

AT THE HEART OF MUIRHOUSE FOR 30 YEARS

1992 - 2022



Annual Review 2021/22



**Muirhouse
Housing
Association**

Welcome from the Chair



Last year at the AGM I started by acknowledging what a challenging year it had been. Sadly I'm going to do the same again. Covid has become for most of us much less of a day to day issue. In its place we've witnessed the terrible war in Ukraine, Edinburgh welcoming several thousand refugees, the unprecedented cost of the living crisis, and more recently the sad passing of the Queen.

None of us can help but be affected by such events. The MHA family is no different, be it tenants, staff, Board members and the wider Muirhouse community too.

Against that backdrop, I want to say a huge thank you to our fantastic staff for their continued hard work, professionalism and dedication to MHA, our tenants and also to the local community.

As always, they have been superb, offering our tenants support and advice, which is more important than ever, at a time when community is more important than ever. They have the sincere gratitude of myself and the whole Board for their commitment and efforts.

Firstly, I'd like to acknowledge the huge efforts and hard work of our Board members. Like any year, there have been some changes which I would like to highlight. During the year we've seen the following step down from the Board: Eric Hollanders, Pascale Adrians, Martin Thoronka and Harry Woodward. Eric and Martin have given particular notable service, Eric as a great Chair of our Audit and Risk Committee, and Martin as a very long-serving tenant member of approximately 10 years.

All of these volunteers have played an important role in providing leadership and sound oversight on the Board. I offer my grateful thanks to each of them and indeed the rest of the Board for their efforts, hard work and time. It means a great deal.

As for the next year, being the first year of our refreshed 3 year business plan, our key focus will remain the same. Namely being a housing association that delivers excellent housing services, with affordable rents. But one that also helps to improve the lives of the local community.

This focus, and the role of community based housing associations like MHA, are more important than ever. That is why we were so delighted to be one of the sponsors for the first ever North Edinburgh Community Festival. At MHA we value our independence, but we'll also be looking to work more closely with key local partners and like minded organisations. This is to ensure we are doing as much as we can to support our tenants and the local community.

We are also very mindful of the cost of living crisis and the increasing food and energy prices our tenants are having to deal with. That is why we have restricted our rent increases in the last two years to 1.5% and then 1%, and why we offer a

Financial Inclusion Service which in 21/22 received 216 referrals unlocking almost £200k of additional financial support. In the last year we also made donations of over £8k to local charities and voluntary organisations.

I want to finish on a positive note. 2022 is MHA's 30th anniversary, and the fact we are still here and able to deliver these hugely important services is a huge tribute to all of those that have been a part of the last 3 decades; staff, Board members, partners and, of course, our tenants, some of whom have been with us since the start.

We'll take some time to celebrate and mark this remarkable achievement.

With your support, the Board and staff look forward with confidence, and to many more years of service to the Muirhouse community.

Iain Strachan

Iain Strachan,
Chairperson



“2022 is MHA’s 30th anniversary, and the fact we are still here, and able to deliver these hugely important services is a huge tribute to all of those that have been a part of the last 3 decades, staff, Board members, partners and of course our tenants, some of whom have been with us since the start.”



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Our Vision, Our Mission, Our Values

Our Vision

Our Vision is an engaged, thriving, desirable and eco-friendly Muirhouse with high quality, truly affordable and greener homes.



Our Mission

Our Mission - We will provide high quality, truly affordable homes and services for residents and strengthen our engagement and partnerships to enrich the community and safeguard our environment.





Our Values

Our Values - In upholding our central value of providing high quality, affordable homes and services, our behaviours and decisions will demonstrate our commitment to:



Caring:

Being compassionate about and responding appropriately to the needs of our residents, staff, and Board.

Excellence:

Ensuring the highest standards in all that we do and innovating to continually improve. Across the MHA Group, we are committed to providing a high quality, customer focused service that demonstrates value for money.

Mutual Respect:

Valuing the views, knowledge, expertise, and skills of others and collaborating to achieve good outcomes for residents, staff and the Association. We will continue to be a leading member of the local community, working with our customers and statutory, voluntary, and private sector partners.

Playing a key role in our community



LIFT @Millennium Centre has been a vital part of our community for over two decades.

During that time it has played an essential and much-needed role in the life of Muirhouse and our residents – especially during the height of the pandemic when it responded quickly and effectively to help those in real need.

Remarkably, the team led by Peter Airlie – brilliantly supported by so many volunteers – distributed a colossal 27,000 food parcels during the most difficult times any of us have ever seen.

It was a logistical challenge to say the least, but was achieved thanks to the

typical “we can do this” attitude of our wonderful community and an army of supporters.

We want to pay tribute to what the Centre does and reiterate how we value the outstanding working relationship between it and your housing association.

It does inspirational work throughout the year and shares our values of community togetherness which helps create a feeling of wellbeing where we live.

Peter said:

“**Housing associations do the most incredible work - going far beyond their core task of collecting the rent, building homes and delivering a good repairs service. Muirhouse is a shining example of that.**

We know we can knock on the door of the Association at any time we need advice or help thanks to our superb relationship which we value so much.

A homecoming for Ryan

MOVING into his new flat marked something of a homecoming for new tenant Ryan.

Returning from time in Newcastle, he has obtained his first tenancy with Muirhouse.

He is delighted not just with the property but with the smooth process which made it happen.

Ryan lived as a child in Muirhouse before moving away to another part of the city and he is delighted to be back.

Student nurse and clinical support worker Ryan finds the location of his flat ideal for his commute to work.

He said of his experience in dealing with Muirhouse:

“**It was all so easy and straightforward and I am delighted with the way it was handled.**

I'm very pleased indeed with my new property and I know the amazing work which Muirhouse Housing Association does in the local community.

Stephanie Sedstrem, our Housing and Communities Manager, recently paid a visit to Ryan to find out how he had settled into his new home.

Stephanie said:

“**We always endeavour to make the process of a new tenancy as straightforward and stress-free as possible. Ryan has been a delight to deal with and we wish him every happiness in his new home.**



Look back but look forward too



Alice Wood knows a thing or two about setting up a housing association!

Alice served on the original “Park, Green and Terrace steering group” which led to the creation of Muirhouse Housing Association, becoming one of our first Board members.

So who better to look back thirty years, to those early days when those dedicated individuals created a community-based housing provider which REALLY was local.

Local accountability is the key to housing associations based in communities everywhere. Where decisions are made by local people drawn from the neighbourhood.

It is a tried and tested formula which has remained a firm commitment of housing associations for decades.

Alice believes Muirhouse - which has grown significantly since those early steering group days – has remained true to its community focus over three decades.

Wishing Muirhouse a very happy birthday this year, Alice said:

“We always knew in those early days on the steering group that we wanted decisions made about housing to take account of local people’s needs. And that meant a local housing association based right here. It is great that Muirhouse Housing Association has flourished over the years and I wish it every success in the years that lie ahead.”



Muirhouse Housing Association Timeline

May 1992

The Park, Green and Terrace Steering Group became the first Board Members of Muirhouse Housing Association.



Muirhouse Green

September 1996

108 houses and flats in Phase 3 – Muirhouse Green, Muirhouse Terrace and Muirhouse Park, September 1996 to June 1997.



Phase 6

54 houses and flats in Phase 1 - Muirhouse Green, May 1994 to November 1994.

84 houses and flats in phase 2 - Muirhouse Green, August 1995 to February 1996.

24 flats in Phase 5 – Muirhouse Park, December 1999 to February 2000.

1992



1993

Work begins to demolish the old flats and houses in Muirhouse Green.



Muirhouse Green 1993

36 houses and flats in Phase 4 – Muirhouse Avenue North and Muirhouse Way, January 1999 to April 1999.

March 2000

56 houses and flats in Phase 6 - Muirhouse Drive and Pennywell Gardens, March 2000 to December 2000.

October 2000

22 houses and flats in Phase 7
– Craigroyston Place, October
2000 – February 2001



18 houses and flats
in Phase 10 – Wester
Drylaw Place and
Groathill Road North,
May 2002 to June
2002.

January 2014

34 houses and flats in Phase
13 – Macgill Drive and Randall
Place, Jan 2014 to April
2014. These were our first
properties to feature triple
glazing, solar panels to power
the communal stairs in flats,
and air source heat pumps in
the houses.



**Muirhouse
Housing
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2022

15 houses and
flats in Phase 8 –
Craigroyston Grove,
August 2001 –
November 2001

15 houses and flats in
Phase 9 – Muirhouse
Park, February 2003 –
April 2003.

3 houses in Phase 11
– Muirhouse Avenue,
November 2001



March 2005

13 houses in Phase 12 -
Muirhouse Gardens

February 2015

28 houses and flats in Phase 14 –
Macgill Drive and Randall Place,
February 2015 – May 2015.

MHA Performance

The purpose of the Annual Performance Report is to provide you, as tenants of Muirhouse Housing Association, with information on how we have performed across the outcomes contained within the Scottish Social Housing Charter. This report will focus on providing you with content relating to how we deliver our services to you, how our performance compares against the average Scottish Social Landlord performance and some of the key achievements and challenges in the year.

Tenant Satisfaction



Quality of Housing



Repairs and Improvements



Neighbourhood and Community



Tenancy Sustainment



Rents and Value for Money



How results compare to last year



Increased positive



Decreased positive



Increased negative





Decreased negative




Remains as previous year


Tenant Satisfaction

Percentage of tenants surveyed who were satisfied with the overall service which we provide	MHA 2021/22	93.86%	
	MHA 2020/21	93.86%	
	SCOTTISH AVERAGE	87.74%	


Percentage of tenants who feel their landlord is good at keeping them informed about services and outcomes	MHA 2021/22	93.86%	
	MHA 2020/21	93.86%	
	SCOTTISH AVERAGE	91.2%	

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes	MHA 2021/22	80.51%	
	MHA 2020/21	80.51%	
	SCOTTISH AVERAGE	86.8%	


Quality of Housing

Percentage of our stock meeting the Scottish Housing Quality Standard (SHQS)	MHA 2021/22	93.5%	
	MHA 2020/21	99.41%	
	SCOTTISH AVERAGE	73.2%	


Percentage of stock meeting the energy efficiency standard for Social Housing (ESSH)	MHA 2021/22	100%	
	MHA 2020/21	100%	


Percentage of existing tenants satisfied with the quality of their home	MHA 2021/22	94.22%	
	MHA 2020/21	94.22%	
	SCOTTISH AVERAGE	85.44%	

Repairs and Improvements



Average time taken to complete emergency repairs	MHA 2021/22	2.4 hours	0.6 hours	Properties that require a gas safety record which has a gas safety check and record completed by the anniversary date	MHA 2021/22	100%	
	MHA 2020/21	1.81 hours			MHA 2020/21	100%	
	SCOTTISH AVERAGE	4.2 hours					
Average time taken to complete non emergency repairs	MHA 2021/22	4.50 days	0.73 days	Percentage of tenants surveyed who were satisfied with the repairs and maintenance service provided	MHA 2021/22	81.0%	-19.00%
	MHA 2020/21	3.77 days			MHA 2020/21	100.0%	
	SCOTTISH AVERAGE	8.9 days			SCOTTISH AVERAGE	88.0%	
Reactive repairs carried out and completed right first time	MHA 2021/22	92.80%	-1.79%				
	MHA 2020/21	94.59%					
	SCOTTISH AVERAGE	88.3%					



Neighbourhood and Community

Percentage of tenants satisfied with the management of the neighbourhood they live in	MHA 2021/22	82.67%	
	MHA 2020/21	82.67%	
	SCOTTISH AVERAGE	85.09%	


Percentage of anti social behaviour complaints resolved within locally agreed targets	MHA 2021/22	100.0%	
	MHA 2020/21	100.0%	
	SCOTTISH AVERAGE	94.7%	


Tenancy Sustainment


Average time to re-let properties	MHA 2021/22	22.80	 23.70 days
	MHA 2020/21	46.50	
	SCOTTISH AVERAGE	51.6	
Percentage of tenancy offers refused	MHA 2021/22	22.86%	 16.98%
	MHA 2020/21	5.88%	
	SCOTTISH AVERAGE	32.9%	

Percentage of new tenancies sustained for more than a year	MHA 2021/22	100%	
	MHA 2020/21	100%	
	SCOTTISH AVERAGE	94.2%	
Percentage of lettable houses that became vacant in the last year	MHA 2021/22	5.73%	 2.77%
	MHA 2020/21	2.96%	
	SCOTTISH AVERAGE	7.8%	


Rents and value for money

Percentage of tenants who feel the rent they pay for their property represents good value for money	MHA 2021/22	91.7%	
	MHA 2020/21	91.7%	
	SCOTTISH AVERAGE	82.51%	

Percentage of rent due, lost through properties being empty during the last year	MHA 2021/22	0.30%	
	MHA 2020/21	0.34%	
	SCOTTISH AVERAGE	1.40%	

Rent collected as a percentage of the total rent due in the reporting year	MHA 2021/22	99.60%	
	MHA 2020/21	100.17%	
	SCOTTISH AVERAGE	99.30%	

Rent increase for 2021/22	MHA 2021/22	1.5%	
	MHA 2020/21	1.0%	
	SCOTTISH AVERAGE	2.98%	

Percentage of Gross Rent Arrears as at 31st March 2021	MHA 2021/22	3.65%	
	MHA 2020/21	3.83%	
	SCOTTISH AVERAGE	6.34%	

Average weekly rents

Size of home	Number owned	Muirhouse Housing Association	Scottish Average	Peer Group Average*
1 bedroom	125	74.75	81.32	90.79
2 bedroom	196	88.02	84.18	93.23
3 bedroom	145	99.14	91.48	101.01
4 bedroom	40	113.11	100.74	118.83

*Peer group average = Lister Housing Co-operative, Manor Estates Housing Association, Prospect Community Housing and West Granton Housing Co-operative.

Landlord profile

(as at 31/3/2021)

Homes owned

506



Total rent due in the year

£2,355,115

We increased the rent you pay by 1.5% from the previous year



Statement of Comprehensive Income

For the year ended 31 March 2022

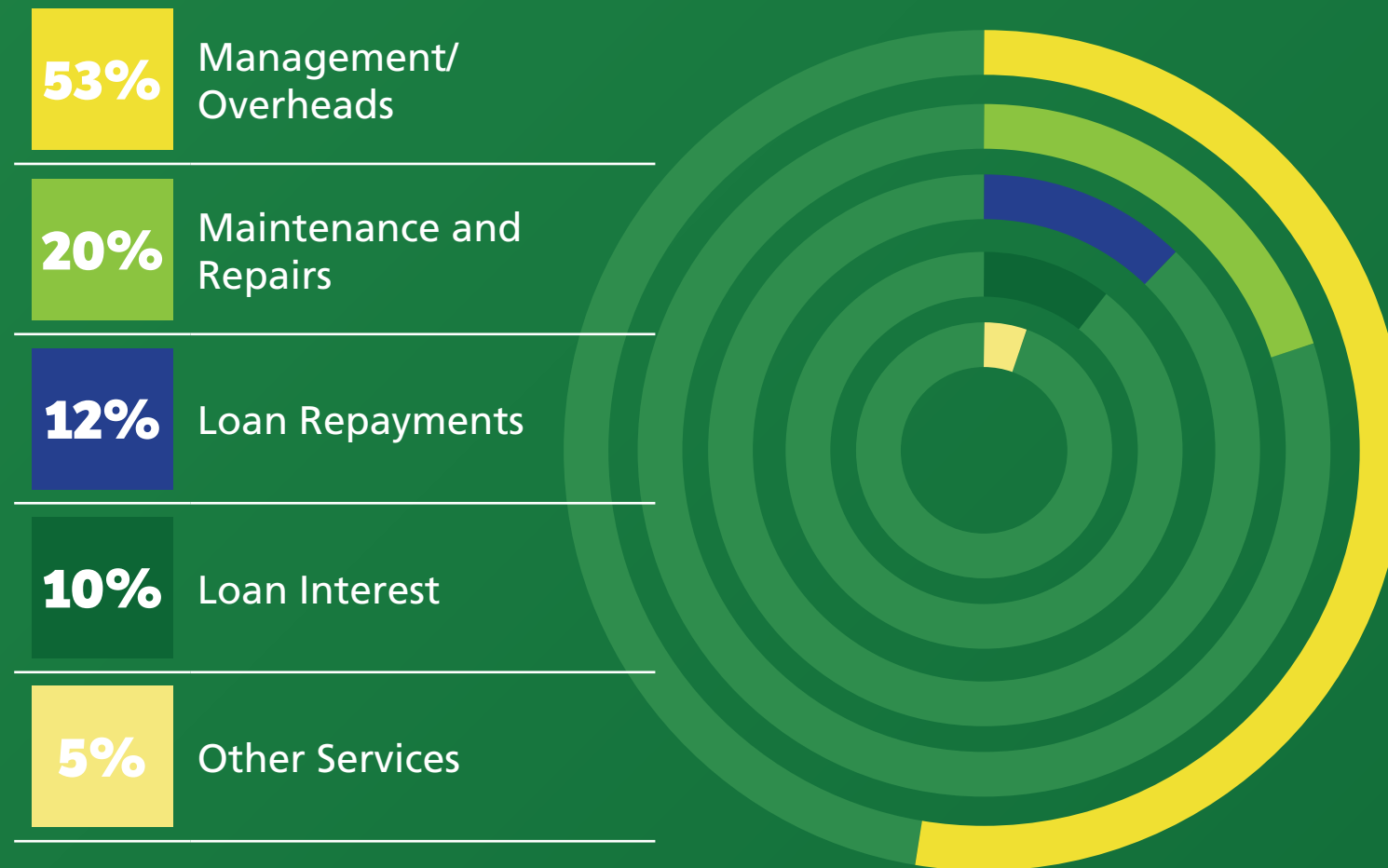
	Notes	2022 £	2021 £
Turnover	2	3,342,449	3,296,802
Operating expenditure	2	(2,941,387)	(2,301,406)
Loss on disposal of fixed assets		(164)	(739)
		-----	-----
Operating surplus	8	400,898	994,657
Interest receivable and other income		193	761
Interest payable and similar charges	7	(244,750)	(321,560)
Other finance costs		(6,000)	(2,000)
		-----	-----
		(250,557)	(322,799)
		-----	-----
Surplus before taxation		150,341	671,858
Taxation	9	-	-
		-----	-----
Surplus for the year		150,341	671,858
Actuarial loss in respect of pension schemes	18	161,931	(267,228)
		-----	-----
Total comprehensive income for the year		312,272	404,630
		=====	=====

Statement of Financial Position

As at 31 March 2021

	Notes	2022 £	2021 £
Fixed assets			
Housing properties	10a	26,502,985	27,382,709
Other tangible fixed assets	10b	87,472	93,295
Intangible fixed assets	10c	11,148	15,818
		-----	-----
		26,601,605	27,491,822
Investment	11	1	1
Current assets			
Debtors	15	166,418	161,266
Cash at bank and in hand	20	2,855,954	2,035,256
		-----	-----
		3,022,372	2,196,522
Creditors:			
amounts falling due within one year	16	(1,021,397)	(1,054,253)
		-----	-----
Net current assets		2,000,975	1,142,269
		-----	-----
Total assets less current liabilities		28,602,581	28,634,092
Creditors:			
amounts falling due within one year	17	(21,886,103)	(22,015,889)
Provisions for liabilities			
SHAPS defined benefit obligation	18	-	(214,000)
		-----	-----
Net assets		6,716,478	6,404,203
		=====	=====
Capital and reserves			
Share capital	21	64	61
Revenue reserves	22	6,716,414	6,404,142
		-----	-----
		6,716,478	6,404,203
		=====	=====

How We Spend Your Rent Based on every £10 of rent you pay



Chief Executive's Message



Chief Executive, Susan Bell

I began my role as Chief Executive of the Association in April 2022 and in some ways I feel I'm not fully in a position to pass comment on the previous year's performance.

But I do want to take this opportunity to thank Barry Allan who was Interim Chief Executive throughout the previous year.

The twelve-month period this report covers has been challenging for so many of us. During the first few months of the year we undertook what's known as an "Options Appraisal" – a process within housing to consider the way forward for Muirhouse.

Following the completion of this, your Board concluded that it wanted to remain an independent housing association while at the same time seeking opportunities for greater partnership by working with the local community and other organisations.

While the outcome for this Options Appraisal was awaited, the Association wasn't in a position to appoint new permanent employees and therefore the staff team had been significantly reduced from previous years. This placed a strain on our ability to deliver all our services. What did shine through was their commitment and dedication to the community of Muirhouse and their passion for supporting tenants and residents. This is one of the key factors which contributes to a strong local housing association.

The last period has also been extremely challenging for our communities and the organisation as a whole due to so many external events arising from covid, Brexit, the ongoing cost of living challenge and rising inflation. These all have an affect on the services we provide to you, our tenants and this shows little sign of easing at the moment.

You may be aware that the Scottish Government introduced new guidance for landlords last year relating to the installation of smoke and carbon monoxide detectors and the requirement to carry out an electrical wiring test on each of our homes. This is an important development in keeping you safe in your home. The work was undertaken throughout the year, and despite some difficulties in sourcing enough contractors to complete these works, I am pleased that it has almost all been concluded within the timescales.

Looking to the future, Muirhouse Housing Association is now in our thirtieth year and we will be drawing up a programme of events and finding out from many of our residents about the history of the community. We will also be hopefully appointing new colleagues to join the team to give us a full staff complement which should allow for greater visibility

within the community and help deliver on our objectives. This includes significant investment in your homes with a bathroom contract due to commence in the next few months.

I hope you enjoy reading this report which provides a snapshot of our work and if there is anything you would like to find out more about, please speak to myself or one of my colleagues.

Muirhouse Housing Association is proud of our role in the local community and we are passionate about involving YOU - our tenants, residents and members of the organisation and welcome your involvement and opinions.

Thanks

Susan Bell

Susan Bell
Chief Executive

Annual Assurance Statement 2022

Over the course of 2021/2022 the Association's Board of Management has sought appropriate assurance that the organisation remains compliant with the Scottish Housing Regulator's Regulatory Framework. This has been done through a variety of methods including internal and external audit, Board activities including reports, minutes and training, our assurance working group and appropriate external advice and support.

The Board are satisfied that based upon the foregoing, the Association complies with:

- the regulatory requirements as set out in Chapter 3 of the Scottish Housing Regulator's Regulatory Framework;
- the standards and outcomes in the Scottish Social Housing Charter;
- all relevant legislative duties and statutory obligations
- the standards set out in the Standards of Governance and Financial Management.

The outcome of the Options Appraisal concluded in October 2021 confirmed the Board's intention to remain an independent RSL. Although at the same time seeking opportunities for greater partnership working with others. Throughout the last twelve months, significant work has been undertaken internally. Including strengthening of the Board through external recruitment exercises, the appointment of a new permanent Chief Executive following an open recruitment exercise and commencement of a full staffing structure review due for completion at the end of 2022. In addition, like all RSLs across the sector, we have been managing the challenging external environment which has seen the impacts of Covid, Brexit, economic challenges and other world events create financial and operational pressures across a range of areas. Particularly maintenance and improvement programmes.

Within this Assurance Statement, the Board makes particular reference to meeting the relevant obligations placed upon RSLs to ensure tenant safety. Including the requirement for installing heat and smoke detectors and carrying out electrical wiring inspections in all homes by the 31st March 2022. Like most RSLs, impacts caused by labour and material shortages meant that a small number of homes were completed after 31st March. However the Association can confirm that all properties do now comply with this requirement.

In 2021-22 the Association carried out extensive work implementing revised governance policies, creation of an assurance working group and production of an assurance action plan. This is regularly reviewed by the Board to ensure appropriate progress on actions have taken place.

Earlier in 2022, the guidance for collecting equality data was published and the Association is currently in the process of gathering this data from our tenants, through inclusion within a Tenant Satisfaction Survey scheduled to commence later this year.

Despite the challenging environment, the Association has ensured that it has sought to meet all service, legislative, regulatory and governance requirements outlined within the Scottish Housing Regulator's Regulatory Framework.

The Board confirms that it has reviewed and assessed appropriate evidence and to the best of its knowledge and belief supports this level of assurance.

The Association confirms that this Assurance Statement is being published on its website on the same date that it is being submitted to the Scottish Housing Regulator.

The Association recognises that it is required to notify the Scottish Housing Regulator of any changes in its compliance during the year and the Board is assured that there are effective systems in place to enable it to do so.

This Annual Assurance Statement was considered and approved by the Board on 25th October 2022 and signed by the Chair on behalf of the Board.



**Muirhouse
Housing
Association**

Muirhouse Housing Association Limited

Board of management

(as at 21st September 2022)

Iain Strachan (*Chairperson*)

James Roy Douglas (*Vice Chair*)

William Grieve

Drew Moore

Julie Smith

Adam Gray

James Hill

Lindsay Johnstone

Elaine Whyte

Veronica McCourt

Donna Dougal

David Illius

Jack Rillie

Registered Office

11 Muirhouse Medway
Edinburgh
EH4 4RW

T: 0131 336 5282

E: info@muirhouseha.org.uk

W: www.muirhouseha.org.uk

Principle Banker

The Royal Bank of Scotland
239 St John Road
Edinburgh
EH12 7XA

Funders

CAF Bank
5 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

The Royal Bank of Scotland
239 St John Road
Edinburgh
EH12 7XA

External Auditors

RSM UK Audit LLP
Chartered Accountants
First Floor, Quay 2
139 Fountainbridge
Edinburgh
EH3 9QG

Cheine and Tait LLP
(appointed at AGM on 21st September
2022)

61 Dublin St
Edinburgh
EH3 6NL

Internal Auditors

BDO LLP
4 Atlantic Quay
70 York Street
Glasgow
G2 8JX

Solicitors

TC Young
69a George Street
Edinburgh
EH2 2JG