



Chairperson's Report

Welcome to our 26th Annual Report!

It's been another busy year here at Glen Oaks. In April, we welcomed Kevin Stewart MSP, the Minister for Local Government and Housing, to Arden for the official opening of our latest new homes at Lunestone Court. This development, on the site of the former St. Louise Primary School, has provided 48 high-quality, energy efficient homes for rent.



Our Board, supported by the Corporate Management Team, decides on the Association's strategic direction and the best way to deliver its Business Plan. We have set 6 main objectives for Glen Oaks for 2017-2022. Our objectives are highlighted throughout this report and form the basis of our 5-year plan which sets out what we hope to achieve during this period. Following consultation with delegates at our Residents Conference last October, and discussions with our Board and staff, we introduced our new core Values which influence everything we do and reflect the standard of service our tenants should receive. We are promoting our Values in all of our publications and on our website.

We've definitely been doing something right this year because our Service Improvement Group (SIG), and the Association itself, have been nominated for several awards! I'm delighted to report that the SIG won the Most Inspiring Scrutiny Newcomer Award at the TIS National Excellence Awards which was a fantastic achievement. They were also finalists in the Public Services Award category at the Evening Times Community Champion Awards. Glen Oaks was a finalist in the Housing Association of the Year category at the Scottish Home Awards in June and although we didn't win, it was an honour to be nominated. It's great to see the hard work of our people being recognised and celebrated.

I would like to thank our Board, our Service Improvement Group and our staff for their hard work and commitment to Glen Oaks.

And a big thank you to all of our residents and shareholders for their continuing support. We have a strong future as an organisation that prides itself in providing excellent customer services while promoting and encouraging community regeneration and resident control.

Elaine McShane

Elaine McShane, Chairperson



Our Objectives

Governance - we will continue to review our governance requirements to ensure strategic leadership and direction.

Our Board (at 14.9.17, following the AGM)

- Kimberley Barker
- Simon Gaunt, Treasurer
- Helen Gracie
- Alexander Kirkwood
- Lawrence Lawson
- Alison Loudon
- Monica Loughran
- Pat McGinlay MBE, Vice-Chairperson
- Neil MacKinnon (resigned 6.10.17)
- Bill McNamara
- Elaine McShane, Chairperson
- Marisa Mundt, Secretary
- Michael Smith

Iain McLellan



We're sad to report that Iain McLellan, who had been a Board member for over 13 years, passed away earlier this year. A keen supporter of Glen Oaks and the work carried out by the wider housing association movement, Iain firmly believed that housing associations make a real difference to the lives of their residents.

Iain will be greatly missed by everyone at Glen Oaks.

All of our Board members are volunteers who share our Values and are committed to supporting Glen Oaks. By combining their individual skills and experience, our Board members ensure that the Association provides the best possible service to its residents.

We welcomed a new Board member, Neil MacKinnon, at this year's AGM. Unfortunately, Neil's college commitments have now

changed and he has had to resign from the Board. We're sure that Neil would have been an excellent addition to our Board and we would like to thank him for his interest in our work. Shirley Duguid and Father Martin Kane also left the Board recently due to work commitments and we would like to thank them for their work during their time as Board members.

Current Board Members



Board meetings during 2016/17 (including the Strategy Session)



In addition to this, our Board members also attend Sub-Committee and Working Group meetings during the year.

average attendance at Board meetings during 2016/17



We have always had a very good attendance at Board meetings. Our Board members have very busy lives but they still find the time to attend meetings and represent the Association at other events. We are very grateful for their dedication and commitment to Glen Oaks.

Shareholders



New Shareholders during 2016/17



Shareholders attending the AGM



33 of our 115 shareholders attended this year's AGM. This was an excellent turnout and helps to make the AGM such a success. We really appreciate this support and we couldn't do it without you, so ... **THANK YOU!**

If you would like to become a shareholder, please contact our office for an application form or download a form from our website - www.glenoaks.org.uk

Our Vision, Mission Statement and Values

Glen Oaks' vision 'Where Communities Thrive' and our mission statement 'Our aim is to provide good quality affordable housing and an excellent service. We will encourage resident participation and work with other agencies to regenerate our community' provide the foundation for Glen Oaks Housing Association's commitment to its residents and the communities they live in. This commitment is also demonstrated in the Association's values:

respectful we trust and respect our customers and each other	transparent we will be open and honest about what we do	dedicated we will give 100% commitment to our work	aspirational we will strive to achieve the best we can for our communities
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Customer Service Excellence

Last year, following an intensive assessment process and a lot of hard work, we were delighted to be awarded Customer Service Excellence accreditation which was a fantastic achievement for everyone at Glen Oaks.

The Customer Service Excellence Standard was developed to offer organisations like us a practical method of introducing and supporting

customer-focussed change. We want our customers to have the best possible experience when they contact us. We continue to use what we have learned from the process to introduce improvements to the services we provide, how we provide them, and what we could do better. We will be re-assessed soon and will report on the outcome in our newsletter.



Complaints

We are dedicated to providing the best possible service to our customers. When this doesn't happen we want to know about it. We are open and transparent and encourage our customers to give us honest feedback. We use this information to improve service delivery and resolve any issues as quickly as possible.

		equalities complaints		other complaints	
		2016/17	2015/16	2016/17	2015/16
complaints received	stage 1	0	0	109	156
	stage 2	0	0	34	32
		equalities complaints		other complaints	
		2016/17	2015/16	2016/17	2016/16
complaints upheld	stage 1	0	0	80	120
	stage 2	0	0	22	17

We publish information about our Complaints performance in our quarterly newsletter which is sent out to all of our residents and stakeholders and is also available to download from our website.

Our Objectives

Customer Service - we will provide excellent customer service, through analysis and evaluation of customer feedback.

Participation

Tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

We encourage our residents to become involved in the work of the Association. Glen Oaks currently has 115 shareholding members and 33 of those members recently attended our Annual General Meeting. This was another excellent turnout and we appreciate the support. Members are able to vote in the Board elections and can stand for election to the Board themselves. If you would like to join Glen Oaks (it only costs £1 for lifetime membership) please contact our office.

We are also keen to see more residents join our Service Improvement Group where they can make a real difference to how we deliver our services.

But you don't have to join our Board or Service Improvement Group to become involved in what we do - you can also support us by coming along to our community events. Every year we organise the Glen Oaks Fun Day, the Darnley Fun Run and our Over 60's Party. Our

Residents Conference is a great way to meet other residents, have a bite to eat and hear about what we are doing. The annual Garden Competition continues to be a highlight of the year and our Good Neighbour Awards have continued to be very popular since their launch in 2008.

Glen Oaks carries out a lot of surveys every year so that we can measure our performance and look at the areas where we could do better. We are very grateful to everyone who takes the time to complete our surveys and we report the results in our newsletter.

We hope you will consider joining our Board or Service Improvement Group but if that's not right for you please still continue to give us your views about any area of our work, e.g. our policies, tenant consultations and community events because we really do value your opinion.

Service Improvement Group

Glen Oaks is committed to tenant participation and we value the feedback we receive from our residents. Our Service Improvement Group (SIG) is a group of residents who meet on a monthly basis to review and monitor our performance to make sure that the services we provide are of the highest standard and meet the needs of our residents.

The SIG's recent scrutiny of our lettable standard, i.e. the standard of homes when let to new tenants, resulted in an increase of more than 30% in tenant satisfaction with this service. This considerable improvement brings our performance in this area of our work in line with the Scottish national average.



percentage of tenants satisfied with the standard of their home when the first moved in



The excellent standard of their review led to the SIG being nominated for the Most Inspiring Scrutiny Newcomer Award at the recent TIS National Excellence Awards and we are delighted to report that they won! The Group were also finalists in the Public Services Award category at the Evening Times Community Champion Awards.

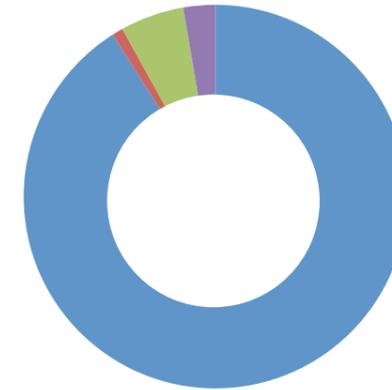
Financial Highlights

Statement of Comprehensive Income for the Year ended 31 March 2017	2017	2016	A Non-Accountants Guide to the Accounts
Revenue	5,854,501	6,301,528	Rental Income
Less operating costs	(4,718,933)	(5,034,045)	Cost of Management/Maintenance of properties
Operating Surplus	1,135,568	1,267,483	
Profit/(loss) on sale of Assets	(5,170)	4,453	Deficit/Surplus on the sale of property
Interest receivable	19,876	16,214	Interest earned on money invested
Interest Payable and similar charges	(958,106)	(921,859)	Interest paid on Mortgage
Other Finance Charges	(95,212)	(71,160)	
Surplus for year	96,956	295,131	Amount left from income after deducting expenses
Total Comprehensive Income	96,956	295,131	Leaving this general surplus
Surplus on ordinary activities after taxation	96,956	295,131	Our reserves shown in the balance sheet are this much

Statement of Financial Position as at 31 March 2017	2017	2016	A Non-Accountants Guide to the Accounts
Tangible Fixed Assets			
Housing properties (less depreciation)	50,569,590	46,396,811	All the houses owed by us cost this to build
Intangible Assets	349,028	-	
Other fixed assets	312,713	479,450	Computer and office equipment costs
	51,231,331	46,876,261	
Investments			
Investment Property	27,455	27,455	
Assets/liabilities			
Receivables	344,985	928,280	Money owed to us
Cash at bank and in hand	5,818,717	6,075,185	Money in the bank
Creditors due within one year	(2,962,703)	(2,872,338)	Money we owe to others
Creditors due after one year	(22,010,778)	(19,510,977)	Money owed on loans (these are secured by specific charges on our properties and repaid at varying rates of interest)
Deferred Income			
Social Housing Grant	(23,836,043)	(23,259,878)	
Other Grants	(2,570,109)	(2,318,086)	
	6,042,855	5,945,902	
Capital and reserves			
Share Capital	125	128	Represents shares at £1 each
Revenue reserves	6,042,730	5,945,774	Sums built up from this and previous years surpluses
	6,042,855	5,945,902	

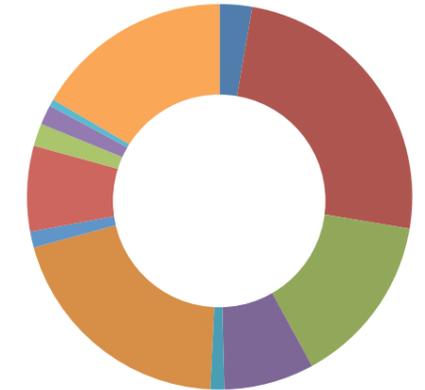
Financial Highlights

Income



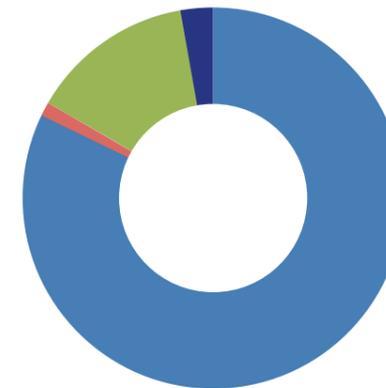
- Rents and Services 91%
- Factoring 1%
- Grants released from Deferred Income 5%
- Other Income 3%

Expenditure



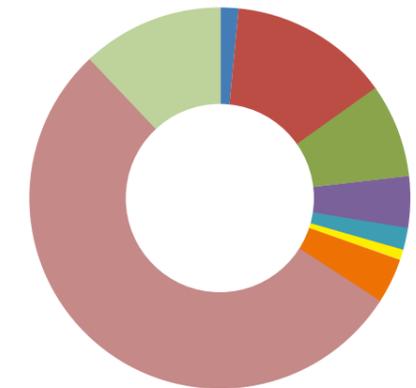
- Service Costs 3%
- Management & Maintenance Admin Costs 25%
- Reactive Maintenance 14%
- Planned & Cyclical Maintenance 8%
- Bad Debts 1%
- Depreciation 20%
- Factoring 1%
- Wider Action/Wider Role 7%
- Development Activities 2%
- Other Finance Charges 2%
- Other Activities 1%
- Interest Payable 16%

Where every £1 of our money came from



- Customer Income from Rents and Service Charges 82p
- Income from Factoring 1p
- Government Grants to develop New Homes 15p
- Other Grants Received 2p

How we spend every £1 of our money



- Service Costs 2p
- Cost of Delivering Services (staff, offices, Gold Service, etc.) 14p
- Day to Day Repairs 8p
- Planned Maintenance and Improvements 4p
- Other Costs (bad debts, etc.) 2p
- Factoring Costs 1p
- Wider Action/Wider Role 4p
- Investment in New Properties 53p
- Interest and Loan repayments 12p

Our Objectives

Financial Viability - we will manage finance to sustain the business to allow for the continued delivery of services.

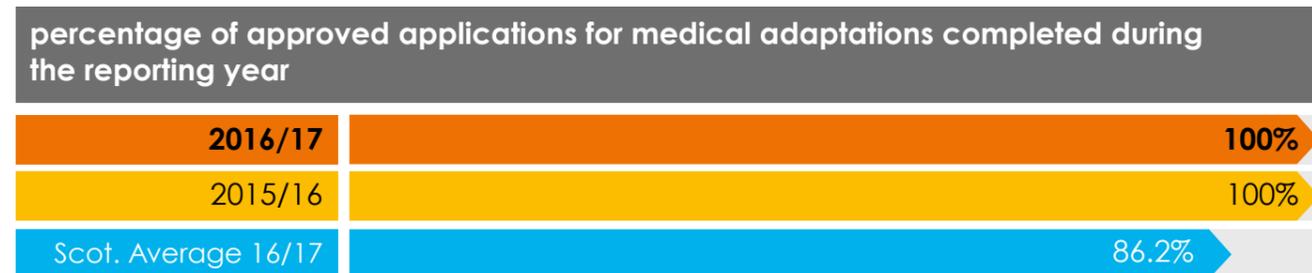
Equalities

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 Glen Oaks and the services we provide. Our newsletter, policies and letters are 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 translation services where necessary.

Our office can be accessed by wheelchair users and we also have induction loop technology in our office to help customers who may have a hearing impairment.

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.



 this year we completed 40% more adaptations than last year and we completed them 19% quicker

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.

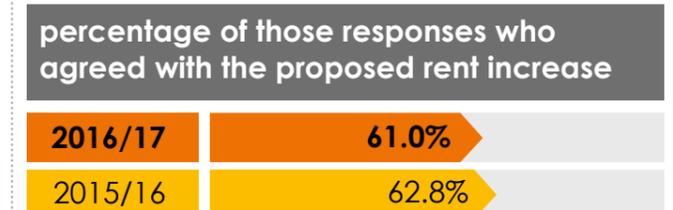
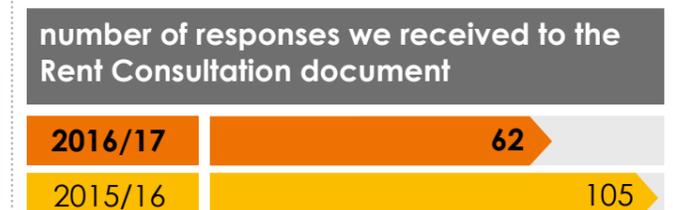
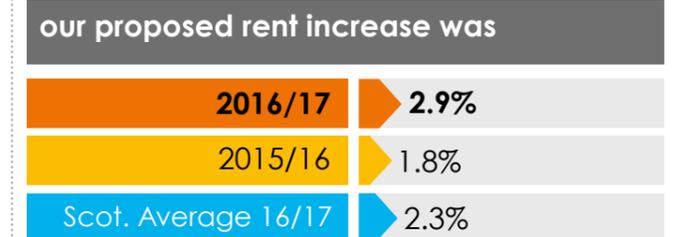
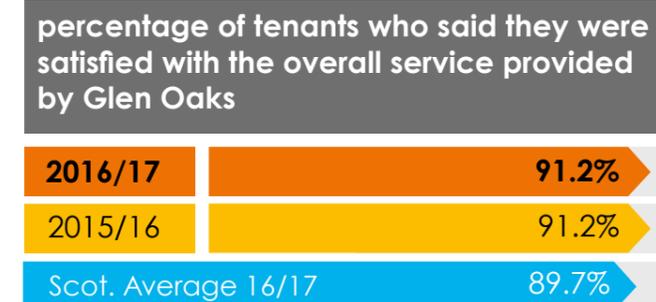
We use letters, emails, texts, Facebook and Twitter to keep you up to date with what we are doing. In June this year, we launched our new SMS service which allows us to communicate with our residents via our new IT system. This service will allow us to text our residents about upcoming community events, confirm appointments, and much more. Residents can text us on 07860 027496 with any enquiries, e.g. to ask about their rent balance or to re-arrange a repair. We also use our website to ask for feedback on changes to policies.

It's very important to us to have your opinions

and comments on what we are doing. We write to you every year to give you information about our proposals for the next year's rent and service charge increase and ask for your feedback. This information is also included in our winter newsletter and on our website - www.glenoaks.org.uk

This year, we will be asking delegates at the Residents Conference (in November) for their views on the Rent Consultation. We are also proposing to send the Rent Consultation document by email to tenants who have provided us with their email address.

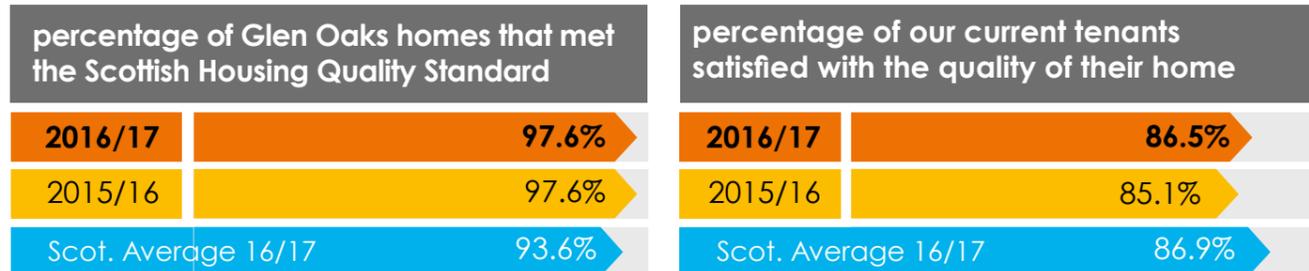
Results from Tenant Satisfaction Survey - July 2015



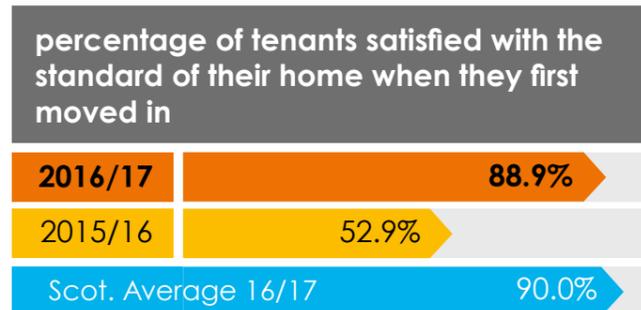
 all tenants are invited to participate and give their feedback about our rents and services, but we do not get a good return

Quality of Housing

Tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) by April 2015 and continue to meet it thereafter, and when they are allocated, are always, clean, tidy and in a good state of repair.



Following the work of our Service Improvement Group, a new contract for void works incorporating an enhanced specification and scope was awarded in May 2016.



 the result of this new contract has been shorter times spent in maintenance and greater tenant satisfaction with the condition of void properties at handover.

Planned & Cyclical Maintenance

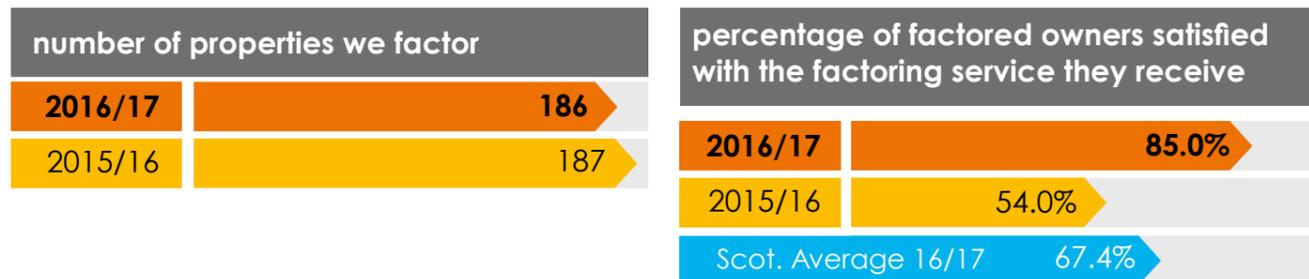
We have a continuing programme of planned maintenance for our properties. During 2016/17, work continued into Year 3 of a 4-year contract to replace kitchens and bathrooms. We replaced/upgraded:

2016/17	2015/16
81 kitchens	53 kitchens
390 bathrooms	130 bathrooms
9 cloakrooms	7 cloakrooms

 tenant satisfaction with the works remained high at **95%** satisfied with kitchens and **97%** satisfied with bathrooms

During the past year, we also carried out cyclical maintenance work which included gas and electrical servicing, the inspection of common water tanks at 77 closes, and the internal painting of 24 closes.

Factoring

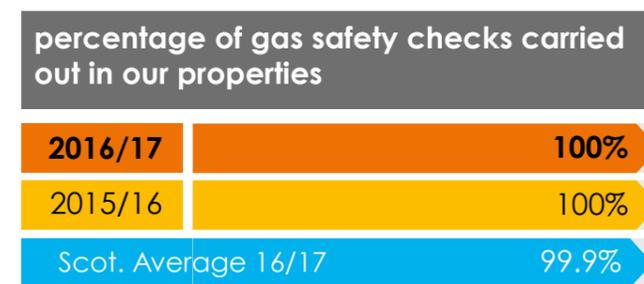
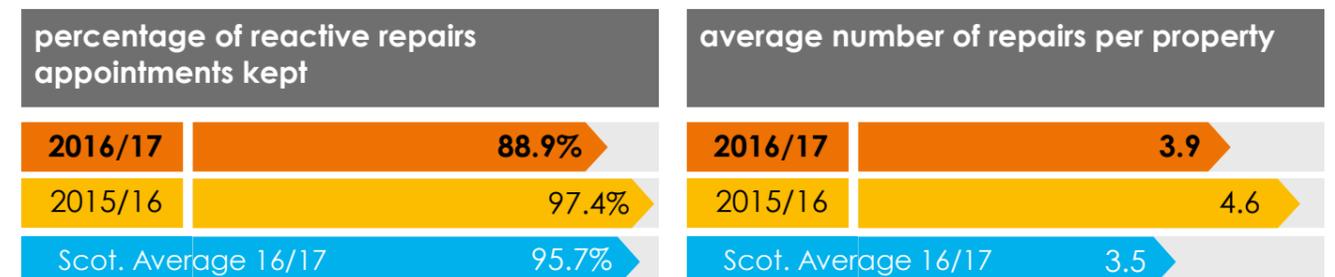
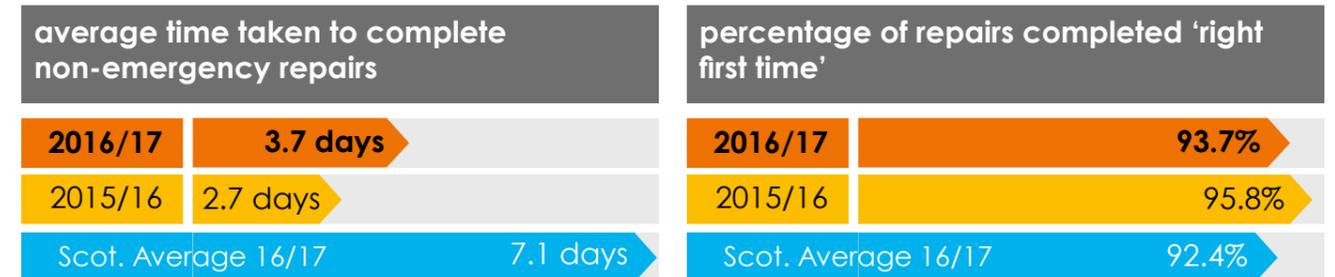
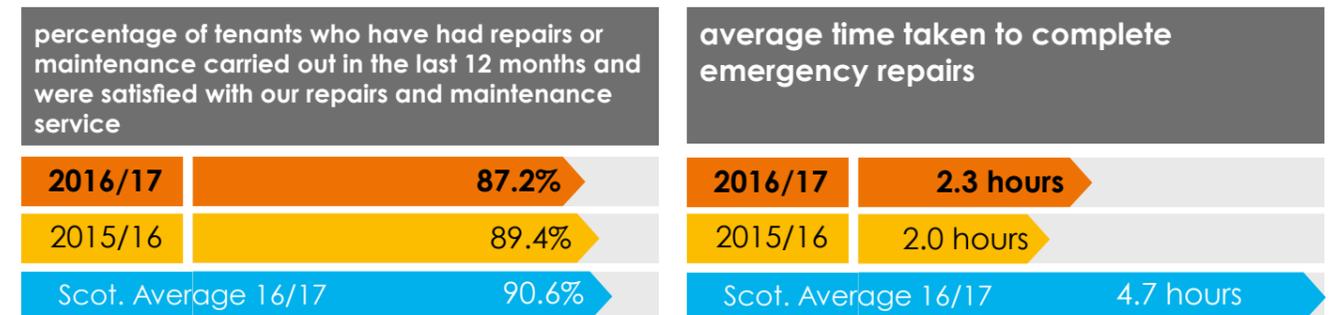


 in recent years, we have increased the level of engagement we have with owners and made improvements to our invoicing process which has resulted in a reduction in arrears and increased satisfaction with the Factoring Service amongst owners

Repairs, Maintenance & Improvements

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

We are committed to making sure that we offer the best possible repairs and maintenance service. We offer appointments for repairs or gas safety checks and we can arrange your appointment for between 9.30am and 3pm if you have to do the school run.



Our Objectives
Asset Management - through a robust programme of cyclical and planned repairs, we aim to maintain and improve existing properties.

 we have identified a couple of areas of our repairs and maintenance service where we could improve on our performance and we are working to achieve this

Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes

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

Our staff carry out regular estate and close 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.

We also issue annual Estate Action Plans for each area. These plans give residents information about cleansing services, garden maintenance and community initiatives.

Results from Tenant Satisfaction Survey - July 2015



We host regular Police and Communities meetings in our office in Arden. These meetings are attended by local Councillors, representatives from Police Scotland and Community Safety Glasgow, and Glen Oaks residents and staff. Residents are able to raise any concerns they may have about their local area. Recent issues discussed have included street lighting, car parking, and cleansing/environmental services. The meetings also

give residents the chance to discuss anti-social behaviour issues. Our staff work in partnership with Police Scotland and Community Safety Glasgow to deal with instances of anti-social behaviour. We really appreciate the participation of the residents who take the time to come along to the meetings. Please continue to report anti-social behaviour incidents to the Police, or to our staff, as soon as they happen.



 we saw a reduction in the number of anti-social behaviour cases reported during 2016/17

Our Objectives
Community Regeneration - by building on existing partnerships, we hope to create opportunities to enhance services in our estates.

Housing Options

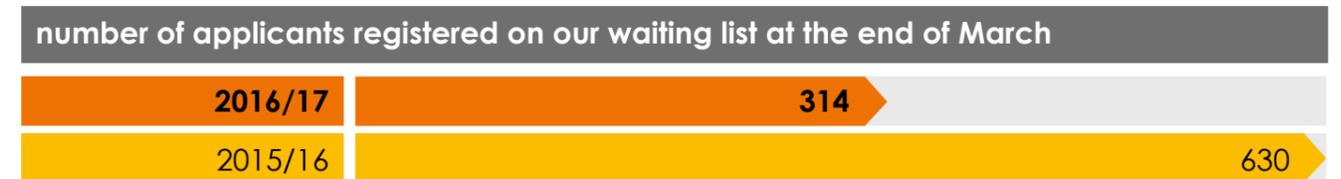
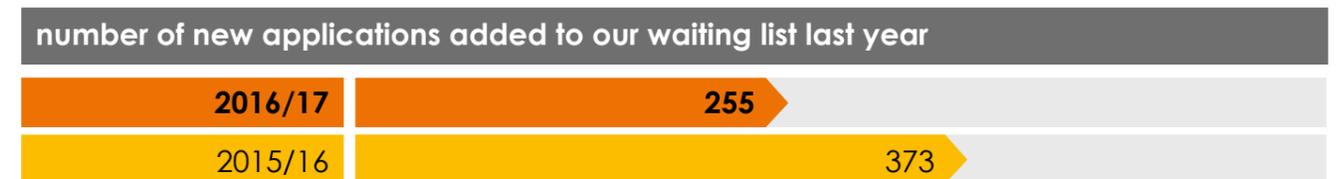
People looking for housing get information that helps them to make informed choices and decisions about the range of housing options available to them. Tenants and

people on housing lists can review their housing options. People at risk of losing their homes get advice on preventing homelessness.

Access to Social 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 their prospects of being housed.

We provide a housing options approach for applicants which allows us to discuss their housing requirements and give them information about our housing turnover. This lets applicants make an informed choice.



 we saw a marked increase in the number of tenancies allocated during 2016/17 due to the provision of new homes at Lunestone Court in Arden



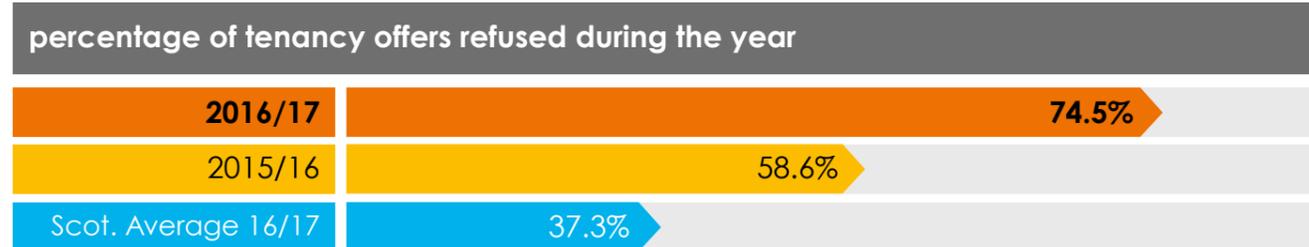
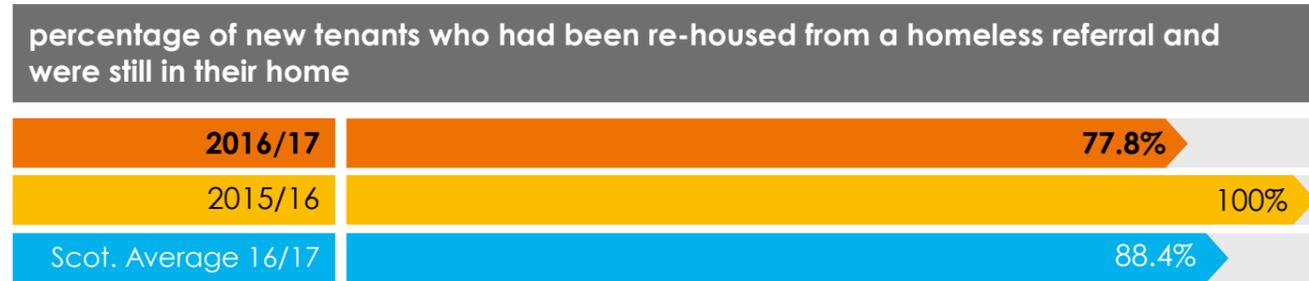
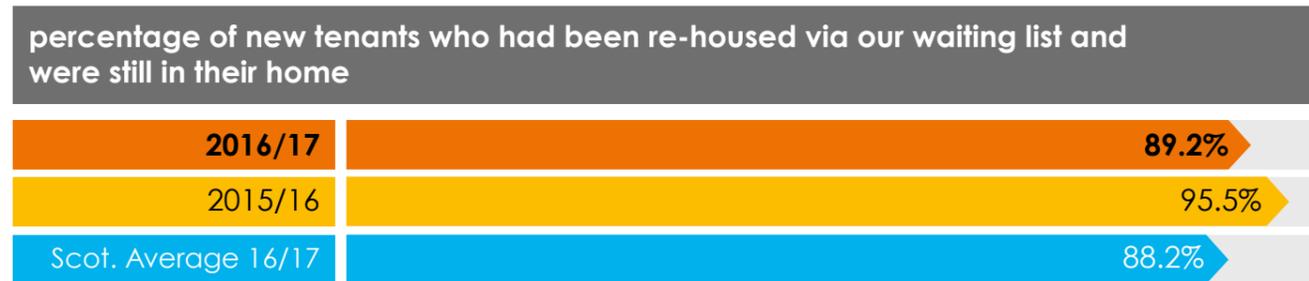
Many of our existing tenants were able to move into the new homes at Lunestone Court, freeing up their previous homes for applicants on our waiting list.



Tenancy Sustainment

People looking for housing get information that helps them to make informed choices and decisions about the range of housing options available to them. Tenants and people on housing lists can review their housing options. People at risk of losing their homes get advice on preventing homelessness.

The Association gives existing tenants opportunities to transfer within our housing stock. This allows tenants to remain in the area of their choice, ensuring that they have the correct size/type of housing to meet their needs.



we had a higher tenancy refusal rate as a result of the new homes in Arden as most applicants opted to wait for a new build property

The Starting Out Project

The Starting Out Project is funded by The Big Lottery and the People and Communities Fund. The project helps tenants to sustain their tenancy by providing the support they need to manage their tenancies and stay in their homes. Starting Out has also enabled us to help many of our tenants to improve their confidence and self-esteem.



We have achieved the following as a result of The Big Lottery funding:

2016/17	The Big Lottery Fund	2015/16
61 tenants	were helped to furnish their home with upcycled furniture and grants	47
105 tenants	achieved energy savings by switching to direct debit/meter changes	106
35 tenants	received energy efficiency advice and switched suppliers	77
142 tenants	were given help to deal with household expenditure	123
159 tenants	improved their financial capability as a result of claiming appropriate benefits and managing money better through budgeting, debt and money advice	167
109 tenants	saved money by accessing Warm Home discounts and Council Tax reductions	124
56 tenants	were supported with digital access, improved skills and understanding of IT	75

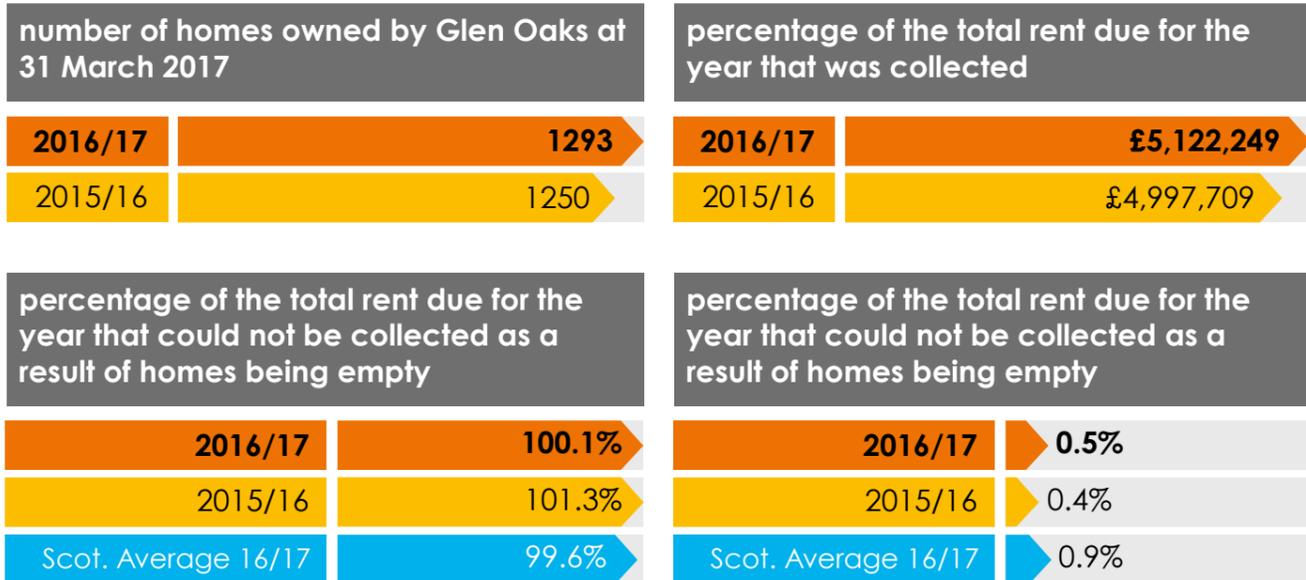
The Association was also funded by PCF during the period between 2015 and 2017 and we achieved the following targets:

People and Communities Fund	
200 tenants	were signposted to information and advice
220 tenants	were helped to improve their financial literacy which resulted in Increased levels of tenancy sustainment
50 tenants	accessed Scottish Welfare Funds
120 tenants	opened Credit Union accounts
100 new tenants	engaged with us and received Energy Advice
68 residents	were provided with regular IT access

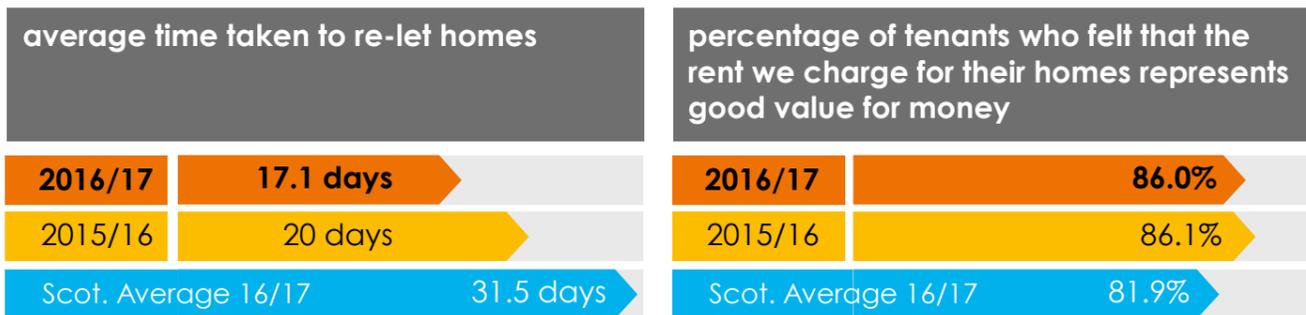


Value for Money

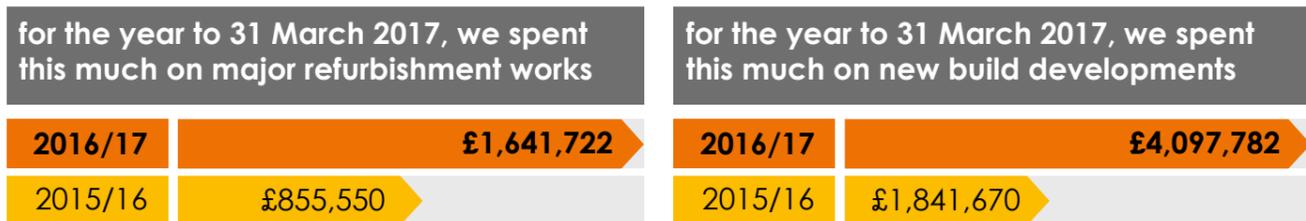
Tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.



 rent collection is challenging in light of Welfare Reform but, overall, our performance in this area remains strong



For the year to 31 March 2017, we spent over £7 million on property repairs, improvements and new build.



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 other customers can afford them.

Tenants get clear information on how rent and other money is spent, including any details of 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. Our Board and Corporate Management Team 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.

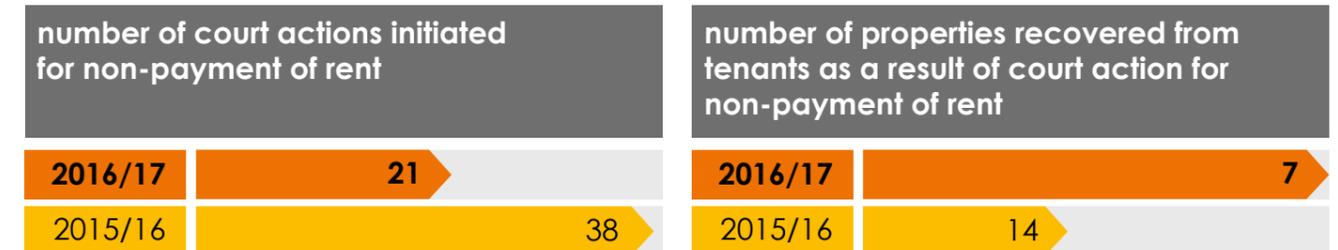
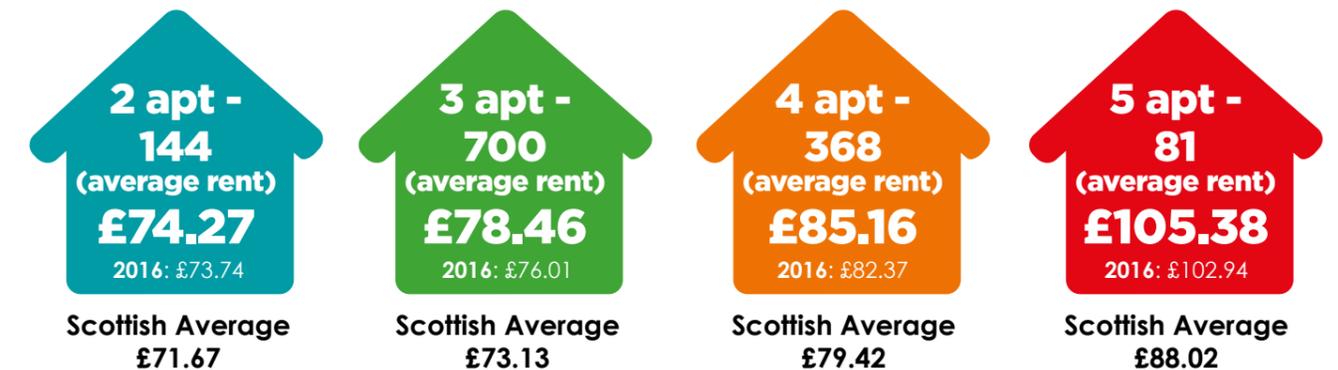
Rents collected from our tenants help us to continue to provide new and improved housing, deliver neighbourhood services and to support local partners to provide services in the community.

We constantly review our costs and make every effort to improve value for money.

We charge for services like stair-cleaning, bulk pull-through and garden maintenance. Regular satisfaction surveys are sent to our tenants to ask for feedback on our stair-cleaning service.

We really want to know what you think about our rent proposals so when we write to you later this year, please take a couple of minutes to give us your comments.

in January 2017, 67% of the 60 responses to the Rent Consultation document said that they felt the rent charged was good value for money



 the sustainment of tenancies is an important aspect of our work - it can be seen that through our sustainability services we are supporting tenants to remain in their homes and that court actions are in decline



Chief Executive's Report

The main purpose of our Annual Report has been to give you information about our performance and our financial position during the past year. We included performance information from last year's report (along with the Scottish average performance information) to allow you to see where we have made improvements and also to highlight the areas where we could be doing better. I would like to thank my colleagues in our Corporate Management Team for their contribution to the Annual Report.



The Scottish Housing Regulator recently published its Landlord Reports which were introduced to let tenants see how well their landlord is performing and how that performance compares with other housing associations in Scotland. I'm pleased to report that we are performing very well. Our continuing membership of the G8 Benchmarking Group allows us to meet up with 7 other housing associations to compare our performance and share best practice which also helps us to improve our service.

Glen Oaks has been celebrating the 15th Anniversary of its Gold Service scheme this year. Gold Service was introduced in July 2002 to give something back to our loyal customers and continues to be very popular with our residents. Further information about the benefits of Gold Service membership can be found in our Gold Service policy which is available from our office or can be downloaded from our website - www.glenoaks.org.uk

We also reported on our activities during the year, including the very successful projects we have introduced, like the Starting Out Project which was launched in 2015 with the support of The Big Lottery Fund and the People and Communities Fund. The project has helped many tenants to sustain their tenancy with us by providing a comprehensive range of



assistance, including welfare rights advice, help with budgeting and debt management, energy advice, and access to IT training and support.

We are proud to have worked in partnership with Workingrite for over 5 years offering practical work experience to local young people. The project has been a real success story and has supported over 120 young people to move into 'positive destinations', i.e. jobs, apprenticeships or further education.

I'd like to add my personal thanks to the Board, our Service Improvement Group and our staff for their work during the past year. And finally, thank you to you, our residents, for your continuing support.

We will continue to do our best for Glen Oaks and all of its people.

I hope you enjoyed reading our Annual Report.

Alasdair McKee

Alasdair McKee, Chief Executive

Our Corporate Management Team

Alasdair McKee, Chief Executive
 Nicola Logan, Finance Director
 Jean Murray, Housing Services Director
 Donald Weir, Technical Director



number of current Gold Service members

percentage of our residents who are members of Gold Service



Our Objectives
Development - we will work to support The Scottish Government's 50,000 New Homes Target. We will build high standard new homes to meet the needs and aspirations of our customers.



Glen Oaks

HOUSING ASSOCIATION



Glen Oaks Housing Association Limited
3 Kilmuir Drive
Arden
Glasgow
G46 8BW

Telephone: 0141 638 0999
Fax: 0141 638 5999
Email: go@glenoaks.org.uk
Web: www.glenoaks.org.uk

Our office opening hours are:
Monday, Tuesday and Thursday: 9am - 5pm
Wednesday: 9am - 1pm
(closed every Wednesday afternoon
for staff training)
Friday: 9am - 4pm

For emergency repairs outwith office hours, including weekends and public holidays, please contact the following telephone numbers:

**Gas Central Heating/
Hot Water Emergencies
(GasSure): 01294 468113**

**All Other Emergencies
(City Building): 0800 595595**

 Find us on Facebook and Twitter

Scottish Charity No. SC034301
Financial Conduct Authority Reg No: 2402R(S)
Scottish Housing Regulator No: HCB241

