS

The **Halloween Spooktacular** was back in the St Francis Centre for the first time since 2019, hosting 350 ghoulish Gorbals children for a fun fancy dress disco.

Our **Light up the Gorbals Christmas celebration** took place on 1st December 2023, spreading Christmas cheer to over 500 local people with the Association providing hot drinks, mince pies, sweets, music, activities and more for families to enjoy.

We continued to provide fun activities and meals to primary-school aged children during the Easter, summer and October school holidays, thanks to funding from **Children's Holiday Food Programme** via Glasgow City Council.

The year was rounded off with a special **International Women's Day lunch**, giving thanks to all the women who give up their time, effort and expertise to benefit the Association.

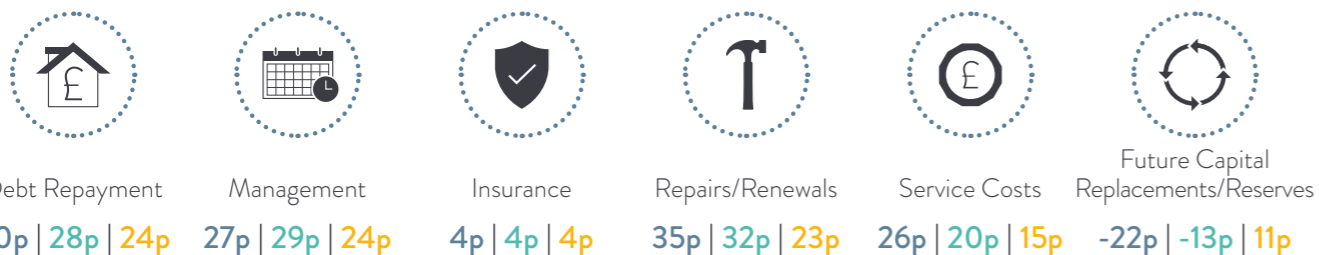


FINANCE

MONEY SPENT

The following table shows how we spent each £1 of rented income received during the year **2023/24**, **2022/23** and **2021/22**.

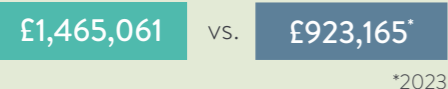
BREAKDOWN OF £1.00 OF RENT



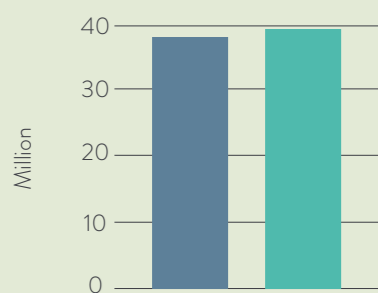
The Association has fixed and variable rate loans, 18% of loans are variable rate. Increased interest rates, along with additional finance for new build has resulted in higher Debt Repayment costs. Inflationary increases in costs for things like materials and fuel has seen repairs and renewal costs increase.

SURPLUS AND RESERVES

Our surplus for the year to 31st March 2024 was:



The Association's reserves have increased from **£38,040,804** to **£39,505,909**.



INCOME AND EXPENDITURE

The tables below summarise the Association's income and expenditure for the year ended 31st March 2024 and 31st March 2023.

Income	2024 (£)	2023 (£)
Rent	15,809,753	13,753,490
Factoring	1,289,405	1,153,808
Other Income	1,021,834	981,197
Interest Receivable	574,166	87,866
Gain/loss on Sale of Fixed Assets	(114,808)	-
Pension Gain	45,000	1,619,000
Total Income	18,625,350	17,595,361

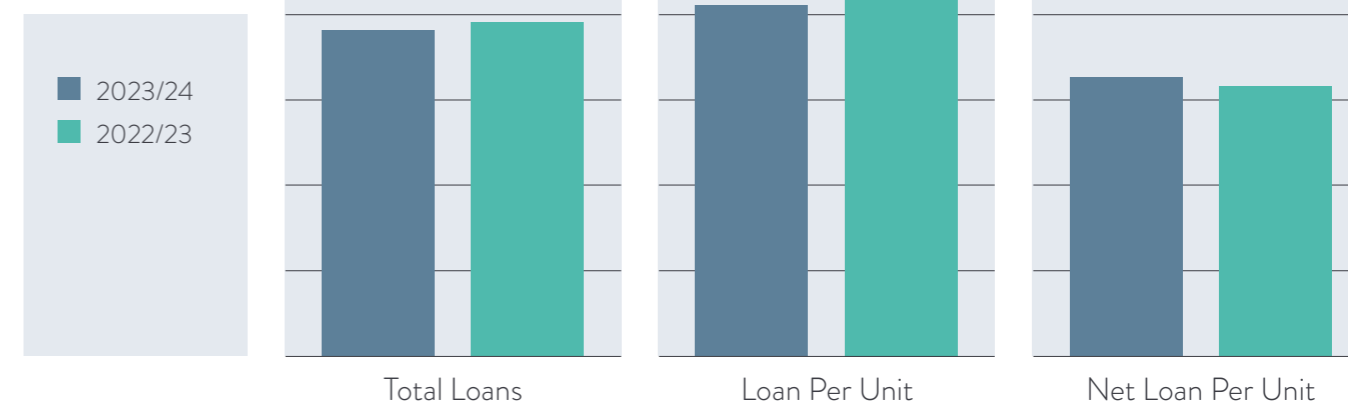
Expenditure	2024 (£)	2023 (£)
Rented Accommodation	12,715,413	12,551,903
Factored Accommodation	1,317,742	1,191,789
Loan Costs/Other interest	2,047,441	1,955,712
Other Costs	1,079,693	972,792
Pension loss	-	-
Total Expenditure	17,160,289	16,672,196

Total comprehensive income for year	2024 (£)	2023 (£)
	1,465,061	923,165

ASSETS



LOANS



GRANTS RECEIVED

Total received in 2023/24:

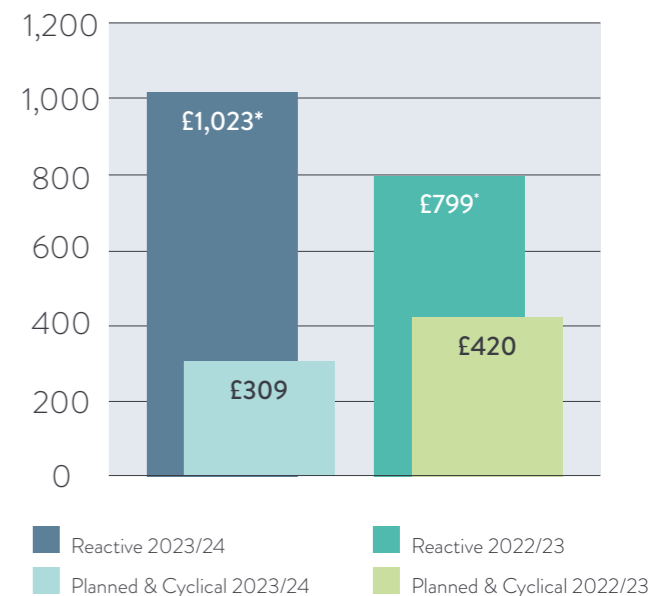
£5,260,580

Total received in 2022/23:

£3,947,289



REPAIRS SPEND PER UNIT



*Repairs costs have been affected by the cost of living crisis where materials have increased between 15% and 40%.



GET INVOLVED

WANT TO PLAY YOUR PART IN THE GORBALS?

Support your community controlled Housing Association by becoming a member.

If you are 16 or over and live in the Gorbals, you can join for a one-off payment of £1.

We encourage you to join us as a member of New Gorbals Housing Association to have your say.

MEMBERSHIP BENEFITS INCLUDE:

- Attend and vote at General Meetings
- Elect the members of the Management Committee
- Stand for the Management Committee and nominate members for election
- Special membership publications sent to your door



HAPPY TO TRANSLATE

If you require this report in another language or format, such as large print or braille, please contact us using the details below.

Contact us for an application form and help shape the future of your neighbourhood.

CONTACT US

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Glasgow, G5 9AY

CALL US AT:

0141 429 3900

EMAIL US AT:

admin@newgorbalsha.org.uk

NEW ———
GORBALS
HOUSING ASSOCIATION ———

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