



Annual Report 2020



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Introduction by Chair

For 40 years Hanover has provided quality housing and services to customers throughout Scotland and as an organisation we continue to go from strength to strength. Hanover continues to grow, having opened two new developments this year, providing 60 much needed properties as well as completing our merger with Arklet Housing Association. We have also continued to ensure our current stock is fit for purpose. This has included the start of work to redevelop our site at Drymen, one of the original developments passed to us in 1979.

In November 2019 we showcased our Connecting Communities report at a reception at the Scottish Parliament. The report outlines the importance of going beyond traditional methods of engagement and highlights the importance of understanding the emotional needs of people and the networks which exist within communities. This will be used to shape Hanover's future work and demonstrates how housing organisations can be a gateway for health and social care bodies to improve their own engagement and deliver better outcomes.

There have been a number of changes to the Board this year. I would like to extend my thanks to Professor Alison Petch who resigned in September having spent 8 years on the Board and Iain Wallace who joined us from Arklet and was invaluable in assisting with that transition.

I'd also like to welcome Dr Louse Reid and Julie Fitzpatrick who joined the Board this year, both have already contributed their expertise and experience to help us. Board members were also pleased to be able to visit our development at Baillie Court in Motherwell and meet with both staff and residents to see our housing and services in action.

Hanover continues to perform well and even with the uncertain situation I am pleased to report continued strong financial performance. We have continued our high performance on tenant satisfaction and I am pleased to report further progress on increasing the energy efficiency of our homes. There are tough times ahead but we enter these in a strong position with dedicated, hardworking staff and engaged customers.

I would like to finish by expressing my heartfelt thanks to Helen Murdoch our Chief Executive. Helen will soon be retiring after 26 years of service to Hanover and the thriving organisation you see today is a credit to her hard work and dedication throughout this time. On a personal level, I have thoroughly enjoyed working with Helen, she is always open to ideas and is helpful and supportive in equal measure, she will be missed.

Introduction by Chief Executive

In recent years I have combined my update with that of Mike Martin our Chair, however, in this my last annual report, I wanted to take the opportunity to include some personal reflections on the year at Hanover and on the organisation I will be leaving behind when I retire later this year.

The impact of COVID-19 can't overshadow what has been a hugely successful year for Hanover. The last 12 months have seen a number of notable highlights. In April, I represented Hanover and chaired presentations at the International Conference for Integrated Care in San Sebastian; this gave me the chance to share our experience and knowledge with colleagues from across the globe. April also saw our Housing with Care service in the Scottish Borders receive 5 stars from the Care Inspectorate, a rating also attained in January 2020 by our development at Morris Court in Dalry.

In June, our development at Kesson Court in Elgin swept the Board by receiving three top awards, a rare occurrence, from the Saltire Society Scotland. This development replaced a sheltered housing complex and showcases our ongoing commitment to providing high quality homes for older people.

November 2019 saw completion of our merger with Arklet Housing Association. This marked a major achievement and the culmination of much hard work from the staff involved on both sides.

I have been struck by the stories that have come from our Hive-Five staff recognition scheme since it launched in December 2019. They tell of dedicated and hardworking staff who always go above and beyond. Staff once again went above and beyond in March 2020 with the onset of the pandemic and have never failed me or Hanover.

I have always seen technology as being instrumental in taking Hanover forward and since starting with Hanover 26 years ago, it has been a joy to see it advance so much. Prior to COVID-19, we had excellent IT resources spread across Scotland and I was so pleased that our IT staff came up trumps again when they topped up our technology at great speed across the country to provide the optimum number of people with the equipment they needed to work from home. Importantly, this kept staff working without access to their main place of work on developments and offices and kept services running for residents – albeit services tailored to the conditions at that time.

IT provided the key strand to Hanover's COVID-19 stepping up and resilience strategy and I am immensely proud of them and our other staff who are as I write working hard from spare rooms, home offices and living rooms across Scotland to continue to run our business. Very special recognition must go to our dedicated care staff who have continued working on site to provide vital meals, services and care at our developments.

These stories and lots of other stories of staff going above and beyond epitomises my experience at Hanover. It has truly been a privilege to lead this amazing group of people and it is with great affection and also a great deal of sadness that I will be standing down later in 2020. As I look to the new phase of my own life, I know that Hanover is in a very strong position to continue as the leading provider of housing and care for older people in Scotland.

Helexo

HELEN MURDOCH
CHIEF EXECUTIVE - HANOVER (SCOTLAND) HOUSING ASSOCIATION LTD



Highlights of the Year

Arklet joins Hanover

The final formalities of Hanover's merger with Arklet Housing Association were completed on November 8 2019, meaning that we welcomed ten new members of staff and around 400 new residents to the Hanover community. In the months since November, we have taken steps to harmonise our services and business systems, while working hard to ensure that any changes brought as little upheaval as possible to residents.

“Arklet has done the right thing – our members twice voted unanimously to merge with Hanover and I share their confidence for a positive, sustainable future with our new partner.”

IAIN WALLACE, CHAIR OF ARKLET



ICIC19 Conference

In Hanover's 40th year, we were invited to address delegates at the International Conference on Integrated Care in San Sebastian, Spain.

Chief Executive, Helen Murdoch and Community Engagement Manager, Ben Hallett, were asked to take part in the conference and to present new, cutting edge research that Hanover has been undertaking, which puts Hanover residents at the heart of shaping our future housing and services. Hanover was the only Scottish Housing Association to be invited to present.

At the conference, there were 1,300 representatives from across the world. One of the themes that emerged was realisation amongst attendees that housing needs to be part of integrated care, alongside health and social care. However, up until now the only examples have been small and localised – exactly the same as in Scotland.

Countries seem to be at the same place on integrated care, giving Scotland the opportunity to become an international leader.

Connecting Communities Report and Parliamentary Reception

As part of our 40th anniversary celebrations, Hanover Scotland held a reception at the Scottish Parliament in November. The reception was not only an opportunity to celebrate our anniversary but also to showcase a new report that we published.

The report emerged from research undertaken on a number of Hanover developments, involving both residents and staff. It highlights a new way of understanding how best to support residents, with a particular focus on networks, intergenerational engagement and integration with the surrounding community.

The report, titled *“Connecting Communities”*, was welcomed by MSPs at the event including Cabinet Secretary for Health & Sport, Jeane Freeman MSP.

Attendees at the event were also treated to a performance by a choir of residents from our Kilmartin Way development in Dunfermline. The residents were joined by Marlie Beattie (aged 10) to perform a Makaton sign language version of Cyndi Lauper’s song, ‘True Colours’.

Marlie is the Granddaughter of development manager, Fiona Anderson. She and her mother, Stacey Beattie, are both members of *“Sing it Sign it: Tayside’s Makaton Choir”* in Dundee.



Awards and accreditation

- Disability Confident Employer Certificate – retained
- Investors in People Silver status – retained in 2019/20
- Healthy Working Lives Bronze status – retained
- Telecare Services Authority – accreditation retained in 2019/20



Care Inspectorate – Five Stars for Hanover Services

In April 2019, Hanover's care at home service for older people in the Borders received glowing results following an independent inspection. The service received another unannounced inspection in January 2020 and once again achieved five star ratings.

▶ *"a good team"*

▶ *"all very helpful",*

▶ *"they can't do enough for you".*

BORDERS CARE AT HOME SERVICE USERS

Our Care at Home service at Morris Court in Dalry was also inspected in January 2020 and also gained a five star rating.

▶ *"I like it here - they're good to me. I go out a lot and the food is grand."*

▶ *"I'm encouraged to be as independent as I can be."*

MORRIS COURT CARE HOME SERVICE USERS

Our homes

New Builds

The year saw completion of Loxa Court, a new development at Hamilton Gardens, Elgin. It comprises 25 extra care flats, 5 flats for wheelchair users and 14 amenity flats. Work also started at two new schemes, at a 31 unit general and special needs scheme at Buckie and a second phase of 45 general needs and amenity at Hamilton Gardens.

Plans are well under way for site starts in 2020/21 at Drymen (16 units), Bearsden Road, Glasgow (22 units), a joint venture with Partick HA and at Lesmurdie, Elgin (33 units). The scheme at Drymen is a highly energy efficient heat retentive Passivhaus development where the annual heating bills will be minimal.

Hanover will continue with a development programme of 60-80 units a year. We are also aiming to increase the number of local authorities we work with.



Kesson Court – Awards and opening



On 21 August 2019, the daughter of celebrated Moray poet Jessie Kesson opened a new Hanover housing development named in honour of her mother.

Avril Wilbourne, the daughter of Elgin poet, Jessie Kesson, was joined at the opening of Kesson Court by staff, residents and local dignitaries including MSP, Richard Lochhead.

Kesson Court replaces a previous Hanover development on the site which was demolished and has been entirely rebuilt. The new development swept the board at the Saltire Housing Awards in June 2019, winning the Saltire Housing Design Award, CIOB Building Award and the Saltire Medal.



The decision to name the site after Jessie Kesson was taken after a public naming competition and was selected because of its reflection of the local area, creating a welcoming place for people to live.



“My mother loved Elgin and the rest of Moray so it is a pleasure to be here to celebrate the opening of Kesson Court. I know she would have been thrilled that her work had such an impact on local people to the extent that the community wanted her to be remembered in this way. I am sure the new residents at Kesson Court will enjoy living in their homes here and look forward to visiting again in the future.”

AVRIL WILBOURNE

Repairs and Maintenance

We continued with a full programme of planned maintenance with projects in the year totalling £4.309m and cyclical maintenance of £0.745m during the year. Our replacement programme provided 89 new kitchens, 153 new bathrooms, 92 new boilers, 101 new gas heating systems to replace storage heating and two new lifts. A £900,000 contract started to upgrade all our smoke and heat detectors to meet new regulations due in February 2021. Many other systems were upgraded as we work through a sustained phase of planned maintenance resulting from a corresponding peak in our past development programme.

Further work was undertaken to meet the Energy Efficiency Standards for Social Housing (EESH) ahead of the compliance date of 31 December 2020. Our compliance level at 31 March 2020 was 97.8%. Exemptions will be claimed for some of the remaining stock where for technical or other reasons compliance cannot reasonably be achieved.

A total of £3.321m was spent on current repairs during the year. 17,819 work orders were raised and 645 voids were re-let. The average times for dealing with emergencies and non-emergencies were 3.72 hours and 5.88 days respectively, a slight increase on 2018/19 levels. The proportion of repairs carried out 'Right First Time' was 95.8%, ahead of our Peer Group average of 93.3%.

We completed a procurement framework covering development consultants during the year and started a similar one for planned maintenance consultants. We completed a full stock condition survey, including surveys on the former Arklet stock, allowing a new 30 Year Plan to be finalised.

During the year we carried out mobility adaptations to a value of £318,095. These are a huge on-going benefit to our residents and mean that over £3m has been invested in over 1000 properties over the last ten years.



Customer Engagement

HEART Customer Panel

This year, the panel undertook in depth scrutiny of how antisocial behaviour presents and impacts on residents in Hanover developments, to ascertain whether existing policies and procedures provide Hanover staff with the necessary tools to deal with such behaviour. A report on the Panel's findings was prepared and sent to the Board.

More recently, the Panel took part in a review and update of Hanover's Customer Service Standards and looked at improving the booklet available to all residents. They also provided input on the new poster to be displayed in developments, reminding people of the importance of treating one another with respect at all times.

Regular support and information is provided as needed by Hanover Management and the Panel meets with the Board twice a year.



Consultation calendar

As a result of feedback from customers, Hanover has begun publishing a consultation calendar in each issue of the residents' newsletter. This serves to remind residents of opportunities to provide feedback to the organisation in order to improve services.

Owners' Panel

On 14 June 2019, we held the first National Owner's Panel at our Edinburgh office. There was a good turnout throughout the day and attendees were given the opportunity to discuss different topics and propose areas of improvement.

We are factors for 1180 properties, acting as the management agents for housing, maintenance and finance for developments across Scotland.

With satisfaction levels from our owners reported at 60-70%, it is clear that better communication with owners will be key to improving outcomes performance.

The meeting closed with the understanding that further meetings of a representative Owners' Panel are planned, on both a national and regional basis, which will assist our planning at a strategic level.

Performance Report

The following pages contain the information that makes up Hanover's performance Report Card for the period April 2019 to March 2020. This information is based on data we provide to the Scottish Housing Regulator annually. Due to the pandemic, the Scottish Housing Regulator will publish national performance data later in 2020. We will publish a more detailed version of this information, along with national comparative data when it is available.

The ARC return for 2019-20 includes data relating to the former Arklet stock.

AVERAGE WEEKLY RENTS		
Size of home	Numbers owned	Hanover's Rent
Bedsit / Studio	105*	£191.34**
1 Bedroom	3590	£117.65
2 Bedroom	735	£115.05
3 Bedroom	158	£117.68
4+ Bedroom	16	£111.54

*Includes non-self-contained properties (properties that do not have exclusive use of a bathroom / shower, and / or cooking facilities).

**The rent charge reflects the quality of the properties provided by Hanover and includes service charges for the provision of managers onsite and communal facilities like a lounge, lift and laundry. We have more bedsit properties within our Housing with Care stock where the service charge is higher.



GETTING GOOD VALUE

Rent Arrears and Collection	2017-18	2018-19	2019-20
Rent collected from current and former tenants as a percentage of rent due	100.69%	101.49%	100.04%
Rent arrears of current tenants as a percentage of rent due (excluding voids)	0.70%	0.67%	1.23%
Rent arrears of current and former tenants written off as a percentage of former tenant arrears	42.06%	39.6%	58.75%
Rent loss (£000's) due to empty properties (voids)	£522	£595	£696
Rent loss due to empty properties (voids) as a percentage of rent due	1.95%	2.12%	2.19%
Void Works and Lettings			
Average re-let times in days (standard re-lets)	30.29	35.99	41.48
Percentage of tenancy offers refused during the year	33.99%	35.93%	29.48%
Percentage of lettable self-contained houses that became vacant in the last year	15.51%	15.7%	14.16%

Rent Arrears

Rent arrears have increased at the end of 2019-20 in comparison with 2018-19. Arrears now include Arklet tenant arrears. We have also seen an increase in the number of arrears cases affected by Universal Credit. The temporary disruption caused by the onset of Covid -19 and the move to home working in March may have contributed to a higher level of arrears at the year end.

Void works and Lettings

The increase in average re-let times is due to a number of low demand properties being let during the year. Although this is positive and reduces rent lost through empty properties, it does affect the average re-let time.

HOUSING QUALITY AND MAINTENANCE

Major Works and Cyclical Maintenance	2017-18	2018-19	2019-20
Hanover homes meeting the Scottish Housing Quality Standard	97.07%	97.93%	98.93%
The number of times Hanover did not meet its statutory duty to complete a gas safety check	25	5	68
Responsive Repairs			
Average length of time taken to complete emergency repairs (hours)	3.50	3.61	3.72
Average number of working days taken to complete non-emergency repairs (urgent and routine)	4.43	5.16	5.88
Percentage of repairs completed right first time	95.10%	96.40%	95.76%
Adaptations			
Average time to complete adaptations (days)	163	201	127

Major works and repairs

The organisation undertakes ongoing surveys utilising in-house maintenance officers and surveys 25% of its stock per annum. This informs the organisation of any works requiring to be undertaken to ensure full SHQS compliance allowing it to be included in its planned maintenance programme every year.

The time to complete day to day responsive repairs has increased slightly, for both emergency and non-emergency repairs. The average response time is within the target response times of 4 hours for emergency and 7 days for routine repairs.

Gas safety checks are a priority for Hanover, however we have faced some challenges ensuring all properties had a check carried out. We have introduced new systems to ensure we do not miss any further safety checks.

This indicator has changed and now looks at the percentage of cases resolved in the year. We have seen a light improvement in this indicator.

NEIGHBOURHOOD AND COMMUNITY			
Managing Tenancies	2017-18	2018-19	2019-20
Percentage of anti-social behaviour cases reported in the last year which were resolved	100.00%	87.88%	93.48%

CORPORATE HEALTH			
Corporate Health	2017-18	2018-19	2019-20
Percentage of staff turnover in year	15.5%	13.4%	12.36%
Percentage of working days lost through staff sickness	4.14%	4.35%	4.99%

OTHER HANOVER INDICATORS			
	2017-18	2018-19	2019-20
Telecare response within 60 seconds (percentage)	91.2%	87.18%	89.96%
Average annual management fee per factored property	£310.18	£317.79	£330.86

The percentage of Telecare calls answered within 60 seconds has improved since last year. We are continually monitoring our performance in this area and we have retained our accreditation by the Telecare Services Association (TSA).

SATISFACTION			
Tenant and Resident Satisfaction	2017-18	2018-19	2019-20
Percentage of tenants satisfied with the overall service provided by Hanover	92.32%	89.63%	85.12%
Percentage of tenants satisfied Hanover is good at keeping them informed about services and decisions	89.73%	88.77%	83.67%
Percentage of tenants satisfied with the opportunities to participate in Hanover's decision making processes	78.47%	75.09%	73.63%
Percentage of tenants satisfied with repairs and maintenance carried out in the last year	87.82%	87.50%	88.57%
Percentage of tenants who think Hanover rent is represents good value for money	85.76%	84.50%	82.85%
Percentage of tenants satisfied with Hanover's management of the neighbourhood	85.45%	86.12%	73.79%
Percentage of tenants satisfied with the quality of their home	92.6%	90.35%	88.45%
Percentage of tenants satisfied with the landscape maintenance at your development (new in 2019-20)	-	-	68.22%

Satisfaction has decreased across all indicators. After closely analysing the results of the tenant and factored owners survey, the key areas for improvement are:

- Property – length of time to complete repairs, requests for property improvements, heating systems and garden maintenance
- Communication – having information about the development and the local areas
- Staff – more interaction between staff and residents

We have looked in detail at 10 developments that report low levels of satisfaction and we are working on improvements within these developments to increase satisfaction. We will then replicate successful initiatives across other developments.

We record and respond to complaints in line with the Scottish Public Ombudsman's complaint handling guidance. The target timescale for responding to stage 1 complaints is 5 working days and the target to respond to stage 2 complaints is 20 working days. The average time to respond has replaced previous indicators for complaints handling.



COMPLAINTS			
Complaints	2017-18	2018-19	2019-20
Average time in working days for a full response for all stage 1 complaints (new in 2019-20)	-	-	3.4
Average time in working days for a full response for all stage 2 complaints (new in 2019-20)	-	-	17.5

Case Study – Going Digital

As a provider of housing for older people, we have, perhaps like many of our residents, been a bit slow on the digital uptake. This is changing and has been boosted by a commitment to put Wi-Fi into communal areas at developments and a desire to explore how technology can help not just residents but also staff. We also launched a refreshed and more user friendly Hanover website in November 2019.

The digital skills gap is reducing for older people but the latest statistics still show that 47% of people over 75 have never used the internet.

Community Engagement Manager Ben Hallett brought Hanover on board with the Scottish Council for Voluntary Organisations (SCVO)'s Digital Champions in Social Housing project. This provided an opportunity to meet other people passionate about supporting people and organisations to get better at digital. A number of Hanover members of staff took part in digital champions training, helping to give them the skills and confidence to promote digital in their areas.

Research has shown that getting online and keeping in touch with family, friends and community is beneficial to the mental health of older people. The digital world can be a great way of breaking down barriers and tackling social isolation.

With a group of residents at Glen Gardens, a Sheltered Housing development in Elderslie, Ben set out to find out what skills they had. He organised a number of learning events for residents, with the intention of giving them the confidence to use computer tablets to go online.

The group of intrepid residents at Glen Gardens spent ten weeks getting to grips with the digital world with the help of Ben and Volunteer Co-ordinator Jim Brown. They covered everything from shopping online, to using email, to the benefits and pitfalls of social media.

The residents now run their own weekly group, helping each other out where they can.



“I’m actually on my way, I’ve been fighting my way well out of it the now and I’m getting there and this is really basically down to coming up here with the tablet I borrowed off you and sitting here and getting into things and watching things like things about animals, especially cats and all these things. It’s really taken my mind away from all the things I should never have been thinking about now, you know.”

BILL - MEMBER OF THE GLEN GARDENS GROUP

Hanover also secured funding from the Digital Participation Charter Fund to give others the chance to share the Glen Gardens experience. This digital lending library has supported residents at a number of developments and allowed the launch of a partnership with Glasgow Clyde College. This partnership provides IT lessons at our Glasgow developments with the first classes taking place at our development at Peel Street in Partick.



“I’ve been lucky over the last few months to be a member of SCVO’s Digital Champions in Social Housing project. It’s been great to meet other people passionate about supporting our residents and our organisations to get better at digital. I’ve also been lucky enough to receive funding from the Digital Participation Charter Fund for a project to support residents in Glasgow.

I set out with a group of residents at a Sheltered Housing development to find out what skills they had and what they wanted to use the internet for.

I had fairly low expectations and thought maybe 4-6 people would be interested enough to show up but I ended up being met by 15 people all raring to go. We started by using SCVO’s excellent Foundation Digital Skills checklist which showed a mix of abilities. There were devices that had been shoved in drawers that needed dusting off and some people without any device at all. Luckily I was able to lend tablets to those without. 10 weeks later, I left my last session with the group amazed at their progress and really excited about the potential of digital for these people.”

BEN HALLETT, COMMUNITY ENGAGEMENT MANAGER

Hanover Commercial and Telecare

COVID-19 Response

As mentioned in our earlier CEO report in mid-March 2020 our ICT team provided remote working solutions to many of our staff. This was boosted by plans already in place to increase the resilience of our Telecare service, many Telecare staff already had the ability to work from home. By the end of March, all Telecare staff were home working and providing the same quality service uninterrupted.

Analogue to Digital Switchover and New Digital IP Telecare Equipment

Hanover is positioning itself ahead of the curve in terms of the analogue to digital switchover of telephone lines, which will have a transformative effect on how the telecare service works and what and how equipment connects to the Alarm Receiving Centre.

The digital switchover is already underway, with telecommunication providers intending to complete the switchover by 2025.

Opening of a Third Customer Service Centre Control Room

Hanover opened a third telecare centre in Elgin, within one of our Very Sheltered developments, Chandlers Court, in November 2019. This meets a major strategic objective of having a third centre strategically located in Scotland increasing the level of resilience for the whole service. The opening of a third centre in Elgin will open up a new recruitment market for the Telecare service and will expand the pool of potential Telecare workers.

New Business

In October 2019, a new Telecare and Repairs Reporting contract was won with Scottish Borders Housing Association (SBHA). This covers 88 telecare connections and 5662 properties for Repairs Reporting.

In October 2019, a new Repairs Reporting contract was won with Umega Lettings, a small lettings company based in Edinburgh.

We were also delighted to have our contract with Argyll and Bute Council extended for another year.

Introducing...

Hailie Johnston, Welfare Rights Officer



Hailie is a Hanover veteran, having worked in Performance, as an Area Administrative Officer and as a Housing Officer in our East Area Office. She took up her new challenge as Hanover's Welfare Rights Officer in July 2020.

Her role is to make sure that people are aware of any benefits available to them and to help them access necessary services to apply for what they are entitled to. She highlights any changes to benefits, new initiatives and ways for residents to save money by providing regular updates in our residents' newsletter, our website and on our social media sites.



"I believe that raising awareness of what people are entitled to and supporting them to access relevant services can have a major impact on their lives and will allow people to engage more positively in their environment, which will benefit us all."

Joanna Grieve, Care Trainer

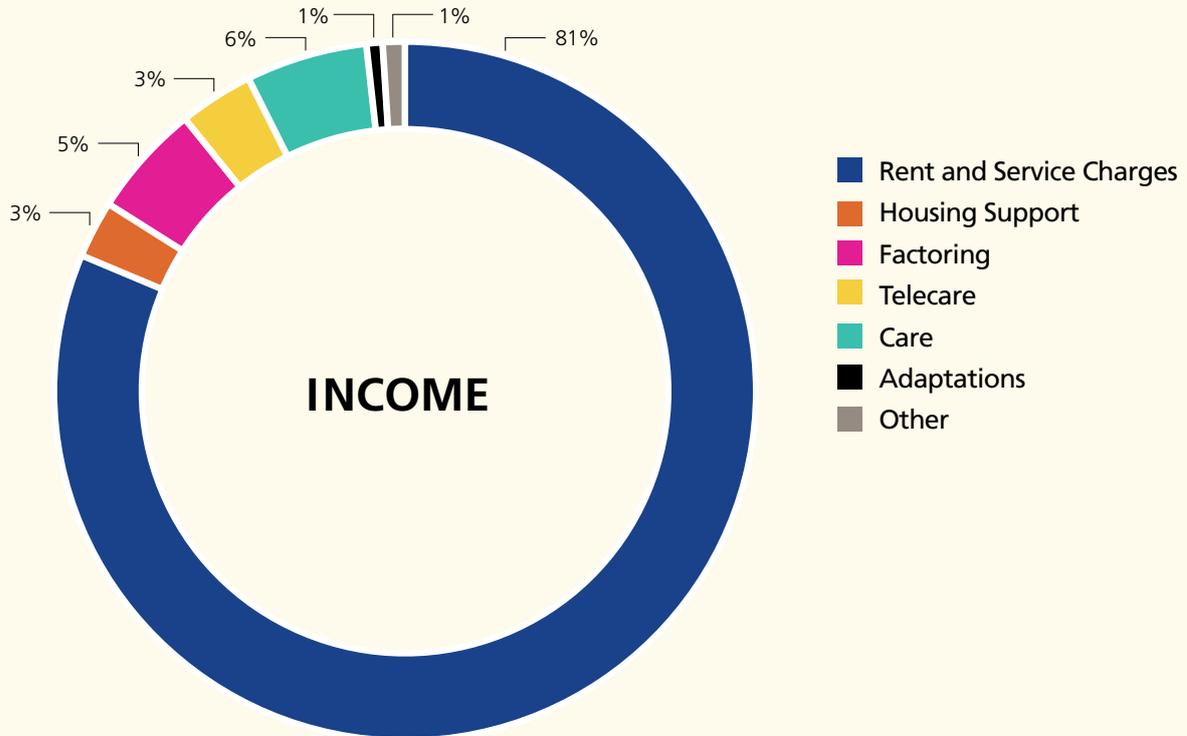


Joanna joined Hanover as a care trainer in January 2020. Though she is based in Elgin (in a home that was formerly a pub!), her role takes her all over Scotland offering learning and development to our care staff.

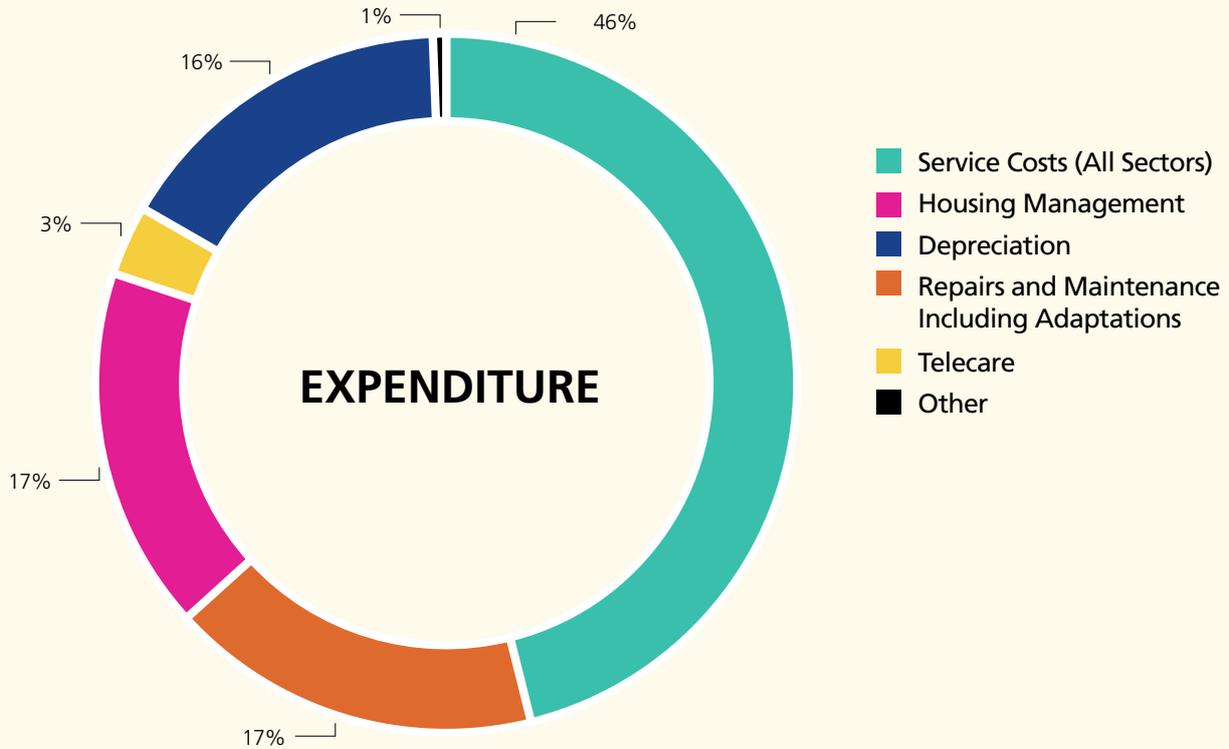
She has been pioneering remote training courses for staff, continuing to provide the training and support that our staff need to support our customers.

Income and Expenditure

Income 2019-2020



Expenditure 2019-2020



Statement of Comprehensive Income

For the year ended 31 March 2020

	Notes	2020 £'000	2019 Restated £'000
Turnover	2	40,274	37,833
Less: Operating Costs	2	(36,760)	(35,528)
(Loss) / gain on disposal of housing property		(162)	(105)
Operating Surplus		3,352	2,200
Business combination – Excess of fair value of liabilities over the fair value of assets acquired	29	(4,223)	-
Interest receivable and other income	7	28	28
Interest payable and financing costs	8	(1,945)	(1,542)
(Deficit) / Surplus before taxation		(2,788)	686
Taxation	22	(1)	(2)
(Deficit) / Surplus for the year		(2,789)	684
Actuarial Gain / (Loss) on pension obligations	21	4,517	(1,276)
Remeasurement of SHAPS pension obligation	21	-	(744)
Total comprehensive income for the year		1,728	(1,336)

The Board is pleased to report, that despite the ongoing economic challenges and the initial impact of COVID-19, the Association's performance remained strong and returned an operating surplus for the year of £3.4m (2019: £2.2m).

Total expenditure on revenue repairs and maintenance in the year was £6.0m (2019: £5.2m), with a further £2.4m of expenditure on our capital investment programme (2019: £3.3m). This investment results in our residents benefiting from new kitchens, bathrooms, doors, windows and heating systems.

During the 12 months to 31 March 2020, the Association completed 2 new developments adding 44 new units at Dunbar Place (14 units) and Loxa Court (30 units). There was 1 unit redeveloped at New Road, Tarves. As part of the transfer of engagement of Arklet, a total of 434 units were acquired which included rented and shared ownership (391), shared equity (18) and owner occupied (25).



Richmond Court - former Arklet Development

Board Members

Michael Martin (CHAIRPERSON)

Catherine Wyllie BA CA (VICE CHAIRPERSON)

Joanne Roger

Margaret Whoriskey MBE PHD MPHIL BA (HONS)

Professor Sir Geoffrey Palmer KT OBE DSC CPFA

James Rowney MCIBS MBA MRICS

Fraser Mitchell

Gary Devlin ACA CPFA

Stephen Lithgow BA (HONS) BSC (HONS) MSC

Professor Alison Petch OBE (RESIGNED 26/09/2019)

Dr Louise Reid MA (HONS) MSC (STARTED 26/09/2019)

Julia Fitzpatrick MA (HONS) FCIH (ARKLET) (COPTD 28/11/2010)

Iain Wallace (RESIGNED 19/03/2020)

MORE DETAILS ABOUT OUR CURRENT BOARD MEMBERS
CAN BE FOUND ON OUR WEBSITE:
[HTTPS://WWW.HANOVER.SCOT/ABOUT/OUR-PEOPLE/MEET-OUR-BOARD/](https://www.hanover.scot/about/our-people/meet-our-board/)

Officers

Helen Murdoch MBA FCIH MRICS ACIPD
CHIEF EXECUTIVE

Christopher Milburn MBA MBCS
DIRECTOR OF CUSTOMER SERVICES

Mark Farey BA (HONS) CIHCM MRICS
DIRECTOR OF ASSET MANAGEMENT

Karen McIntosh FCCA
DIRECTOR OF STRATEGIC FINANCE (LAST DAY OF WORKING 10/09/2019)

Margaret Wallace
ACTING DIRECTOR OF STRATEGIC FINANCE (SEPT. 2019 - FEB. 2020)

Donna Henderson
DIRECTOR OF STRATEGIC FINANCE (STARTED IN ROLE 9/03/2020)

Adam Curry BA (HONS) ACIPD
DIRECTOR OF ORGANISATIONAL SERVICES

Governance

We are a non-profit making organisation, run by a Board whose members serve without remuneration. The day-to-day running of the organisation is undertaken by the Chief Executive and her team of Directors and staff.

We are registered as a charity with the Office of the Scottish Charity Regulator (OSCR) and registered as a housing association with the Scottish Housing Regulator.

The Board is responsible for:

Overall leadership and management of Hanover including:

- determining our strategy;
- approving our strategic business plan and its annual review and related performance reporting arrangements, including customer service and quality standards;
- determining our strategic attitude to risk, including the acceptable degree of risk tolerance and identification of strategic risk-related objectives;
- ensuring the maintenance of a sound system of internal control and risk management;
- maintaining an overview of the resourcing of our activities;
- overall responsibility for our organisational structure; and
- overall responsibility for compliance with Health and Safety legislation

Regulation and financial reporting and controls:

- Overall responsibility for our financial strategy.
- Approval of the annual financial statements.
- Approval of the annual operating and capital expenditure budgets.
- Approval of the annual return on the Scottish Social Housing Charter.
- An overview of regulatory engagement, including the Annual Assurance Statements which are part of the new regulatory framework.

For further information please contact

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