




Wishaw & District Housing Association

Annual Report
2009 – 2010

A photograph of two women standing in front of a modern, two-story house. The house has white walls, a dark brown roof, and a dormer window. A large, dark stone marker in the foreground is engraved with 'Bonds Drive'. The woman on the left is wearing a white jacket and a grey skirt. The woman on the right is wearing a dark coat and holding a large bouquet of flowers with a purple ribbon. The sky is blue with some clouds.

Bonds
Drive

*Strengthening communities through
affordable housing*

Completion Ceremony at Bonds Drive with Karen Whitefield MSP.



Continued investment in our housing stock – re-roofing and roughcasting at our flats in Newmains.



Mr & Mrs Meechan in their new kitchen at Hill Court.

Chairman's Foreword



I am delighted to present Wishaw and District's regular Annual Report on our progress and performance in the preceding year, and outlining some of our plans for the future.

It will have escaped nobody's notice that we are entering a period of public expenditure cuts, and as our programme for building new houses depends on government grants we are expecting lean times. In a period when demand is rising because of the recession we will unavoidably be providing less, but in order to make the most of the little money that there is, and to move things forward as fast as possible we are determined to let no good opportunity go by. Our strong financial foundations have enabled us to ourselves supply the funds to purchase our next development site in advance of grant funding available in 2011/12.

We are also determined to put that little bit more into our community, over and above the bricks and mortar, and readers will see that our community initiatives programme is gathering pace, particularly in areas that help people make the most of their finances. We believe this type of community support is a very important part of what we are here for and we hope to expand our endeavours as time progresses.

We hope you find this report of interest and should you have any comments or questions then we welcome feedback.

Thank you for reading about us. Thank you for your interest.

A blue ink handwritten signature that reads "Edward Mullen". The signature is fluid and cursive, written in a professional style.

Edward Mullen Chairman





Our Board of Directors. From left to right, back row: Helen Russell, Liam McCabe, Margaret McNeil, Irene Love and Cath Brown. Front row: Bill Graham, Jean Fagan, Edward Mullen, Charles Keeper and John Forbes.

Our Board of Directors



Last year, at our AGM in 2009, two board members were due to stand down having served the three year period that the Rules allow. Both of these members, John Forbes and Margaret McNeil, opted to stand again and were unanimously re-elected.

However, regrettably, we did lose three Board Members during the year, these being Carole Anne Foley, Sally Gibson and Gerry McLaughlin.

Carole Anne Foley had served on the Board since 1998, and in the days when the Board had sub committees she served as the Convenor of the Tenancy Services Committee because housing management and the welfare of tenants were always her primary interests. As a well known face in the community through her service on her local Community Forum, Community Council and Community Nature Park she was an asset to us and will be sorely missed.

Sally Gibson first joined the Board in 2001 and served until 2007 when she resigned, but rejoined again in 2009. Sally's main interest was in the Association's role as an employer and she was elected Convenor of the Admin and Staffing Committee that dealt with human resources issues, and her energy and commitment is a loss.

Gerry McLaughlin had been on the Board for over 30 years since 1979, just very shortly after the Association was first formed. He held senior positions for many of our early years, particularly Vice Chairperson, and of

course he served as North Lanarkshire Council's Representative to the Board during his period as a North Lanarkshire Councillor. Gerry had a breadth of experience and knowledge that did us proud and we are very sorry to see him depart but we understand that 30 years of public service is a long stint for anyone and there comes a stage when there is a need to reclaim that personal home and family time.

Following the 2009 AGM the board re-elected Eddie Mullen to serve once again as Chairperson. Our Rules say that normally a Chairperson will serve for a maximum of three years. However, in view of Eddie's steadfast commitment, his ever growing knowledge and experience, and in the absence of any other Board Member willing to serve, he once again received the unanimous and unequivocal support of the Board.

The Board deals with all business directly and no longer appoints sub committees, and we have found this to be an effective and inclusive structure, and we have had a full programme of activity. We are pleased to report that the Board met 19 times during the financial year 2009/10, that all Board meetings were quorate, and that Board Member attendance level averaged 72%, which, whilst it did not reach our target of 75%, did exceed performance for last year which was 71%.



Gerry McLaughlin and his wife, Katheleen, at his retirement, together with current and former Board Members.

The Board of Directors that governed the Association following last year's AGM in July 2009 up until this year's meeting in July 2010 consisted of:

Edward Mullen	Chairperson
Bill Graham	Vice Chairperson
John Forbes MBE	Secretary
Cath Brown	
Jean Fagan	
Charles Keeper	
Irene Love	
Liam McCabe	
Margaret McNeil	
Helen Russell	
Cllr Frank McKay	Serving as Representative of North Lanarkshire Council

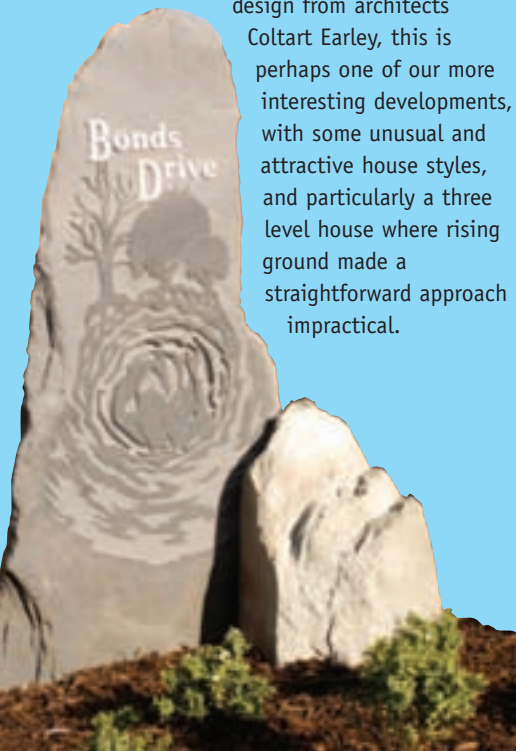
Our new houses at Bonds Drive.



Bonds Drive Newmains

We are delighted to report that our first newbuild project in Newmains was completed and fully occupied during 2009. The completion of this new development, comprising 34 family houses and 14 cottage type flats, was commemorated at the start of October by a formal ceremony. Local MSP Karen Whitefield and former Chair of the Association and well known Newmains resident Dominic Dale unveiled the two feature stone monoliths marking the entrance to the new estate.

The striking new houses sit on the edge of the South Calder valley with views over the countryside beyond. In terms of the design from architects Coltart Earley, this is perhaps one of our more interesting developments, with some unusual and attractive house styles, and particularly a three level house where rising ground made a straightforward approach impractical.



Karen Whitefield MSP admires kitchens at our new properties at Bonds Drive.



Future New Houses

The government is quite clear that public expenditure has to be reduced over the next few years and therefore we expect grant funding to be scarce. Indeed, we have already seen evidence of this and we know that we will be unable to build new houses at the pace that we have been fortunate enough to be able to achieve in past years. However, we are determined to seize all opportunities and we have recently acquired a prominent site in the Main Street in Wishaw in advance of grant funding. We intend to build around 30 affordable houses on the former Tesco site, along with other mixed use facilities, and have embarked on a feasibility study to assess site capacity and viability of the various options.

Procurement Partnerships

Discussions with our neighbour Lanarkshire Housing Association regarding the establishment of a development partnership have reached a conclusion for the time being. Although we were able to agree a potential way forward to secure efficiencies within a combined development programme the current lack of development funding and uncertainty over future funding has, unfortunately, left us unable to take things forward at present.

New flats at Hill Street Phase 2, Wishaw now known as Hill Court.



Hill Street Wishaw Phase Two

Our new town centre development with Wilson Developments has progressed well throughout the year and is due for completion in June 2010.

This development has provided 26 new homes right in the heart of Wishaw, only a stone's throw from the Main Street, with two one-bedroom and twenty four two-bedroom flats spread over four blocks. One of the ground floor flats has been adapted to suit the needs of a wheelchair user and one is an amenity flat. These houses are amongst the most popular with applicants, partly because they are well located, and partly because they are attractive and easy to live in with good space standards.

Mr & Mrs Meechan are delighted with their new flat in Hill Court.



New flats at Hill Street, Wishaw.

Houses Owned by the Association

Property Type	Number
2 apt	378
3 apt	383
4 apt	162
5+ apt	24
Total rented	947
Shared ownership	68
Total Stock	1015

Our new building surged ahead last year with the result that we increased our rented stock by 70 new dwellings over last year's figure of 877.

Our stock of shared ownership properties decreased by one last year and is likely to continue to decrease as more sharing owners opt to buy their property outright.

Ms McCulloch of Hill Court receives her new Tenant Gift Pack from Housing Officer Helen Ross.

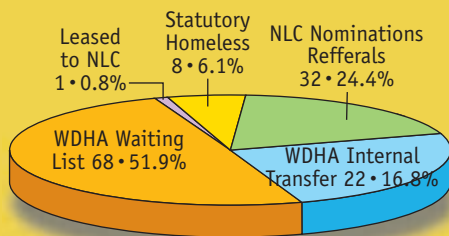


Common Housing Register

After rather more years in the planning than we had hoped, the Common Housing Register is finally fully operational with 20 participating landlords. At last people seeking housing will fill in only one application form and their details will automatically be forwarded to all appropriate landlords. Introduction of the CHR continues to generate a lot of work for the Association as many more people than ever before are expressing an interest in being housed by us but we are convinced that the ongoing benefit to applicants will be worth it.

Allocations

Last year we let 131 properties comprising 68 re-lets and 63 brand new build flats and houses. Our new tenants came to us by various routes:



When we went 'live' with the Common Housing Register part way through this year we ended the historic 50% nomination agreement we had had with North Lanarkshire Council. However, we may well enter into 'one-off' nomination agreements at a future date for specific needs.

Our Waiting List

As a consequence of going 'live' with the Common Housing Register 2,600 applications were transferred to us by other landlords over and above all the new applicants who approached us directly. We have to process all of these, obviously a mammoth task, but we are steadily working our way through them in strict date order.

At the end of March 2010 we had 3025 applicants on our waiting lists made up as follows:

Source	General Needs 2 apt	General Needs 3+ apt	Ground Floor/ Disabled all sizes
Waiting List	789 (26.1%)	*2121 (70.1%)	86 (2.8%)
Transfer List	1 (0.03%)	21 (0.7%)	7 (0.2%)

**Includes applications to be assessed*

Given that we are currently receiving an average of 100 new applications every week it is clear that demand for our housing is higher than we can ever hope to meet.

New Tenant Visits

The Association decided to start the New Year by taking a different approach towards achieving our objectives. Now when tenants move into their new homes they receive a useful 'New Tenant Gift Pack' packed full of little gifts for around the house. The goodies are provided in a reusable cotton bag which will fold and easily fit into a hand bag or pocket to help tenants protect the environment when they shop.

The bags are given out by our Housing Officers at what we call 'settling-in visits' which take place within six weeks of someone accepting a new tenancy. It is important to us that all our new tenants get the opportunity to meet their Housing Officer to discuss any concerns, problems or issues

they may have about becoming a tenant of the Association as quickly as possible. The packs have proven so popular that most people are making sure they are at home for us. This gives us an opportunity to make sure people get the information they need to help make their tenancy a success.

Out of the 118 visits scheduled to be carried out during the year:

- 70 Carried out within the 6 weeks target**
- 6 Carried out later at a time more convenient to the tenant**
- 3 Tenants cancelled the arranged visit**
- 39 Declined to meet with us – we accept that not everyone needs our settling in service**

Tenancy Services News continued...

Void Management

When a house is vacated and before it can be relet we work hard to minimise the time a property lies empty because we want to house people quickly and lose minimal rent. Last year our average timescale for carrying out all repairs and re-letting the properties was only 16.5 days and of the 131 properties let last year:

Void Loss by Weeks Lost		
No loss	13	(10%)
Less than 2 weeks	66	(51%)
2 to 4 weeks	41	(31%)
5 to 8 weeks	11	(8%)

A direct result of the low void period is a correspondingly low 0.3% loss in rental income:

Void Rent Loss	
Average for sector*	1.5%
Average for peer group*	0.6%
WDHA target	0.3%
WDHA actual (08/09)	0.31%

*Based on Registered Social Landlord Statistics 2008/09

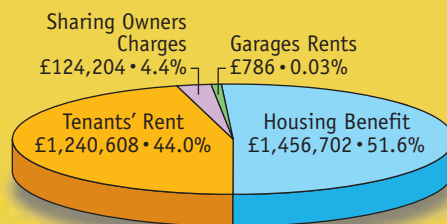
Rental Income

Like everyone else, the Association has to accept rises in costs and last year's rents were increased by 3.0%, making our weekly average rents:

Rental Income	
2apt	£50.91
3apt	£57.20
4apt	£63.57
5apt	£71.34

Comparison with our local landlords and with those in our peer group indicate that our rents remain amongst the lowest.

Last year the Association had an annual rental income of £2,822,300, the breakdown of sources being:



Rent Collection

Last year we collected 97% of all rent charges and our arrears performance continues to compare favourably with other social sector landlords:

Arrears as % of Rental Income	
Average for sector*	2.9%
Average for peer group*	3.4%
WDHA target	3.0%
WDHA actual	2.96%

*Based on Registered Social Landlord Statistics 2008/09

Unfortunately we still had to take legal action against 42 tenants, and take 14 cases to court for repossession action. Happily,

there are now repayment arrangements in place in all cases and we have not had to carry out any evictions in the past 12 months.

A new leaflet on how to make rental and other payments is now available.



New Prompt Payment Incentive Scheme

The Association consulted its tenants and sharing owners on proposals to introduce a new scheme to encourage rental payments to be made on time each month. Feedback from those who responded was very positive.

We have been working on this behind the scenes, and will confirm final details this summer to enable payments to be made during 2010/11.

Property Management Service and Collection

We continue to provide a service for owners by managing common responsibilities. Following a review of the service and charges in 2008, we have been pleased to report that our collection rates have improved and arrears have again fallen, and are now 11.4%.

Although formal debt recovery action is only required in a very small number of cases, we did have to refer 32 owner occupiers to a debt collection for non payment.

Right to Buy Sales

An increasingly small percentage of our tenants exercise their right to buy their home and this, coupled with the recent recession, may explain why we did not sell any of our properties to tenants this year.

Shared Ownership Sales

Of the 106 properties the Association has made available for Shared Ownership over the last 25 years, 36 have now been bought outright. Last year another two outright sales were completed, both within our target time of 90 days.

Three other sharing owners sold on their share, with the average sale taking 39 days to complete.

Mortgage to Rent

The Association continues to help home owners who face the possibility of having their home repossessed by participating in the government's Mortgage to Rent Scheme. We investigated two properties and bought

one but in the other case the owner unfortunately did not co-operate with us and we were unable proceed.

Estate Management

Happily the vast majority of our residents continue to take a pride in their homes, gardens and living environment helping to make our estates pleasant and attractive places to live and we wish to try to help the majority achieve pleasant surroundings by encouraging the minority who do not have this aim. Last year four tenants had to be issued with legal notices because of the unacceptable condition of their property. Happily they all agreed to work with the Association and, between us, we are



supporting them in making the improvements required to bring their property back to an acceptable standard.

Anti Social Behaviour

Last year we received 28 complaints of anti social behaviour which is a small proportion considering we have over 1,500 residents between tenants and owners. The vast majority of these were complaints of a relatively minor nature and were resolved quickly and amicably.

We are still dealing with two more serious cases and have issued notice to one tenant advising that legal action will be taken if their behaviour does not improve.

We have renewed our agreement with North Lanarkshire's Anti Social Task Force so that our residents can get help and assistance to deal with incidents at any time, not just during our opening hours.

Mr & Mrs Gilbert, new sharing owners, receive advice from Owner Services Officer, Alan Richardson.



Maintenance News



New kitchen being fitted at Valley View, Muirhouse.



Last year the Association spent over £115,000 on cyclical maintenance.



Tenant Satisfaction with Reactive Repairs

To continuously monitor our performance to help improve our service we issue a customer satisfaction questionnaire with every repair order. From the responses we received in 2009/10 it appears we are continuing to provide an extremely good reactive maintenance service.

The results are summarised below:

How satisfied with:	
Helpfulness of Association staff	99.8%
Tradesman's punctuality	99.2%
Time to complete repair	99.4%
Tradesman's courtesy	99.3%
Quality of repair	99.1%
Level of disturbance caused	99.8%

Rechargeable Repairs

This year we have carried out a comprehensive review on when and how we recharge for reactive repair works when the repair is the tenant's own responsibility, and in particular we have introduced new standard charges for many items. We believe the new system is more fair and transparent.

Most tenants pay their bills but we do have some significant outstanding charges, mainly because of former tenants who have left their dwelling in a very poor condition. However, we have reduced the level of rechargeable repair debts by £2690 this year

and remain committed to using all legal means to recover money owed.

Planned Maintenance – last year

Our rolling programme of planned maintenance works is a core element of our maintenance strategy covering the renewal of building components throughout the life of properties to ensure they remain in good condition and meet required quality standards.

During the financial year 2009/10 we renewed:

- **Internal doors in 76 properties**
- **External doors in 71 properties**
- **Boilers in 30 properties**
- **Smoke and carbon monoxide detectors in 107 properties**
- **Common stair coverings for 14 properties**

We also carried out external wall repairs to 35 properties in Wishaw and re-roofed and re-roughcast 22 properties in Newmains. This latter contract included work on behalf of 5 owner occupiers who live in blocks where we have tenanted property.

Planned Maintenance – coming year

Our planned maintenance programme for the year 2010/11 is set out in the table opposite.

We are delighted to report that we fully expect to have the funds to meet our future planned maintenance liabilities.

Repairs Reported by Tenants

Our reactive repairs are categorised as ‘Emergency’, ‘Urgent’ or ‘Routine’ depending on the nature of the work required. During 2009/10 we carried out 2,596 reactive repairs:

Category	Target response time	% complete on target
Emergency	Make safe within 2 hours	100.0%
Urgent	Attend within 2 working days	99.5%
Routine	Complete within 10 working days	98.0%

We are also pleased to report that we complied with the Government’s Right to Repair response times for all qualifying repairs.

PLANNED MAINTENANCE – 2010 - 2011

Description of Works	Address
Replacement rainwater goods and fascias	Pather Street, Leighton Street, East Hamilton Street, Stewarton Street Glasgow Road, Cleland Road and 72-90 Russell Street, Wishaw
Repairs to common pathways and stairs	McInnes Court, Wishaw Muirhouse
Replacement external doors	Central Wishaw
Replacement sanitaryware	Station Road and Caledonian Road, Wishaw
Replacement kitchens	Charles Street, Cambusnethan 2a-6d Russell Street, Wishaw Harthill and Valley View, Muirhouse
Replacement boilers	Cambusnethan Street, Wishaw Muirhouse
Replacement extract fans	McInnes Court, Wishaw Newmains and Valley View, Muirhouse
Replacement smoke detectors and installation of carbon monoxide detectors	Shaw Crescent, Nertherton 46-60 Kirk Road, Wishaw
Rewiring works	McInnes Court, Wishaw

Maintenance News continued...

Scottish Housing Quality Standard

All of the Association's properties comply with the Scottish Housing Quality Standard.

Cyclical Maintenance – last year

Our cyclical works programme is another essential part of our maintenance service. On an annual basis we carry out gutter cleaning, maintenance of common landscaped areas and gas servicing to all properties, and undertake external painterwork and electrical inspections on a five and seven year cycle respectively. During 2009/10 we completed external painterwork on 214 properties and undertook 112 electrical safety inspections. We also carried out gutter cleaning to all buildings and the servicing and safety inspections of all gas appliances.

Cyclical Maintenance – coming year

Our programme for external painterwork and electrical safety inspections in 2010/11 is set out opposite.

Bringing empty properties up to standard

In addition to the above we completed repair works on 68 void properties in 2009/10.

What we spent on Maintenance Works

The Association spent a total of £843,091 on repair works during the financial year 2009/10. This figure can be broken down as follows:

	Total Spend	% of Spend	Spend per unit
Reactive	£287,972	34%	£304
Cyclical	£115,739	14%	£122
Planned	£383,327	45%	£1539
Void	£56,053	7%	£824

Medical Adaptations

These are adaptations to properties to enable tenants with medical issues to be more comfortable in their own home. We are sorry to report that our funding for medical adaptations was reduced further during

2009/10 to a total of £35,110. This reduction, coupled with an increasingly high number of referrals from Social Work, has meant that we have again been unable to complete all requested adaptations. The adaptations we did undertake were carried out on the basis of the priority score given by the Occupational Therapist and these were:

- 5 wet floor shower rooms
- 5 level access showers
- 1 external ramp
- 1 internal handrail
- 2 external handrails

The total cost of these works amounted to £38,911, with £3,801 being funded from the Association's own reserves.

CYCLICAL MAINTENANCE 2010-2011

Description of Works	Address
External Painterwork	28-40 Pather Street, 75-105 Leighton Street, 37-64, East Hamilton Street, 156-170 Stewarton Street, 247-265 Cambusnethan Street, 72-90 Russell Street, 23-53 Russell Street, 46-60 Kirk Road, Wishaw St Ninian's Grove, North Kilmeny Crescent, Newark Drive, Innerleithen Drive, Coltness 4,6&16 Shaw Crescent, Netherton 73-87 Charles Street, Craigneuk
Electrical testing and inspections	72-112 Glasgow Road, 1-27 Cleland Road, 2-20 McInnes Court, 72-90 Russell Street, 23-53 Russell Street, 10-31 Roberts Street, 17-23 Kitchener Street, 2A-6D Russell Street, Wishaw 43-47 West Main Street, 1-17 Victoria Street, 1-13 Deer Path, 12&14 Mill Road, Harthill 2-12 Ladysmith Street, 25-27 Shieldmuir Street, Craigneuk

Equal Opportunities



To demonstrate our commitment to achieving equal opportunities for all the people we serve we monitor our activities.

	Local Community (as a comparator)	Existing Tenants	Lettings 09/10	Current Staff	Recruitment Applications	Board of Directors
GENDER						
Male	49%	41%	44%	33%	32%	55%
Female	51%	59%	56%	67%	68%	45%
ETHNIC ORIGIN						
White	97%	97%	100%	100%	99%	100%
Non White	1%	1%	0%	0%	1%	0%
Not Known	2%	2%	0%	0%	0%	0%
DISABILITY						
Disabled	9%	23%	7%	0%	1%	18%
Not disabled	91%	75%	93%	100%	97%	72%
Not known	0%	2%	0%	0%	2%	10%

* Due to the changeover to the Common Housing Register system, we apologise that it has not been possible to collate equalities information for new waiting list applicants this year. However this will be available for 2010/11.

Access to Information

We continue to offer to procure translation and interpretation services to those who cannot read or speak English well. This service is also available to people who have other needs such as Braille or the services of sign interpreter. However, last year there were no requirements for this service.



Community Benefit

Joint working with residents and other key partners is important if we are to maximise the social, economic and physical benefits of projects designed to create vibrant communities. During the year we have led or been involved in a number of new initiatives.



Frank Roy MP supports our new Credit Union Voucher Scheme. Photograph courtesy of Jim Donnelly, Wishaw Press

Credit Union Initiative

We believe very strongly in the benefits of credit unions to provide a cost effective savings and borrowing service and we have published several newsletter articles hoping to convince residents of their merits. We are currently making arrangements to put our money where our proverbial mouth is by offering an incentive for tenants to join their local Credit Union. This scheme was launched on 24 June 2010 at our tenants' conference 'Easy Money', and will be rolled out to all tenant households on a phased basis.

Citizens Advice Bureau (CAB)

The Association started discussions two summers ago with the Motherwell & Wishaw CAB over ways in which we might work better together to widen our services to residents. This resulted in us talking to other local landlords to see if we could jointly develop services and a survey of our residents was conducted in September 2008 to identify the level of need and demand for a range of enhanced services.



The response was overwhelming and clearly demonstrated a need for an expanded money/debt service. It also highlighted that energy and fuel costs were a great source of concern. As a result, the partnership quickly pulled together a funding package which enabled the launch of a Fuel User Empowerment Project.

This project was launched in April 2009 to run for nine months. Although primarily aimed at helping people source cheaper fuel suppliers, anyone who contacted the project was also able to have an income maximisation check. It managed to secure £74,857 for the residents of the six partner landlords, helped 38 residents reduce their fuel costs and helped five people deal effectively with their fuel debts. The project put £19,126 in the pockets of our residents.

Advice for Tenants and Residents (AFTAR) Project

After the disappointment of failing to secure external funding to support this project last year, we managed to secure alternative funding from the Scottish Government through their Wider Role Funding scheme. Staff were recruited and trained during February 2010 and we, along with our partner landlords, hit the streets on 15th March 2010. The project will run until the end of March 2011.

The service is available to all our residents, but particularly we have been encouraging all our new tenants and anyone who has rent arrears to use the service. The advisors have been trained to provide advice

AFTAR advisors and staff, Stewart McMahon, Maria Shelley and Alan Marley with John Stevenson, Housing Operations Manager.



on a wide range of benefits, money, debt and fuel issues and can arrange training to improve residents' skills in money management.

The service has been designed so that the advisors will focus on the home visits that we believe many people prefer. A drop in surgery is also being held in our offices every Wednesday and an alternative is offered via the Wishaw, Shotts and Motherwell CAB offices.

The service is free and confidential.

Older Person's Advice Project (OPAP)



Since July 2008, the Association has offered an advice and assistance service to tenants, and members of their household, who are aged 60 years and over. The service is being delivered by Linkwide Ltd (part of Link Housing Association) as part of the Older Persons Advice Project (OPAP).

The project is primarily aimed at providing welfare benefit advice but the team can also give information on support agencies and other social services available

in the area as well as on issues such as fuel poverty and health. The service is free and confidential and is being offered on a programmed basis by address until the end of March 2011.

The project, up to the end of March 2010, has brought in almost £150,000 in additional benefits for Association tenants. This includes £79,290 from new Disability Living Allowance/Attendance Allowance claims and almost £19,400 in unclaimed Housing Benefit and Council Tax rebates.

This means that for every pound the Association has spent on delivering this service our tenants have gained over £26.

Older Person's Advice Service (OPAS)

The success of the OPAP project has been recognised and at the turn of this year the Scottish Government provided funding to roll out a new project for all residents in three local authority areas including North Lanarkshire. This new service is identical to the scheme offered to our tenants and now our sharing owners can also benefit, as well as owner occupiers and members of their household who are aged 60 years and over.

Women's Aid

The Association has been working with Womens' Aid for almost three years. During this time we have leased two flats to their organisation and are looking to expand provision further. Womens' Aid are keen to extend their services into some of the outlying towns and villages but unfortunately limited turnover in these locations prevented us being able to help them, but we will offer more properties where we can.

This partnership has allowed the Association to assist Womens' Aid to support vulnerable women and their children in leaving a violent situation by providing them with a safe haven until they are ready to start their new life in accommodation of their own.

North Lanarkshire Council's Homeless Service

During the year the Association entered into an agreement to use some of its properties to provide the Council with temporary accommodation for those experiencing homelessness. To date one property has been leased to the Council and we will be looking to extend this much needed provision.

This partnership means the Association can further assist the Council to tackle homelessness and provide support to vulnerable homeless in more settled accommodation.

Wishaw Games

The Association continues to support the annual Wishaw Games for disabled youngsters through the award of our own cup in memory of former Board Member and long time supporter of the Wishaw Games Jim Johnston, and through the sponsorship of the medal ribbons.

Complaints and Appeals

Responding to Complaints

Whilst the Association always aims for the highest possible standards we realise that there will be times when service users wish to appeal a decision or feel that they have just cause for complaint. We see appeals and complaints as an important opportunity to improve our current and future service delivery and this year we undertook a major overhaul of our Complaints Procedures coupled with the issue of revised service user leaflets. We did this to further streamline our complaints service and make it more accessible.

During 2009/10 we received seven complaints about our service, which this year were about the maintenance service, recharged repairs, and, in one case, the actions of a building contractor



constructing one of our new housing developments.

Process	% Meeting Target
Acknowledgements of receipt meeting 3 day target	71% – average time to respond 2 days
Responses meeting 10 day target	86% – average time to respond 5.7 days
Complaints proceeding to Complaints Committee	n/a
Complaints requiring Ombudsman decision	n/a
Complaints Upheld	0%
Complaints Rejected	40%
Complaints Partly Upheld/Partly Rejected	60%



Financial News

The Current Financial Position

The Association is pleased to report that our accounts and various financial projections demonstrate viable business and that this view is shared by our auditors PKF (UK) LLP.

We have once again produced a healthy operating surplus as well as a small surplus on the sale of further housing shares to sharing owners, and we continue to increase our designated reserves to offset future liabilities. These now stand at just over £2,645,000.

Our capital expenditure this year on new properties has been £3,467,000.

Financial Highlights



Our Future Financial Position

The fall in interest rates has reduced investment returns but has had a positive effect on our variable loans and we anticipate that we will continue to benefit from lower loan servicing costs into 2011/12. However, predictions are that interest rates may rise towards the end of 2011 and through our treasury management strategy we seek to protect the Association against such increases.

However the Association is facing an increase in borrowing requirement following changes in the Housing Association Grant (HAG) calculations. This, coupled with a requirement to front fund some of our development programme because of a reduction in the availability of grant funding, means we are operating in a challenging cost environment.

To date we have drawn £4,000,000 of our £5,000,000 loan facility and a favourable fixed rate will enable us to ensure that our medium to long term interest costs are known and affordable. We continue to assess our borrowing requirements and costs in order to ensure the viability of our development strategy.

Income and Expenditure Account for year ending 31 March 2010

	2010	2009
Turnover	2,907,881	2,683,502
Less operating costs	<u>(2,187,400)</u>	<u>(1,848,125)</u>
Operating surplus	720,481	835,377
Sale of properties	20,710	33,912
Interest receivable	3,786	30,518
Interest payable	<u>(438,691)</u>	<u>(551,723)</u>
Surplus before tax for the year	306,286	348,084
Tax on surplus on ordinary activities	<u>(63,478)</u>	<u>(80,341)</u>
Surplus after tax	<u>242,808</u>	<u>267,743</u>

Balance Sheet as at 31 March 2010

Net housing property cost	15,540,203	13,867,901
Other fixed assets	<u>605,147</u>	<u>619,740</u>
	16,145,350	14,487,641
Current assets	1,319,192	1,316,088
Creditors due within one year	<u>(962,719)</u>	<u>(1,274,610)</u>
Net current assets	356,473	41,478
Total assets less current liabilities	16,501,823	14,529,119
Creditors due after one year	<u>(11,742,484)</u>	<u>(10,012,591)</u>
	<u>4,759,339</u>	<u>4,516,528</u>

Capital and Reserves

Share capital	126	123
Designated reserves	2,644,729	2,637,196
Revenue reserves	<u>2,114,484</u>	<u>1,879,209</u>
	<u>4,759,339</u>	<u>4,516,528</u>

Our full annual accounts are available on our website.

Staff News

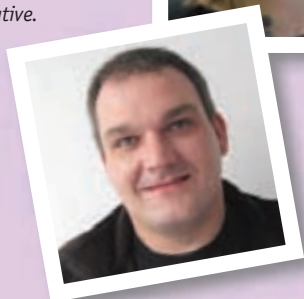
Jane Kerr, pictured second from right, retired in December 2009.



Sharon Harkin, our new Customer Services Assistant.



Willie Smillie, our new Minor Repairs Operative.



Joining us during the year was Sharon Harkin who brought with her many years of customer care experience from the private sector. Sharon replaced Jane Kerr, who is now enjoying a well earned retirement.

Also joining us was Willie Smillie, our new Minor Repairs Operative, and to provide maternity leave cover, initially receiving repair calls in our maintenance section and then later assisting with rent accounting in our housing department, we welcomed Sharon Kennedy.

In 2009/10 we had a staff turnover rate of 4% and a staff absence rate of just over 2%.

Staff Team

Our staff team is now:

CHIEF EXECUTIVE

Anne Cooper

TENANCY SERVICES

Assistant Chief Executive

Elaine Lister

Housing Operations Manager

John Stevenson

Allocations Officer

Tracey Fyfe

Owner Services Officer

Alan Richardson

Housing Officer

Helen Ross

Housing Officer

Susan Tait

Senior Housing Assistant

Robert MacAlpine

Housing Assistant

Donnamarie Beattie

Housing Assistant (temp)

Sharon Kennedy

Allocations Assistant

Louise McGarrell

TECHNICAL SERVICES

Technical Services Manager

Colette McKenna

Maintenance Manager

Terry McKenna

Maintenance Officer

Ged McFarlane

Development Officer

Mykela Heath

Clerk of Works

Gordon Smith

Maintenance Assistant

Gemma Lumsden

Maintenance Assistant

Louise McGarrell

Maintenance Assistant (temp)

Sharon Kennedy

Minor Repairs Operative

Jed O'Neill

Minor Repairs Operative

Willie Smillie

FINANCE

Finance Manager

Andrew Whitehead

Finance Assistant

Fiona Adams

CORPORATE SERVICES

Corporate Services Manager

Sharon Kewley

Senior Customer Services

Assistant Anne Michelle Currie

Assistant

Lynn Wyper

Corporate Services Assistant

Sharon Harkin

Customer Services Assistant

Betty Young

Customer Services Assistant

Kitty Kilpatrick

Officer Cleaner

Kitty Kilpatrick



Left: Tenancy Services

Below left: Corporate Services

Bottom left: Technical Services

Below: Chief Executive

Bottom right: Finance





The Association is an approved body for the purposes of Section 3(i) of the Housing Association Act 1985, is registered in the Register of Social Landlords defined by the Housing (Scotland) Act 2001, is registered with the Financial Services Authority (replacing the Registrar of Friendly Societies) No. 1940 (R) S and abides by the Model HSA (Scotland) Rules. We are affiliated to the Scottish Federation of Housing Associations.

We were established in 1978 as East Motherwell District Housing Association and changed our name to Wishaw and District Housing Association in 1994. Our area of operation covers Wishaw, Craigneuk, Muirhouse, Netherton, Newmains, Shotts and Harthill.



Wishaw & District Housing Association

*Strengthening communities through
affordable housing*

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