

2018/19

ANNUAL PERFORMANCE REPORT (ARC Report)



ELDERPARK
HOUSING



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Chairperson's Foreword

I write to you as the recently appointed Chair of Elderpark Housing and while I will introduce this Annual Report to Tenants and talk through some of the highlights of the year its important I first pay tribute to the recently retired former Chairperson, Elspeth Millen.

For those of you that don't know Elspeth had been a member of the Management Committee for 23 years fulfilling the role of Chairperson on four separate occasions during this time for a combined total of 17 years. The continued success of the organisation has been achieved because of the contribution of all of the staff, committee, partners and our residents over the years but it's safe to say that Elspeth has played a pivotal role in the organisations development. While we were disappointed to see her leave the Association we recognised her achievements and wish her well into her retirement!

The purpose of this Annual Report to Tenants is to report on our performance in achieving the Scottish Social Housing Charter outcomes for the period 1st April 2018 until the 31st March 2019. As current Chairperson and Vice-Chairperson during the year that Annual Report to Tenants will focus on, I am extremely proud to be a part of Elderpark Housing and hopefully as you read through the various sections you will recognise and identify with some of the areas of excellent performance and learn a little bit more about how the organisation works.

This year has been a packed year – the introduction of the Scottish Housing Regulator's new Regulatory Framework has meant an ever increasing focus on ensuring that our governance processes are correct and that everything we do is in the best interests of our tenants and communities. We embrace this new Framework and are committed to providing the highest possible standards of service to our tenants and this can be seen throughout this report where it identifies that Elderpark Housing is one of the best performing Housing Associations with Scotland which is testament to the work the staff and Management Committee do to provide an excellent service. It seemed like Elspeth talked every year about

our new development at Nethan Street and the former Hills Trust Primary becoming our offices. Every year we felt we were close but each year passed without starting work on the sites. We were absolutely delighted when in January this year the work finally commenced and its anticipated that by early next year we will move into the new office and by summer 2020 the 82 new homes will be available for rent.



The other major success has been our major refurbishment programme which has been ongoing for the last few years. Many of you reading this report will have benefitted from the new kitchen, bathroom, internal doors, gas central heating boiler and radio linked smoke alarm system. This work has considerably improved the homes our tenants live in and we have been delighted with the positive feedback received from tenants with 100% happy with the works undertaken.

We welcomed four new Committee members on during the year with both Elspeth Millen and Sadie Montgomery standing down and we thank them for their contribution. We have a few vacancies within the Management Committee and are keen for local residents with an interest in their community to consider standing for election – if you would like to know more please contact the main office.

The following report will focus on our performance throughout the last year and we would welcome any comments from you on the style, content or ease of information. If you have any views please email admin@elderpark.org. I thank you for taking the time to read this introduction and hope you find the rest of the report interesting and informative.

Janet Evans
Chairperson

Chief Executive's Introduction

It's always difficult to know what to write in a report that is being sent out to over 1200 residents living within our communities. Trying to find the balance of what you might find interesting but also understanding there is a requirement from the Scottish Housing Regulator to provide you with information on our progress in meeting the Scottish Social Housing Charter. This report will provide you with information on areas including tenant satisfaction, rents and value for money, our repairs service and the financial information of the Association.

These performance figures are important and it's crucial that we deliver good services and provide you with things like a high quality repairs service, an office you can visit and make payments to your rent, housing officers you can report anti-social behaviour to but they are not the only things that matters. As important to us is that we participate in the community, we provide a personal touch where you feel the staff want to help and support you, we look to improve your homes and build new ones, we get involved in working on community projects with other partners and we actually care – these things are sometimes more difficult to demonstrate in terms of actual figures but areas like tenant satisfaction provide a good barometer of how people feel about the organisation and I am thrilled that 96% of our tenants are satisfied with the service we provide.

A lot has been achieved in the last year as we seek to achieve our vision to 'lead the way in delivering outstanding customer service and great places to live'. We have started work on building 82 new homes which should be ready by summer 2020 at the latest, we have started refurbishment of the former Hills Trust Primary which will become our new office from early next year. We have employed a number of new staff including two modern apprentices who have been fantastic additions to the team while also recognising that one of the biggest strengths of Elderpark housing is the loyalty, experience, passion and commitment to the area that the existing staff have had over many, many years with the organisation.

This year probably more than any other there has been an increased emphasis on meeting changes in legislation and regulation. The introduction of the General Data Protection Regulations, the Scottish Housing Regulators new Regulatory Framework, the introduction of the Housing (Scotland) Act 2014, the requirements to procure through a legal framework to ensure that competition and value for money is achieved and the forthcoming extension of the Freedom of Information Regulations to Housing Associations and each of these will make us more accountable, open and transparent to you as tenants and continue to drive up our performance.



I have been with Elderpark Housing for 2 ½ years as Chief Executive and it's an area and organisation you become passionate about. When I look at the history of the organisation, the homes that were built over 100 years ago, the fantastic places of cultural significance like the Fairfield Heritage Centre, Elderpark Library, Govan Old and many more location within this great community there is so much potential. While I don't ever suggest that we know all the needs and aspirations of our communities I can say that we will continue to try and provide you with the best homes, provide you with the highest levels of customer service from staff that care and work with all other organisations, groups and partners to make Elderpark and Greater Govan as a whole the 'Thriving Place' that we know in a lot of instances it is already.

I hope you enjoy the rest of this report and we would genuinely welcome any comments on areas you think we do well, ideas for improvement or just thoughts on the layout of the document.

Gary Dalziel

Chief Executive Officer

Our Aspirations

Our Vision

Elderpark Housing will lead the way in delivering outstanding customer service and great places to live.

Our Mission

To provide quality, affordable homes and excellent customer service which places a focus on our customers and enhancing our communities.

Our Strategic Objectives

We have developed five key strategic objectives for the period 2018-2021 which will focus on the following keys themes:



Highlights of the Year



97

Full refurbishments



100%

of tenants are happy with the refurbishments



4111

Repairs carried out to your home



100%

Gas Safety Checks Completed



172

Re-lets in the year



92%

Of tenants think their rent represents good value for money



over 100%

of the rent due collected for the 5th year running



Community

Leading the way in tackling food poverty



Landlord Profile

Our stock profile as at 31 March 2019



Total no. of houses
1256



Total rent due
£4,751,396

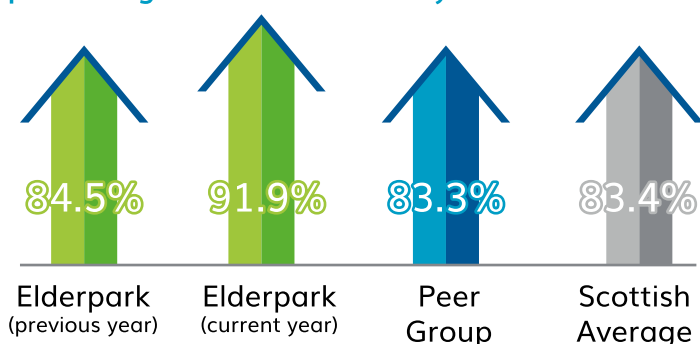
Our rents increased by **3.0%** from the previous year

Stock by house type, apartment size and average weekly rent

| Stock by type, apt size & rent | House | Tenements | 4 in a block | Other Flat/ Maisonette | Total | Average Weekly Rent | Scottish Average Weekly Rent | % +/- Scottish Average |
|--------------------------------|------------|-------------|--------------|------------------------|-------------|---------------------|------------------------------|------------------------|
| 1 Apartment | 0 | 63 | 0 | 0 | 63 | £65.50 | £70.22 | -6.7% |
| 2 Apartment | 0 | 476 | 6 | 12 | 494 | £69.46 | £76.10 | -8.7% |
| 3 Apartment | 29 | 438 | 2 | 38 | 507 | £77.01 | £77.70 | -0.9% |
| 4 Apartment | 95 | 51 | 0 | 9 | 155 | £92.87 | £84.44 | +9.1% |
| 5+ Apartment | 36 | 1 | 0 | 0 | 37 | £110.75 | £93.49 | +15.6% |
| Total | 160 | 1029 | 8 | 59 | 1256 | £76.42 | £85.45 | -10.6% |

Value for Money

% of tenants who feel that the rent for their property represents good value for money

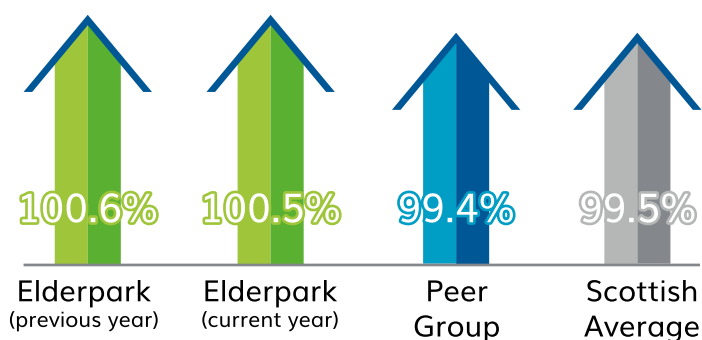


Getting Good Value from Rents

The Association recognises the importance of striking the right balance between keeping rents affordable while ensuring excellent customer service and value for money in all areas of service. In order to do this we must effectively manage arrears to maximise rental income and keep re-let times to a minimum, avoiding our properties being empty for too long.

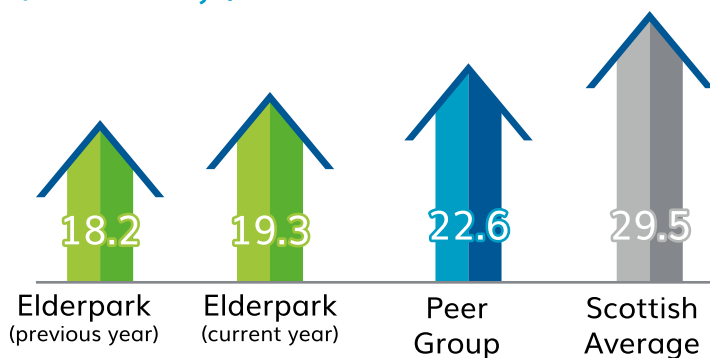
Rent Collected

% of the total rent due



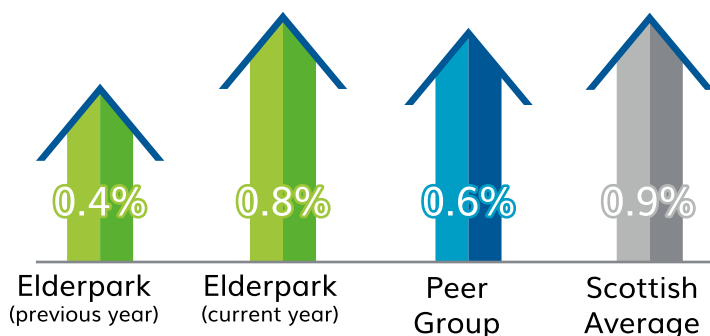
Re-let Times

Average length of time taken to re-let properties (calendar days)



Rent Loss

% of rent lost through properties being empty

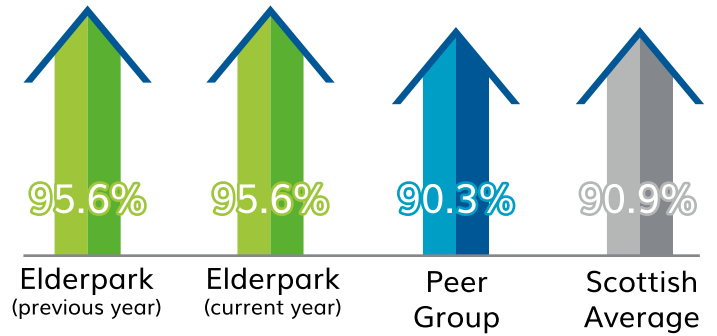


Tenant Satisfaction



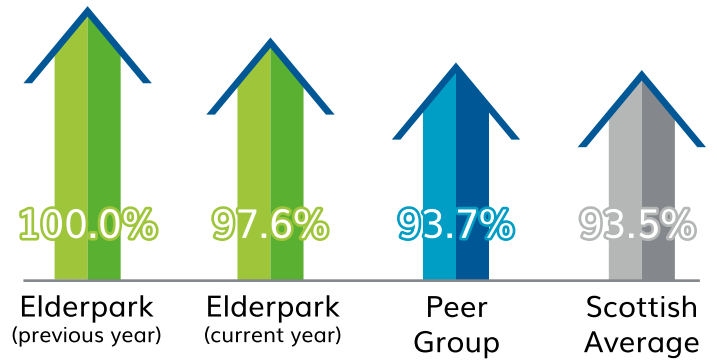
Overall Service

% of tenants satisfied with the overall service



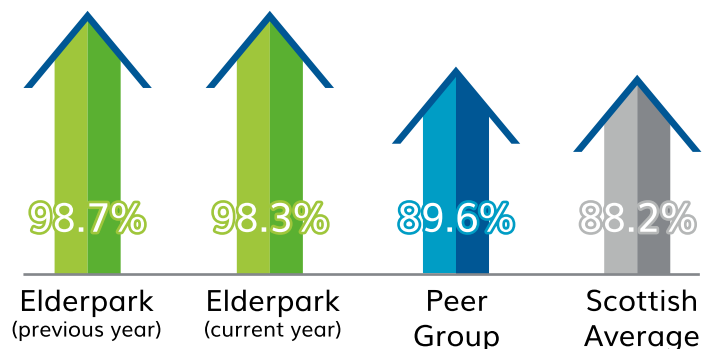
Communication

% of tenants satisfied with how we keep them informed about services and decisions



Participation

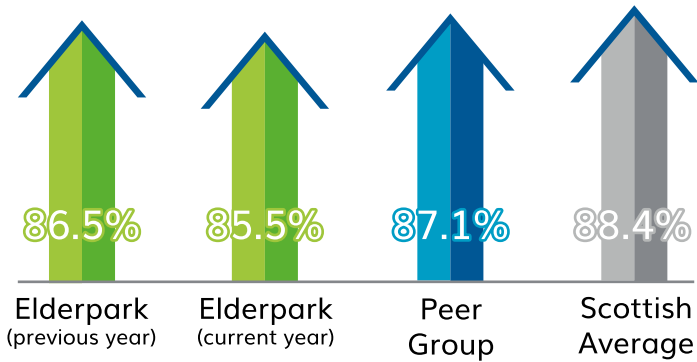
% of tenants satisfied with the opportunities to participate



Neighbourhood and Community

Neighbourhood

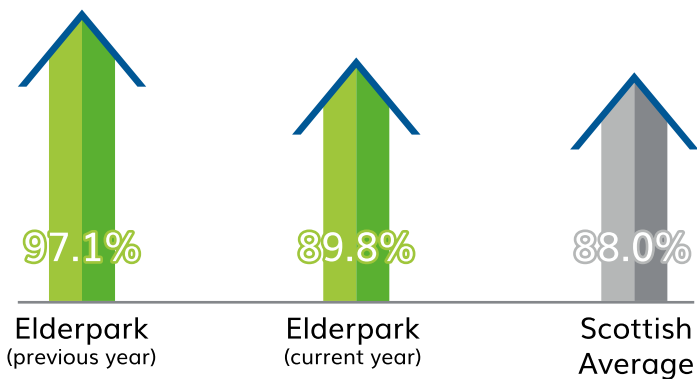
% of tenant's satisfaction with the management of the neighbourhood they live in



The Association received 118 complaints of anti-social behaviour in 2018-2019.

Anti-Social Behaviour

% of anti-social behaviour complaints resolved within locally agreed targets



Below are some of the ways in which the Association engaged with the community and sought to improve the neighbourhood:

- Hosted a multi-agency working group called "Govan Positive Futures" to help tackle youth disorder and provide diversionary activities for local youths
- Power washed bin stores and steam cleaned closes
- Employed two Estate Management Operatives who have:
 - Painted the exterior of our commercial units
 - Removed graffiti
 - Weed removal and street cleaning
 - Carried out tasks for elderly tenants through our Helpline service

Invested in a programme of Community Events including:

- Fun days
- Treasure Hunt
- Burns Supper
- Worked in partnership with Aberlour, Govan High and Contractors to give 5 young people paid work experience.
- Invested in Ibrox Flower Field and Moogety Community Garden
- Promoted skills and employment opportunities through Moogety Garden, Moogety Grub Hub and Dig In the Community Shop.
- Contributed to a report compiled by GWSF into cleansing services delivery by Glasgow City Council



Tenancy Support and Sustainment

The Association strives to provide an excellent service to our new and existing tenants. We promote tenancy support and sustainment in the following ways;

New Tenants

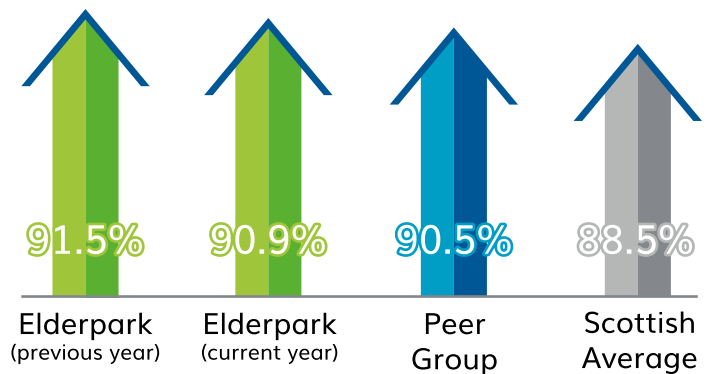
- Provision of a flooring and blinds package
- Partnership working with support agencies through Housing Options
- Providing Starter Packs
- Referrals to the Money Matters service
- Dulux Decoration Vouchers
- Programme of mini refurbishment of older, tenement properties
- Protocol with Leaving Care Services to provide priority to young people leaving care
- Work with Citrus Energy to provide the best energy deals for our tenants

Existing Tenants

- Carrying out tenancy sustainment interviews and refer to support agencies and prevent court action
- Carrying out tenancy sustainment interviews to identify support needs and refer to the appropriate support agencies
- Referral to Money Matters
- Introduced community benefit clauses when awarding contracts to help decorate and clean tenants' houses that have serious health problems
- Operate tenancy sustainment budget to assist vulnerable tenants
- Helpline service for over 65s and disabled tenants
- Medical adaptations to assist tenants to remain in their home
- Partnership working with Experian's Rental Exchange to improve tenants' credit rating
- Promote wider role projects such as the Craft Café for people over 60

Tenancy Sustainment

% of new tenancies sustained for more than a year



Access to Housing

Our properties are allocated to 3 groups of housing applicants. These 3 groups are, existing tenants of Elderpark Housing who are looking to transfer within our stock, waiting list applicants and those who have been assessed as Statutory Homeless by Glasgow City Council.

A total of 172 properties were re-let and the breakdown of how these lets were made is shown here:

- Number of lets to existing tenants: 35
- Number of lets to waiting list applicants: 108
- Number of lets to homeless applicants: 29



Complaints

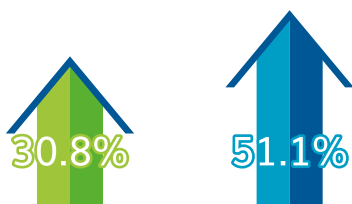
Complaints are an important part of how the Association continuously reviews our services, we use complaints and feedback from tenants to shape how we deliver services in a way that is right for our tenants.



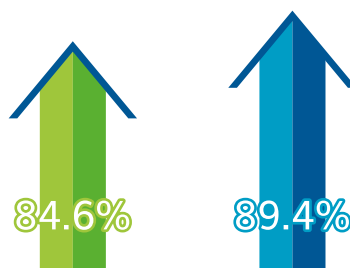
28
No. of complaints received within the reporting year

Percentage of 1st and 2nd stage complaints responded to in full in the last year, within the Scottish Public Service Ombudsman timescales

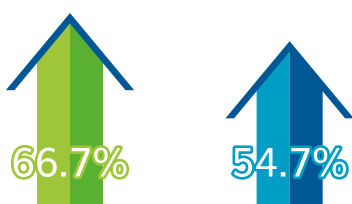
1st stage complaints upheld



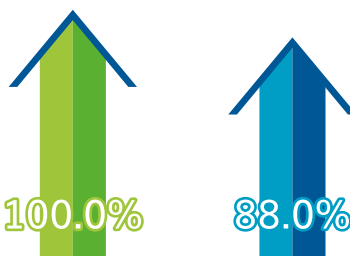
1st stage responded to on time



2nd stage complaints upheld



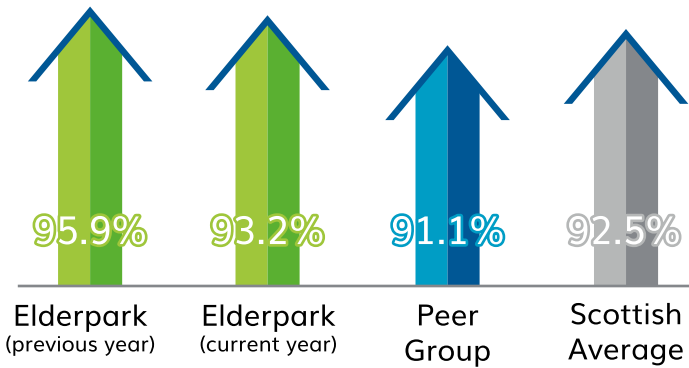
2nd stage responded to on time



Housing Quality and Maintenance

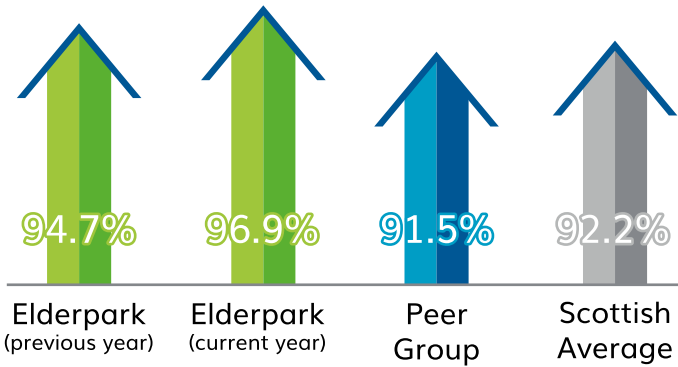
Repairs Satisfaction

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



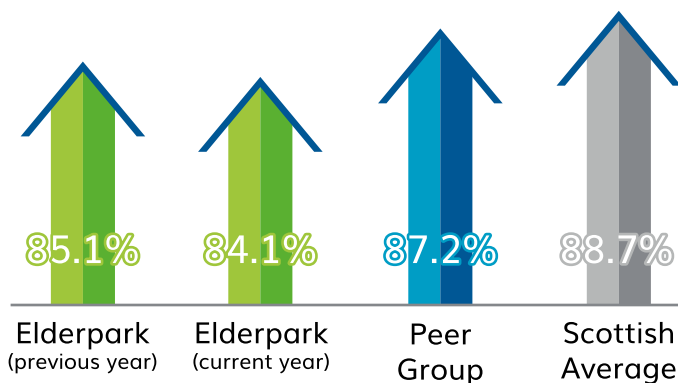
Standard of home when moving in

% of tenants satisfied with the standard of their home when moving in



Quality of home

% of existing tenants satisfied with the quality of their home



Housing Quality and Maintenance

Cyclical Maintenance Completed last year

- Roof Work - Servicing Security Roof Bolts and Gutter Cleaning
- Paint Work – We completed our programme for external works as part of our ten year plan.
- Electrical – Stair Lighting, Servicing Extractor Fans and Smoke Dispersal Units, Fire Alarm Equipment and PAT Testing.
- Gas Appliance Annual Safety Check 100% all completed within the expiry date for properties.



A total cost of
£184,567

Void Works

Last year we carried out remedial works to 156 vacant properties which included decoration, cleaning and clearing, lock changes, gas and electrical safety checks and general repairs.



A total cost of
£235,005



Reactive Repairs Service

- Last year there was 4111 repairs reported of which we completed 99.37% within target times and 99.10% were completed right first time. On average each repair was completed within 2.68 days.
- There was 168 emergency call out repairs reported of which we completed 100% within target times. On average each repair was completed within 1.92 hours.
- On average we carried out 3.40 repairs per property (1,257).
- We kept 96.57% of our appointment times that we arranged with tenants.
- 93.21% of our tenants were either very satisfied or satisfied with the overall repairs service.



A total cost of
£484,762



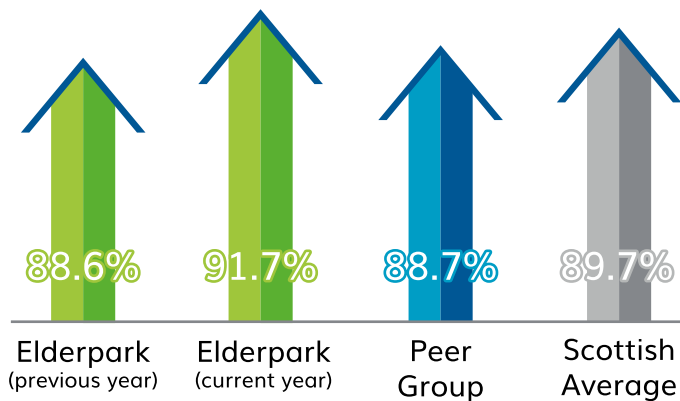
Housing Quality and Maintenance

Scottish Housing Quality Standard (SHQS)

45.3% of our properties meet SHQS.

The reason this figure being low is due to the number of our properties which are exempt from the Standard. If our exempt properties were included, the stock meeting this standard would be 100%.

Energy Efficiency Standard for Social Housing (ESSH)



Planned Maintenance Completed Last Year Including:

- We renewed 178 A rated Central Heating Boilers
- We upgraded 182 Kitchens
- We upgraded 60 Bathrooms
- We replaced 197 Internal Doors at properties
- We installed 301 radio linked smoke detector systems
- We installed 67 Double Glazing Units to Rear Windows
- We renewed 24 Close Entrance Doors



Radio Linked Smoke Detector systems

In 2018 the Scottish Government introduced new legislation regarding smoke detector and carbon monoxide alarm systems.

At the time of this report the association has already upgraded 70% of all of our 1257 properties with the rest to be completed within the next two years.

Medical Adaptations

Last year the Association completed 20 medical adaptations which included installing 5 low level access showers.



The total amount of grant awarded by Glasgow City Council last year

£25,227

Development

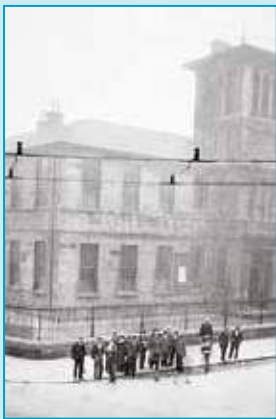
Hills Trust New Build / Nethan Street

After many years in 'development hell' we were delighted when this project went on site in January 2019 after having appointed CCG as the contractor. It's a large project of 82 new homes and flats for rent and these are starting to take shape very quickly with them likely to be ready by the summer of 2020.

The project is costing around £13 million with funding provided by Glasgow City Council and significant borrowing by Elderpark Housing. These properties will make a huge improvement to the existing streetscape and will add much needed rented housing within the community.



Development



Former Hills Trust Primary

As part of the same project CCG commenced work on the full scale refurbishment of the former Hills Trust Primary School. This 'b' listed building will become the new office for Elderpark housing and provide us with the ability to deliver better front line services to our tenants and residents from a high quality location.

Work commenced on the school site in March 2019 and the current date for completion is around January 2020 – it is hoped that we will move into the building shortly after that. This project has received some funding through the Govan Townscape Heritage Fund and the Conservation Area Regeneration Scheme to enable us wherever possible to bring the external fabric back to its original condition.



Elderpark Learning and Community Centre

We recognise that the existing Community Centre doesn't provide enough space for the breadth of activities wanted and additionally it is probably of an age where the building is no longer in the condition we would expect.

We have been working with Elderpark Library, Glasgow City Council and Glasgow Life about potentially entering into a partnership to improve the current external fabric of the historic library site and utilise the space within it for a community centre. This project is at an early stage and we will be seeking funding with these partners during 2019/20 with the hope it may begin to become a reality the following year.



What's in store for this year?

The Annual Report to Tenants is designed to give you information about our performance over the previous 12 months but we also wish to keep you updated on some of priorities for this year. We are continually looking at delivering projects, improving homes or enhancing our services.

In our business plan we have tried to ensure that the needs of our tenants and the wider community are met during the next 12 months we will be focusing on:

- The introduction of a new single contractor who will deliver all our day to day repairs. It is expected that the Mears Group will be delivering this service from the 1st November 2019.
- Continuing to invest in the refurbishment of your homes with around £1.5 million being spent in the year on new kitchens, bathrooms, internal doors and more as part of the ongoing project.
- Construction of the 82 new flats and houses at Nethan Street which will all be provided for rent
- Completion of our office which will be the former Hills Trust Primary School and this site allows us to provide an even better service to our tenants and residents.
- Reviewing our existing staffing structure to ensure that it meets the needs of the organisation. As times change we need to regularly review the staff roles required and while this won't mean significant changes to existing roles it may identify a need for some additional resources.
- Support the Management Committee to develop a culture of strong governance through training, external advice and improved policies and procedures.
- Continuing to deliver a range of events and services and wherever possible work in partnership with others to support our communities.

These are only a selection of the activities taking place during 2019/20 but areas like the new housing, new repairs service and new office are huge pieces of work for the association and we hope you will see significant benefits in future years.

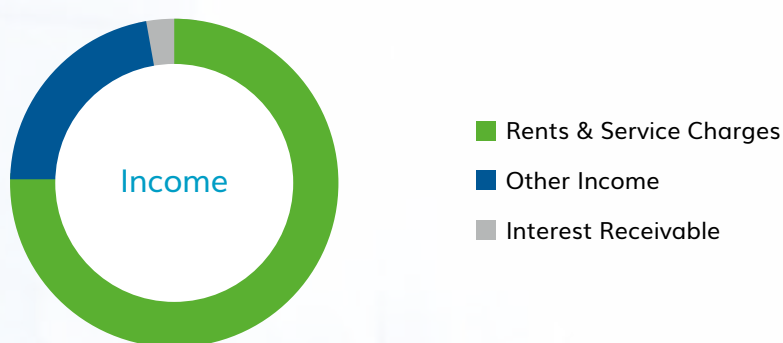


Financial Highlights

Income / Expenditure Summary 2018/19

| Income | £000's |
|-------------------------|--------|
| Rents & Service Charges | 4,945 |
| Other Income | 1,501 |
| Interest Receivable | 100 |

6,546



Expenditure

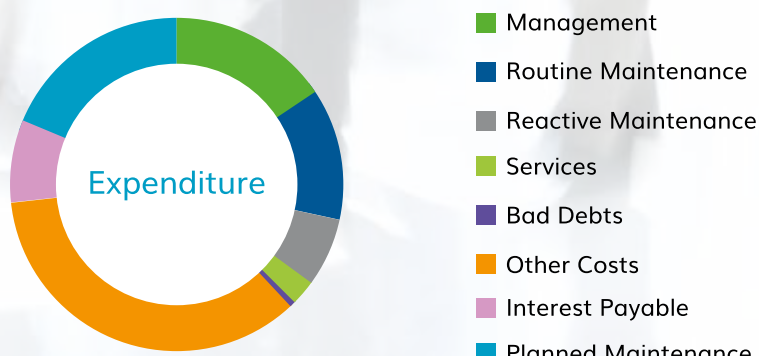
| Expenditure | £000's |
|----------------------|--------|
| Management | 1,417 |
| Routine Maintenance | 751 |
| Reactive Maintenance | 430 |
| Services | 161 |
| Bad debts | 48 |
| Other Costs | 2,222 |
| Interest Payable | 558 |

5,587

£000's

Surplus 959

Planned Maintenance Recorded in Balance Sheet 1,472,843



This year has been another challenging year for the Association with, among other things, the uncertainty that Universdal Credit along with increasing maintenance costs has brought. We are proud that we have been able to grow and invest in our homes. We have reported a surplus of £959,000.

As a not-for-profit organisation we have continued to invest millions of pounds in the Elderpark Community by building new homes, maintaining our existing homes and improving the service we provide to service users. This is despite the withdrawal of grant funding from various sources. As an Association we try to ensure we provide Value for Money in everything that we do; this involves striking a considered balance between financial and social return.

If you would like more financial information please contact the main office.



Financial Highlights

| Statement of Comprehensive Income For The Year Ended 31st March 2019 | 2019 | 2018 | A non-accountant's guide to the accounts |
|--|---------------|---------------|---|
| | £ | £ | |
| Revenue | 6,445 | 6,237 | Income from Rents and Factoring services. |
| Operating Costs | -5,028 | -4,735 | Cost of Management & Maintenance of our properties. |
| Operating Surplus | 1,417 | 1,502 | |
| Bank Interest Received | 100 | 66 | Interest earned on money we invested. |
| Interest Payable | -558 | -521 | Interest payments on our loans. |
| Other Finance Charges | 0 | -12 | Unwinding of discount liabilities |
| Surplus For Year | 959 | 1,035 | Which leaves us this much. |
| Other Comprehensive Income | | | |
| Initial Recognition of multi-employer defined benefit scheme | 216 | 0 | Movement in pension remeasurement basis |
| Actuarial losses in respect of pension scheme | -341 | 0 | Changes in pension costs assumptions |
| Total Comprehensive Income | 834 | 1,035 | |
| Statement of Financial Position as at 31st March 2019 | | | |
| | 2019 | 2018 | |
| | £ | £ | |
| Non-Current Assets | | | |
| Housing Properties - Depreciated Cost | 60,020 | 58,685 | All houses we own cost this much to build. |
| Other Tangible Fixed Assets | 703 | 721 | Offices, and fixed assets. |
| | 60,723 | 59,406 | |
| Current Assets | | | |
| Debtors | 299 | 460 | Money owed to us. |
| Cash and Cash Equivalents | 11,980 | 11,765 | Money in bank and building society accounts. |
| Creditors: Amounts falling due within one year | -2,146 | -2,524 | Money we owe to others. |
| Total Assets Less Current Liabilities | 70,856 | 69,107 | |
| Creditors: amounts falling due after more than one year | | | |
| Housing property Loans | -15,007 | -15,207 | What we owe on loans for building and rehabilitation of our houses. |
| Retirement Benefit Scheme Deficit | -1,014 | -797 | Pension Scheme operated by the Association. |
| | -16,021 | -16,004 | |
| Deferred Income | | | |
| Social Housing Grants | -45,570 | -41,659 | Government grants we receive towards the building costs. |
| Other Grants | -472 | -485 | |
| Net Assets | 11,793 | 10,959 | |
| Equity | | | |
| Share Capital | 1 | 1 | |
| Revenue Reserves | 11,792 | 10,958 | Money built up from this year's and previous year's surpluses. |
| Revenue Reserves | 11,793 | 10,959 | |

Committee & Management Team

Elderpark People

Management Committee

| | Date Elected | Date Last Re-elected | Office Bearer | Date Elected to Office |
|------------------|--------------|----------------------|---------------|------------------------|
| Janet Evans | 2008 | 2016 | Chairperson | 2019 |
| John Kane | 2019 | N/A | Vice Chair | 2019 |
| Barbara Wilson | 2005 | 2019 | Treasurer | 2008 |
| Maureen McDonald | 2014 | 2018 | Secretary | 2017 |
| Ann McEachan | 2012 | 2019 | No | |
| Anne Melvin | 2011 | 2018 | No | |
| Marri Holmes | 2011 | 2016 | No | |
| Allan Bell | 2015 | 2019 | No | |
| Lindsay Roches | 2018 | N/A | No | |
| Evi Viza | 2019 | N/A | No | |
| Martin Costick | 2019 | N/A | No | |
| Douglas Muir | 2019 | N/A | No | |

No current Co-optees

12 No. of Committee Members

Staff - Management Team

| | |
|------------------|---|
| Gary Dalziel | <i>(Chief Executive Officer)</i> |
| Shirley McKnight | <i>(Depute Chief Executive Officer)</i> |
| Aidan McGuinness | <i>(Housing Manager)</i> |
| Terry Frew | <i>(Maintenance Manager)</i> |
| James McGeough | <i>(Finance & Corporate Services Manager)</i> |



Staff

Elderpark People

Staff - Finance & Corporate Services

| | |
|-------------------|---|
| Laura McNamee | <i>(Corporate Services Assistant)</i> |
| Marie Lubanski | <i>(Finance & H.R Officer)</i> |
| Angela Lee | <i>(Finance & I.T Officer)</i> |
| Alana Park | <i>(Finance Assistant)</i> |
| Rosalind Docherty | <i>(Finance Assistant - Fixed Term)</i> |
| Laura Gibbons | <i>(Modern Apprentice)</i> |



Staff - Housing Management

| | |
|-------------------|--------------------------------------|
| Martha Nolan | <i>(Housing Officer)</i> |
| Helen Rowan | <i>(Housing Officer)</i> |
| Janet Miller | <i>(Housing Assistant)</i> |
| Kerry Clayton | <i>(Housing Officer)</i> |
| Lynn Reid | <i>(Housing Officer)</i> |
| Steven Webster | <i>(Housing Officer)</i> |
| Magda Okrajek | <i>(Housing Assistant)</i> |
| Fiona Koroma | <i>(Housing Services Assistant)</i> |
| Elaine Somerville | <i>(Housing Services Officer)</i> |
| Ashley McInnes | <i>(Housing Assistant)</i> |
| Jim Fraser | <i>(Estate Management Inspector)</i> |

Staff - Maintenance

| | |
|-----------------|--------------------------------|
| Derek Robertson | <i>(Maintenance Officer)</i> |
| Hugh Brown | <i>(Maintenance Officer)</i> |
| Jim Woods | <i>(Maintenance Inspector)</i> |
| Sandra Officer | <i>(Maintenance Assistant)</i> |
| Lauren Herd | <i>(Modern Apprentice)</i> |

23 No. of Full Time Equivalent Staff

Our Year in pictures



Ways to get involved

We are always keen in getting tenants to express their opinion or get involved in the decision making process. We gather information and opinion through surveys, our fb page, website and twitter. This helps us improve different aspects of our service and understand our community.

You can also get involved by:

- Becoming a shareholder
- Participating in a focus group
- Requesting information on becoming a member of the Management Committee



@ElderparkHA



www.elderpark.org



Solicitor: MSM Hart Smith
Auditor: French Duncan LLP
Internal Auditor: Alexander Sloan & Co
Banker: Royal Bank of Scotland plc

Registered under the Cooperative and
 Community Benefit Societies Act 2014
 Property Factor Registered No. PF000197

Elderpark Housing Association Ltd
 is a recognised Scottish charity No: SCO32823

RSL No. 108

Elderpark Housing Association is a non-profit making
 community based housing association.

Opening Hours: Monday - Friday: 9.00am - 12.30pm ~ 1.30pm - 5.00pm

We are members of:



Glasgow and West of Scotland
 Forum of Housing Associations



supporting
 social
 employers

