

WILLIAMSBURGH  
HOUSING ASSOCIATION



# Annual Report 2020/21

This report also contains information relating to the Association's performance against the Scottish Social Housing Charter standards for 2020/21.



WILLIAMSBURGH  
HOUSING ASSOCIATION

**“Our aim is to provide and develop high quality affordable homes and to maintain our commitment to continuous improvement in service delivery and the regeneration of our communities.”**



# INSIDE YOUR ANNUAL REPORT

A message from our Chairperson ..... Page 4

About us and what we do ..... Pages 5 - 7

What's been happening in our Communities ..... Page 8

Our Finances ..... Pages 9 & 10

Complaints Handling Performance ..... Page 11

## ANNUAL REPORT ON THE SCOTTISH SOCIAL HOUSING CHARTER

What is the Scottish Social Housing Charter? ..... Pages 12 & 13

Equality, Communication and Participation ..... Pages 14 & 15

Housing Quality and Maintenance ..... Pages 15 - 17

Neighbourhood and Community ..... Page 18

Access to Housing and Support ..... Pages 19 - 21

Getting good value from rents and service charges ..... Pages 22 - 25

Management Committee & Staff throughout the year..... Pages 26 & 27

## Who regulates us?

The Association is regulated by the Scottish Housing Regulator. [WWW.SCOTTISHHOUSINGREGULATOR.GOV.UK](http://WWW.SCOTTISHHOUSINGREGULATOR.GOV.UK) As a charity, the Association is regulated by the Office of the Scottish Charity Regulator. [WWW.OSCR.ORG.UK](http://WWW.OSCR.ORG.UK) The Housing (Scotland) Act 2010 introduced the Scottish Housing Charter, which sets out the standards that all housing organisations should achieve



# A MESSAGE FROM OUR CHAIRPERSON

## Hello and welcome to our 2020/21 Annual Report.

My name is Susan James, and I am the Chairperson of Williamsburgh Housing Association.

This annual report deals with our activities and performance against the Scottish Social Housing Charter from 1st April 2020 to 31st March 2021.

We all have a key part to play in the recovery from Covid-19 and we recognise the value of housing to both our tenants and the wider community. We feel that a sense of belonging to a community is as important as having a responsive staff and a well-maintained home.

I would like to thank you, our customers, for bearing with us during this time as we rapidly changed service delivery methods to more digital solutions to cope with the restrictions that were put in place against an ever-changing background in the fight against Covid-19.

As you will see within the detail of the report, we have still managed to progress the key objectives contained within our business plan and I would like to just highlight a few:

A major achievement in 2020/21 was the completion of our new housing development which saw us provide 18 brand new properties at Milliken Road in Kilbarchan at a total cost of £3.1M.

This was supported by £1.9M of Government grant and without the need to raise any external borrowing from lenders. Our new tenants are absolutely delighted with their new homes.

We have also commenced work on our 42 unit new build development at Albert Road in Renfrew.

There is more detail on finances later in the report, but it is worth highlighting that in February 2021, we repaid the last of the loan debt that had been taken out to support our historical housing development programme.

Since 1979, a total of £11.9M has been borrowed and repaid with no new borrowing being required since 2009. We are now one of

only a few, fully self-financing, housing associations in Scotland.

Given the financial capacity that has been built up, and in a direct response to the pandemic, the Management Committee decided that there would be no rent or service charge increase in the current financial year 2021/22.

This was a ground-breaking move and Committee felt that the impact of the pandemic was yet to come with the end to furlough schemes and reduction in welfare payments to tenants in the 2021/22.

We are rightly proud of this achievement and have received a lot of messages of positive support from our tenants following this decision.

Finally, I would like to draw your attention to our reported financial performance and our performance against the outcomes required by the Scottish Social Housing Charter later in this report.

The Scottish Housing Regulator (SHR) assesses if housing associations are meeting the outcomes contained within the Charter, using a series of indicators and we have provided a number of these in the charter performance report included within this annual report.

Whilst we are satisfied with our overall performance, we are also always looking for, and have identified, areas for improvement. The charter indicators help us to target our resources correctly in order to provide an even better service to you our customers.

I hope you enjoy reading our annual report and report on our performance against the Scottish Social Housing Charter for 2020/21

**Susan James**  
Chairperson



# ABOUT US AND WHAT WE DO

## About us

Williamsburgh Housing Association is a provider of affordable housing to those in housing need. We own and manage more than 1,600 homes and factor almost 600 more. We are committed to building even more housing for rent and improving the

communities we work in. We are also a registered Scottish charity, which means every penny of our surplus is used to improve our homes and services and to build new housing for rent to those in need.

## Our Vision

To be a leading and innovative provider of quality homes and housing services.

## Our Mission Statement

To provide and develop high quality affordable homes and to maintain our commitment to continuous improvement in service delivery and the regeneration of our communities.

## Get involved

We are committed to having an ongoing conversation with all our residents and have introduced a new interactive tenant engagement tool which will help us improve our response to customer feedback. If you would like to be part of the conversation and take part in short surveys by text or email, we would be really pleased to hear from you at [admin@williamsburghha.co.uk](mailto:admin@williamsburghha.co.uk)

A Management Committee elected from our membership oversees the running of the Association. The Management Committee makes all the important strategic decisions about what we should be doing and reviews our performance on a regular basis.

A staff team are employed to act on these decisions and to carry out the day to day work of the Association and achieve the strategic goals through the business plan process.



The Management Committee is committed to improving performance to ensure that a high quality service is provided to tenants, customers, and housing applicants.

We are always keen to attract new members onto the Management Committee. If you would like more information on what committee membership involves, please go to our website at [www.williamsburghha.co.uk](http://www.williamsburghha.co.uk) or contact us at [admin@williamsburghha.co.uk](mailto:admin@williamsburghha.co.uk) and a member of our staff will get back in touch with you.

# Scottish Housing Regulator

We submit a huge amount of performance information to the Scottish Housing Regulator (SHR) throughout the year. All our returns for 2020/21 were submitted on time by the deadlines set by the SHR.

The Regulator uses this information as part of their regulatory risk assessment and publishes a landlord report and engagement plan for every landlord in Scotland.

From March 2021 RSLs' engagement plans include a "regulatory status" which is their judgment on whether the landlord complies with their regulatory standards and requirements. Williamsburgh has been awarded a "Compliant" regulatory status which means that we meet the SHR regulatory requirements,



including the Standards of Governance and Financial Management

Our published performance information can be found on the SHR website at <https://www.housingregulator.gov.scot/landlord-performance/landlords/williamsburgh-housing-association-ltd>

There is also a comparison tool where our performance can be compared with up to four other landlords.

## Improvements to your home

The standard of your home is extremely important to us, and we have a rolling planned replacement programme to ensure that the major building components are replaced as and when they reach the end of their lifespan.

In doing so, we ensure that you have a well maintained, modern and energy efficient home to enjoy, and that we continue to have a waiting list of new tenants who are keen to live in a Williamsburgh property.

Unfortunately, our planned maintenance programme was severely affected by the pandemic last year as we were unable to access our tenant's homes for long periods of time.

Despite this, our maintenance team still managed to oversee the installation of 41 kitchens, 46 heating systems and other small works at a total cost of £258,000 in the year.

The planned maintenance work that was delayed due to the pandemic has been rescheduled to be carried out alongside the 2021/22 programme, although the supply of materials and labour is now rapidly becoming the new challenge.

We had also been well underway with the installation of new fire alarm systems to comply with new Government fire regulations and meet the installation deadline of February 2022

By the end of March 2021, we had completed installs in 89% of our properties. That number has now increased to 92% and there are now only about 120 of our properties remaining to have new smoke alarm systems fitted.

We are confident that we will meet the government deadline for this important work at a total cost to all our properties, in the region of £580,000.

Below are the main elements of planned maintenance work that we carried out in 2020/21



### Kitchen Replacements

We replaced 41 kitchens our properties at a total cost of £126,000.



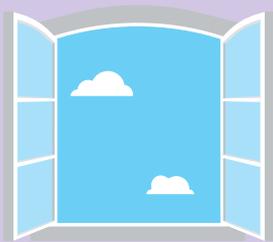
### Heating Systems

We spent £103,000 replacing 46 boilers and heating systems.

## Other Works

We spent a further £29,000 on bathrooms and window replacements with a further £527,000 on smoke alarms.

In total we invested £785k in the planned maintenance of our properties during the year. Due to the restrictions, we have carried forward planned maintenance work totalling £859k to 2021/22.



## Gas Servicing

We carried out an annual safety check to 96.2% of our gas boilers within their 12 month anniversary period. Unfortunately, 62 gas services were delayed beyond the annual service date as we were unable to gain access during the lockdown, however we are happy to report that these have now all been completed.



## Building New Homes

We were delighted to see the completion of our new build development at Milliken Road, Kilbarchan in February 2021. The development consists of 18 cottage flats, 14 one bedroom flats and 4 two bedroom flats.

The total project cost was £3.1M. We received £1.3M of Social Housing Grant support from the Scottish Government and financed the remainder from internal resources.

We are now well underway with our next development project of 42 new houses at Albert Road in Renfrew. The total project cost is estimated at £7.3M and we have been awarded a total grant of £3.3M from the Scottish Government towards the costs of the project which helps us to keep rents low when the properties are brought into use.

We will continue to work in partnership with both the Scottish Government and Renfrewshire Council on the Local Housing Strategy and Strategic Housing Investment Plan for Renfrewshire to deliver even more affordable homes for rent in the coming years.



## Special adaptations

When our tenants suffer a medical condition or impairment that may require them to move home, we are delighted when we are able to step in and make adjustments to their existing home to allow them to stay where they are comfortable and beside the neighbours that they know.

Special adaptations range from fitting a simple grab rail to installing level access showers and lowering kitchen worktops.

We carried out 31 special adaptations in the year. The adaptations are mainly funded by grant that we successfully applied for from the Scottish Government, totalling £76,000.



# WHAT'S BEEN HAPPENING IN OUR COMMUNITIES?

Despite the restrictions placed upon us due to the Covid-19 pandemic, we were still able to work in our communities

In order to support our customers, the Williamsburgh staff team had to really diversify and adapt to the ever-changing situation during the lock downs. A huge number of welfare calls were made to our vulnerable and elderly tenants to make sure they were safe and had support mechanisms in place as well as just to have a chat.

We signed up to take part in the Dolly Parton imagination library project, providing children

under 5 years old with a book each month and also provided activity packs to children under 7 years old.

We successfully applied for grant funding to supply 30 families with Chromebook computers and free wi-fi devices along with 8 I-pads for our older tenants.

We supplied £1,000 of sports equipment to Williamsburgh Primary school through the community benefits clause in place with great thanks going to our partner contractor, Everwarm.

## Benefit support

We contacted tenants to ensure that they had all of the financial support that they were entitled to and we assisted them in claiming thousands of pounds in benefits.

We secured a variety of benefits to help provide much needed support to our customers. These included £250 of "Best Start" grants, funeral payments of £2,000, £400 of Covid Winter Hardship payments, 28 Warm Homes Discounts totalling £3,740 and school clothing grants totalling £900 together with registration for free school meals.



In addition to the above we also secured 23 Crisis Grants for our tenants totalling £3,440, 76 emergency food parcels and 23 Community Care grants for household goods along with fuel top ups for gas and electricity.



# OUR FINANCES

2020/21 saw us achieve our target of becoming a self-financing Housing Association as all remaining loans were repaid. This strategy allows us to insulate from future changes in interest rates, protect rents and de-risk our 30 year financial plans.

Our average weekly rents are the lowest across 18 Landlords operating across Renfrewshire. We took the decision to apply a rent & service charge freeze for one year in 2021/22 to support our tenants during the Covid-19 pandemic.

Our incremental growth approach and financial strength has been a key factor in our ability to deliver low and affordable rents whilst making considerable investment in our housing stock.

Turning to the main financial statements, we are pleased to report a surplus for the year of £1.5M, accumulated reserves of £32M, net housing

(property) assets of £68.8M and net current assets of £7.1M.

The surplus is reinvested back into the Association to pay for and provide improvements to our properties together with ongoing investment in the future of our housing areas.

As well as demonstrating our financial strength and long term financial viability, these results provide a strong position from which to respond to and manage future challenges as they arise, and to progress our more immediate business objectives for the coming year.

Our customers can have confidence in our ongoing financial security and that we have the appropriate resources in place to maintain our future programme of investment in their homes and to keep rents and future rent increases low.

## Statement of Comprehensive Income for the Years ended 31st March 2021 and 2020

	2021	2020	
	£'000s	£'000s	Guide
Turnover	8,269	8,279	Income, mainly from rents, service charges, agency services and grant funding
Less: Operating expenditure	(6,789)	(6,516)	Deduct salaries, housing/maintenance costs, depreciation and office overheads
<b>Operating surplus</b>	1,480	1,763	Which leaves this amount
Gain on disposal of property plant and equipment	0	3	Add the net (cost)/gain on fixed asset disposals
Interest receivable and other income	19	47	Add interest on monies invested
Interest payable and similar charges	(1)	(48)	Deduct interest payments on loans and other financing costs
<b>Surplus for the year</b>	1,498	1,765	Leaving this amount to reinvest in our stock
<b>Other comprehensive income</b>			
Actuarial gain/(loss) in respect of pension scheme	(1,682)	1,705	In-year movement in pension liability
<b>Total comprehensive income for the year</b>	(184)	3,470	

# STATEMENT OF FINANCIAL POSITION

## at 31st March 2021 and 2020

### Statements of Financial Position at 31<sup>st</sup> March 2021 and 2020

	2021 £'000s	2020 £'000s	Guide
<b>Tangible Fixed Assets</b>			
Housing properties	68,481	69,233	depreciated cost of building and improving our properties
Other fixed assets	272	297	depreciated cost of our offices, vehicle, furniture and equipment
<b>Total fixed assets</b>	<b>68,753</b>	<b>69,530</b>	
<b>Current Assets</b>			
Debtors	256	211	money owed to us
Cash & Cash Equivalents	208	154	operational bank accounts
Investments	9,205	8,537	funds on deposit
<b>Total current assets</b>	<b>9,669</b>	<b>8,902</b>	
<b>Current Liabilities</b>			
Creditors: due within one year	(2,579)	(2,640)	money we owe to others, (due within one year)
<b>Net current assets</b>	<b>7,090</b>	<b>6,262</b>	current assets less current liabilities
Total Assets less Current Liabilities	75,843	75,791	
Creditors: amounts falling due after one year	(42,553)	(43,689)	loans due and grant received for building and rehabilitating our properties
Pension - defined benefit liability	(1,425)	(53)	share of pension liability
<b>Net assets</b>	<b>31,865</b>	<b>32,049</b>	
<b>Reserves</b>			
Revenue reserves	31,865	32,049	reserves built up from current and previous years for the future maintenance of our properties
<b>Total Reserves</b>	<b>31,865</b>	<b>32,049</b>	

# SERVICE COMPLAINTS PERFORMANCE

We welcome complaints as we believe that we can learn from them and improve what we do and how we do it the next time.

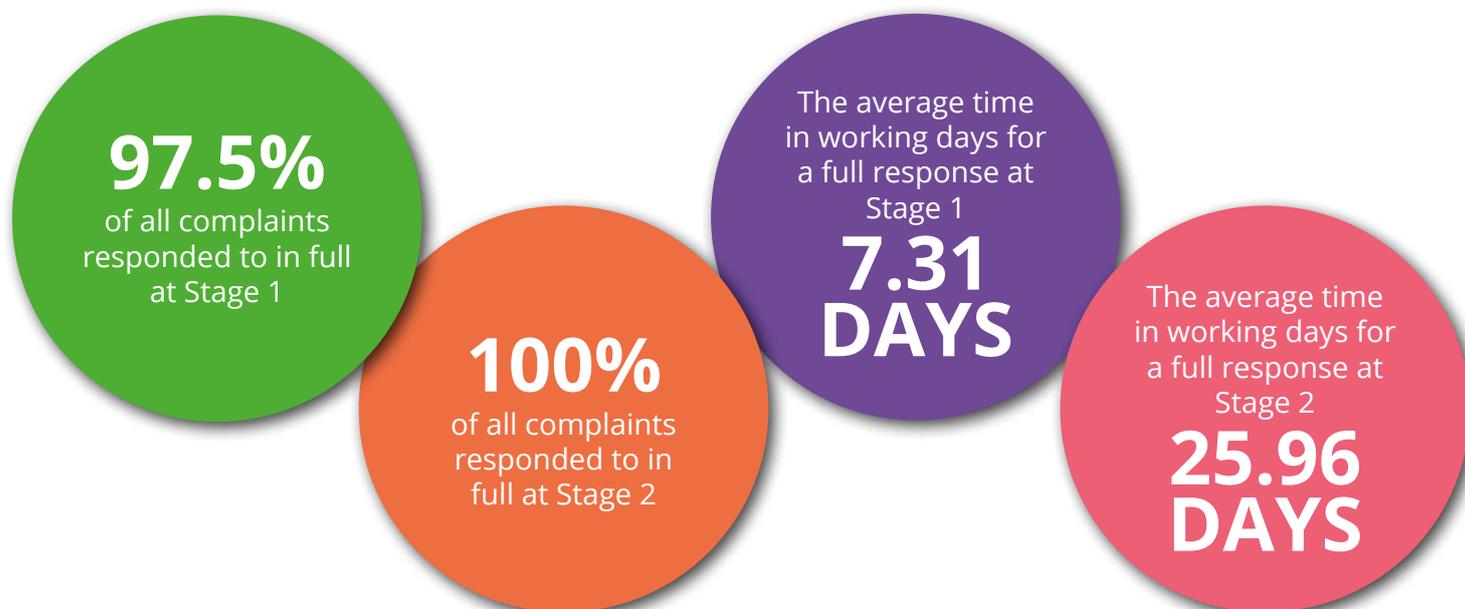
We operate the two-stage process provided by the Scottish Public Services Ombudsman (SPSO) model Complaints Handling Procedure. Our aim is to resolve a complaint at Stage 1 (Frontline).

If, however, the complaint is of a more complex

nature, or there is dissatisfaction with the Stage 1 decision, the complaint will be re-categorised as a Stage 2 complaint (Investigation) and further investigation is carried out to achieve resolution.

We received a total of 61 service complaints in the year. Further to investigation 36% of the complaints received were upheld, 2% were partially upheld with 62% not upheld. They are further analysed in the table below.

Complaint Stage & Response Time	Stage 1	Stage 2
No. of complaints received in the reporting year	39	22
No. of complaints brought forward from previous reporting year	1	4
Total number of complaints (received in 20/21 and brought forward from 19/20)	40	26
Number of complaints responded to in full in 2020/21	39	26
Total time taken in working days to provide a full response	285 days	675 days



We are Satisfied with our response times of 97.5% and 100% for each of the stages

44 (22 upheld) of all complaints received were unfortunately in respect of issues with our contractors. In particular, we had a difficult period early in 2020 with the handover to our new landscape maintenance contractor.

We worked hard to resolve this and increased the frequency of our partnership meetings to address areas poor performance and service. Of the remaining complaints, 7 (1 upheld) were in relation to staff and 10 (2 upheld) were on policy and other general matters.

# 2020-21 Annual Report on the Scottish Social Housing Charter

This report aims to outline the progress and achievements made by Williamsburgh Housing Association in meeting the requirements of the Scottish Social Housing Charter. A copy of the Scottish Social Housing Charter can be found at <https://www.gov.scot/publications/scottish-social-housing-charter-april-2017/>

This report compares our results with the Scottish national averages provided by the Scottish Housing Regulator (SHR). We have also selected Renfrewshire Council and Linstone Housing Association to provide further comparable benchmarking data. To provide a comparison over time we

also include results from last year. This information should allow you to see any change in our results in comparison to last year, as well as in comparison to others.

Whilst we believe that our results are good, it is important to remember that when considering results it is not enough to just look at benchmarking statistics. Doing so can lead to misunderstanding and misinterpretation. Benchmarking is important but needs to be seen in context and not viewed in isolation. In this regard we have provided some further commentary on the statistical data presented.

## What is the Scottish Social Housing Charter?

The Scottish Social Housing Charter was developed in consultation with the Scottish Housing Regulator, tenants, representative bodies, homeless people, other stakeholders and social landlords. It requires Registered Social Landlords (RSLs) to demonstrate how they perform against a number of outcomes. It is a way of measuring how social landlords are performing and how they are meeting the needs of their customers.

The Charter has five main sections that apply to Williamsburgh Housing Association. Each section describes what you should expect us to achieve. These achievements are called outcomes and there are 14 outcomes and standards listed below that we aim to achieve and report on annually. Outcomes 12 & 16 do not apply to Williamsburgh Housing Association.

## The Charter covers the following areas ....

### Customer Landlord Relationship

#### Outcomes 1, 2 & 3

- Equalities
- Communication
- Participation

### Housing Quality & Maintenance

#### Outcomes 4 & 5

- Quality of Housing Repairs
- Repairs Maintenance & Improvements

## Neighbourhood and Community

### Outcome 6

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

## Access to Housing

### Outcomes 7 - 11

- Housing Changes
- Access to social housing
- Tenancy Sustainment

## Getting Good Value From Rents & Service Charges

### Outcomes 13 - 15

- Value For Money
- Rents & Service Charges

# Performance Information available from the Scottish Housing Regulator

There is a lot of performance information about all Scottish Registered Social Landlords available on the SHR website.

[www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

In addition there is an online tool which can be used to compare one landlord's results against others and against the Scottish average.

In order to gain better insight into our performance, an extensive Tenant Satisfaction Survey is carried out on a three yearly basis.

We work in partnership with local housing associations and appointed the market research company, "Research Resource" to carry out the independent survey work and provide a full report on their findings.

The output from the survey is used to report performance against the Scottish Social Housing Charter indicators to you our customers and also to the Scottish Housing Regulator, but more importantly, for us to learn from and act upon that output in order to improve customer service and in turn overall tenant satisfaction.

We have chosen to compare our performance to a local, similar sized Housing Association in Linstone HA, Renfrewshire Council as the local authority registered social landlord, and to the Scottish Average of all Scottish Housing Association's performance statistics as reported to the SHR.



If we have outperformed we have highlighted this as **GREEN**

If we are close or the same as the Scottish Average this is highlighted **AMBER**

If we are lower than the Scottish average this is highlighted as **RED**

We have also ranked 2020/21 performance 1 – 4 and provided a comparator to the previous year (2019/20).

# The Customer/Landlord Relationship

## What the Charter says:

### 1: Equalities

Social landlords perform all aspects of their housing services so that:

- every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

Percentage of tenants satisfied with the overall service	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	93.3%	93.3%	1
Scottish Average (All Landlords)	89.2%	88.9%	2
Linstone HA	87.3%	87.3%	4
Renfrewshire Council	88.8%	88.8%	3

We ranked first in this category with a satisfaction level of 93.3% (in line with last year) and out-performed the Scottish average by 4.4%.

## What the Charter says:

### 2: Communication

Social landlords manage their businesses so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

Percentage of tenants who felt their landlord is good at keeping them informed about their services and outcomes	2018/19 Outcome	2019/20 Outcome	Peer Group Ranking
Williamsburgh HA	98.1%	98.1%	2
Scottish Average (All Landlords)	92.0%	91.7%	3
Linstone HA	98.4%	98.4%	1
Renfrewshire Council	88.4%	88.4%	4

We ranked second in this category (by 0.3%) with an overall satisfaction level of 98.1% and out-performed the Scottish average by 6.4%.

## What the Charter says:

### 3: Participation

Social landlords manage their businesses so that:

- tenants participate in and influence their landlord's decisions at a level they feel comfortable with.

Percentage of tenants satisfied with the opportunity to participate in the landlord's decision making	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	99.0%	99.0%	1
Scottish Average (All Landlords)	87.2%	86.6%	4
Linstone HA	96.8%	96.8%	2
Renfrewshire Council	93.7%	93.7%	3

We ranked first in this category (by 2.2%) with an overall satisfaction level of 99.0% and out-performed the Scottish average by 12.4%.

## Summary

Overall we are pleased with our performance in the charter outcomes for customer/landlord relationship for 2020/21 ranking first in two out of the three areas examined and outperforming the Scottish average in all three areas.

## Housing Quality and Maintenance

## What the Charter says:

### 4: Quality of Housing

Social landlords manage their businesses so that:

- tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated, are always clean, tidy and in a good state of repair, and also meet the Energy Efficiency Standard for Social Housing (EESH)

Percentage of homes meeting the Scottish Housing Quality Standard	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	100.0%	99.9%	1
Scottish Average (All Landlords)	94.4%	91.0%	3
Linstone HA	78.7%	79.4%	4
Renfrewshire Council	94.7%	91.7%	2

We ranked first in this category (by 8.2%) with an overall SHQS achievement of 99.9% and out-performed the Scottish average by 8.9%. There was a small reduction in performance of 0.1% on the 2019/20 levels.

## What the Charter says:

### 5: Repairs, maintenance and improvements

Social landlords manage their businesses so that:

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

Average number of hours taken to complete emergency repairs	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	1.6	1.8	2
Scottish Average (All Landlords)	3.6	4.2	3
Linstone HA	1.5	1.3	1
Renfrewshire Council	5.5	6.2	4

We ranked second in this category (by 0.5 hrs) with an overall time taken of 1.8 hours to complete emergency repairs. We out-performed the Scottish average by 2.4 hours. There was also a slight reduction in response time of 0.2hrs from the 2019/20 performance level.

Average number of days taken to complete non-emergency repairs	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	3.8	2.3	1
Scottish Average (All Landlords)	6.4	6.7	3
Linstone HA	4.5	4.5	2
Renfrewshire Council	7.8	10.7	4

We ranked first in this category (by 2.2 days) with an overall average time taken of 2.3 days to complete a non-emergency repair. We out-performed the Scottish average by 4.4 days. There was also a healthy improvement of 1.5 days from our 2019/20 performance level.

Percentage of reactive repairs carried out in the last year completed right first time	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	92.9%	91.2%	2
Scottish Average (All Landlords)	92.4%	91.5%	1
Linstone HA	79.0%	84.7%	3
Renfrewshire Council	82.6%	85.1%	4

We ranked second in this category (by 0.3%) with an overall return of 91.2% of repairs carried out right first time, which was just below the Scottish average by 0.3%. There was also a reduction in performance levels of 1.7% from 2019/20.

Percentage of tenants who have had repairs or maintenance carried out in the last 12 months who were satisfied with the repairs and maintenance service	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	87.2%	90.4%	2
Scottish Average (All Landlords)	91.4%	90.1%	4
Linstone HA	90.4%	90.4%	2
Renfrewshire Council	90.8%	92.0%	1

We ranked joint second in this category (by 1.6%) with an overall return of 90.4% and out-performed against the Scottish average by 0.3%. There was also a good improvement in satisfaction levels of 3.2% from 2019/20.

Percentage of tenants satisfied with the quality of their home	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	92.0%	92.0%	1
Scottish Average (All Landlords)	87.2%	87.1%	2
Linstone HA	84.2%	84.2%	4
Renfrewshire Council	86.1%	86.1%	3

We ranked first in this category and out-performed the Scottish average (by 4.9%) with an overall return of 92.0%.

## Summary

We are mainly pleased with our performance in the charter outcomes for repairs, maintenance and improvements for 2020/21 ranking first in three out of the six areas examined and outperforming the Scottish average in five out of the six areas.

We continue to look to improve feedback on the repairs service and have introduced a digital response tool in 2021 which will allow us to act quickly and respond to areas of poor performance.



# Neighbourhood and Community

## What the Charter says:

### 6: Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes.

Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that:

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

Percentage of tenants satisfied with the landlords contribution to the management of the neighbourhood they live in	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	89.4%	89.4%	1
Scottish Average (All Landlords)	87.4%	86.1%	3
Linstone HA	86.4%	86.4%	2
Renfrewshire Council	84.5%	84.5%	4

We ranked first in this category (by 3.0%) with an overall satisfaction level of 89.4% and out-performed the Scottish average by 3.3%.

Percentage of anti-social behaviour cases resolved	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	99.0%	100.0%	1
Scottish Average (All Landlords)	94.1%	94.4%	4
Linstone HA	100.0%	97.3%	3
Renfrewshire Council	100.0%	99.8%	2

We ranked first in this category (by 0.2%) with an overall satisfaction level of 100.0% and out-performed the Scottish average by 5.6%. There was also an improvement of 1% against 2019/20 satisfaction levels.

## Summary

Overall we are pleased with our performance in the charter outcomes for Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes for 2020/21 ranking first in both indicators and outperforming the Scottish average in both areas.

# Access to Housing and Support

## What the Charter says:

### 7, 8 and 9: Housing options;

Social landlords work together to ensure that:

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

### 10: Access to Social Housing;

Social landlords ensure that:

- people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed

### 11: Tenancy Sustainment;

Social landlords ensure that:

- tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

Percentage of tenancy offers refused during year	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	50.0%	52.6%	4
Scottish Average (All Landlords)	34.2%	31.9%	3
Linstone HA	33.1%	26.2%	2
Renfrewshire Council	40.2%	24.1%	1

We unfortunately ranked fourth in this category (by 28.5%) with an overall return of 52.6% and under-performed against the Scottish average by 20.7%. There was also an increase of 2.6% in the percentage of offers refused from 2019/20 levels.

Percentage of new tenancies sustained for more than a year	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	98.6%	96.6%	1
Scottish Average (All Landlords)	89.1%	90.9%	3
Linstone HA	90.1%	89.6%	4
Renfrewshire Council	88.6%	92.0%	2

We ranked first in this category (by 4.6%) with an overall level of tenancies sustained for more than one year of 96.6%. There is however a drop of 2% on performance compared to 2019/20 levels.

Percentage of lettable houses that became vacant in the last year	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	9.0%	7.0%	3
Scottish Average (All Landlords)	8.4%	6.9%	2
Linstone HA	9.1%	7.8%	4
Renfrewshire Council	9.6%	6.6%	1

We ranked third in this category (by 0.4%) with an overall percentage of lettable houses that became vacant of 7.0%. There was however an improvement of 2% against 2019/20 performance levels.

Percentage of new referrals under S5 and other referrals for homeless households made by a local authority	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	73.5%	75.9%	2
Scottish Average (All Landlords)	52.0%	53.3%	3
Linstone HA	97.6%	100.0%	1
Renfrewshire Council			

We ranked second in this category (by 24.1%) with an overall percentage of new referrals received under section five (of the Homelessness Act) and other referrals for homeless households made to us by Renfrewshire Council. We performed better than the Scottish average by 22.6% and improved performance by 2.4% compared to 2019/20.

Percentage of offers (to homeless households) resulting in lets	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	100.0%	100.0%	1
Scottish Average (All Landlords)	74.1%	79.6%	2
Linstone HA	47.5%	46.3%	3
Renfrewshire Council			

We ranked first in this category (by 20.4%) with an overall percentage of offers to homeless households resulting in lets of 100%.

Average length of time in days taken to re-let homes in the last year	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	21.1	46.3	1
Scottish Average (All Landlords)	31.5	56.3	2
Linstone HA	55.9	121.3	4
Renfrewshire Council	45.4	85.7	3

We ranked first in this category and outperformed the Scottish average in days to let our properties by 10 days. There was however a reduction in performance from 2019/20 levels of 25.2 days mainly due to covid restrictions.

Total cost of adaptations carried out in the year	2019/20 Outcome	2020/21 Outcome
Williamsburgh HA	£81.7k	£83.2k
Scottish Total (All Landlords)	£35.5m	£22.8m
Linstone HA	£66.9k	£57.4k
Renfrewshire Council	£402.0k	£86.2k

We invested £83.2k in total on adaptations that were made to our tenant's homes to help them sustain their tenancy when their mobility is impaired.

Average time to complete adaptations (days)	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
Williamsburgh HA	21.1	30.1	1
Scottish Average (All Landlords)	41.5	58.0	3
Linstone HA	55.0	40.3	2
Renfrewshire Council	36.2	79.4	4

We ranked first in this category (by 10.2 days) and outperformed the Scottish average by 27.9 days. There was however a reduction in performance from 2019/20 levels of 9.0 days.

## Summary

Overall we are pleased with our performance in the charter outcomes for housing options, access to social housing and tenancy sustainment.

We ranked first in four out of seven of the indicators and better than the Scottish average in five areas, close in one area and lower in one other area.

We will focus on a few areas of improvement. Tenancy offer refusals at 52.6% is disappointing however we believe that potential tenants quite often have aspirations for front and back door properties where the majority of our properties are tenemental flats. It is up to us to ensure that

all properties are equally attractive and that the right properties are offered to the most suitable people in housing need on our waiting list.

Our tenancy turnover and re-let times are good compared to the sector, all of which has been impacted by covid restrictions, and we look to improve our processes in these areas in 2021/22.

We will continue to support and help alleviate homelessness by all means at our disposal and continue our programme of adaptations works to help tenants to continue to live in the homes they have been comfortable in despite their changing personal circumstances.

# Getting Good Value from Rents and Service Charges

## What the Charter says:

### 13: Value for Money;

Social landlords will manage their business so that:

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

### 14 and 15: Rents and Service Charges;

Social landlords set rents and service charges in consultation with their tenants and other customers so that:

- a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them
- tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants

We report further on our finances and how rents are spent in our full annual report. The following tables focus on ARC indicators and Key Performance Indicators comparing rents and rent increases to those charged by other landlords in Renfrewshire.

Percentage of rent due not collected through homes being empty in the last year	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
<b>Williamsburgh HA</b>	<b>0.5%</b>	<b>0.9%</b>	<b>1</b>
Scottish Average (All Landlords)	0.9%	1.4%	2
Linstone HA	1.6%	3.6%	4
Renfrewshire Council	1.5%	1.6%	3

We ranked first in this category and out-performed the Scottish average by 0.5%. There was a small reduction of 0.4% compared to 2019/20 performance levels.

Percentage of tenants who feel that the rent of their property represents value to for money	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
<b>Williamsburgh HA</b>	<b>92.3%</b>	<b>92.3%</b>	<b>1</b>
Scottish Average (All Landlords)	83.6%	82.8%	3
Linstone HA	89.6%	89.6%	2
Renfrewshire Council	78.2%	78.2%	4

We ranked first in this category (by 2.7%) with an overall percentage of tenants who feel that their rent represents value for money of 92.3% and out-performed the Scottish average by 9.5%.

Percentage of total rent due collected in the reporting year	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
<b>Williamsburgh HA</b>	<b>97.3%</b>	<b>100%</b>	<b>2</b>
Scottish Average (All Landlords)	99.3%	99.1%	3
Linstone HA	99.7%	100.8%	1
Renfrewshire Council	99.5%	99.0%	4

We ranked second in this category (by 0.8%) with an overall percentage of rent collected of 100.0% and over-performed against the Scottish average by 0.9%. There was also a marked improvement of 2.7% in performance compared to 2019/20 levels.

Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year	2019/20 Outcome	2020/21 Outcome	Peer Group Ranking
<b>Williamsburgh HA</b>	<b>5.7%</b>	<b>6.1%</b>	<b>2</b>
Scottish Average (All Landlords)	5.8%	6.1%	2
Linstone HA	5.1%	3.9%	4
Renfrewshire Council	5.7%	6.4%	1

We ranked joint second in this category (by 0.3%) with an overall gross rent arrears percentage of 6.1% of income in the year which matched the Scottish average. There was also a reduction of 0.4% in performance compared to 2019/20 levels.



Renfrewshire Social Landlords 2020/21 Rent Levels	Lettable self-contained units - 1 Apt - Average weekly rent	Lettable self-contained units - 2 Apt - Average weekly rent	Lettable self-contained units - 3 Apt - Average weekly rent	Lettable self-contained units - 4 Apt - Average weekly rent	Lettable self-contained units - 5+ Apt - Average weekly rent	Lettable self-contained units - Total - Average weekly rent
<b>Williamsburgh Housing Association Ltd</b>	<b>£58.60</b>	<b>£70.32</b>	<b>£79.39</b>	<b>£88.76</b>	<b>£101.03</b>	<b>£76.82</b>
<b>Renfrewshire Council</b>	<b>£63.46</b>	<b>£71.73</b>	<b>£81.12</b>	<b>£90.65</b>	<b>£97.50</b>	<b>£79.68</b>
<b>Linstone Housing Association Ltd</b>	<b>£57.30</b>	<b>£73.98</b>	<b>£83.72</b>	<b>£89.94</b>	<b>£106.73</b>	<b>£83.20</b>
<b>Scottish Average</b>	<b>£67.56</b>	<b>£82.22</b>	<b>£86.84</b>	<b>£96.96</b>	<b>£105.23</b>	<b>£89.47</b>
Ferguslie Park Housing Association Ltd		£76.30	£84.60	£91.29	£101.41	£86.53
Link Group Ltd	£69.04	£81.85	£93.86	£101.95	£111.24	£89.98
Paisley Housing Association Ltd	£66.09	£85.95	£91.08	£98.66	£110.49	£91.28
Loretto Housing Association Ltd	£106.75	£95.63	£94.10	£97.84	£118.56	£98.03
Cairn Housing Association Ltd	£92.64	£92.54	£90.48	£104.41	£117.00	£95.29
Trust Housing Association Ltd	£131.31	£120.90	£95.09	£95.59	£92.53	£114.68
Bridgewater Housing Association Ltd	£51.16	£90.88	£95.21	£99.00	£109.15	£96.11
Blackwood Homes and Care	£101.87	£96.70	£106.88	£118.59	£133.95	£105.90
Sanctuary Scotland Housing Association Ltd	£64.31	£80.38	£92.82	£102.17	£110.24	£94.96
Cube Housing Association Ltd	£77.38	£87.02	£99.46	£106.28	£119.65	£93.81
Bield Housing & Care	£116.14	£127.15	£129.03	£117.91		£125.72
Hanover (Scotland) Housing Association Ltd	£107.23	£124.12	£127.82	£115.25	£116.25	£123.19
Key Housing Association Ltd	£80.84	£92.64	£98.90	£108.88	£198.14	£93.41
Horizon Housing Association Ltd		£82.05	£91.98	£99.34	£114.31	£90.75
<b>Rent Level Ranking in Renfrewshire</b>	<b>3rd Lowest</b>	<b>Lowest</b>	<b>Lowest</b>	<b>Lowest</b>	<b>3rd Lowest</b>	<b>Lowest</b>

The above table shows a comparison of 2020/21 average weekly rents by apartment size for all RSL's operating in Renfrewshire.

Williamsburgh is the lowest in 3 out of 5 categories and is overall lowest in the overall average rent for all apartment sizes.

Where we do not have the lowest rents (1 Apt & 5 Apt) we only offer 4 and 32 lettable units respectively in reach of those categories hence, of our lettable units of 1,634 in 2020/21, 1,598 (98%) have the lowest average rents in Renfrewshire.

## Summary

Overall we are pleased with our performance in the charter outcomes for Value for Money and Rents and Service Charges.

We ranked first in two out of the four ARC indicators, coming second in the remaining two. We also performed better than the Scottish average in three out of the four areas.

We will focus on improving rent collection whilst remaining sympathetic to tenants

individual circumstances and support them with benefits and other relevant advice to ensure that they do not fall (or fall further) into rent arrears.

Our rent levels are the lowest in Renfrewshire and our annual rent increases are also consistently amongst the lowest in Renfrewshire and lower than the Scottish average.

LANDLORD	Rent increase Applied in 2021/22	Rent increase Applied in 2020/21	Rent increase Applied in 2019/20	Rent increase Applied in 2018/19	Rent increase Applied in 2017/18
ANCHO Ltd	0.5%	1.7%	2.4%	3.0%	2.0%
Bield Housing & Care	2.0%	2.5%	2.5%	3.0%	2.5%
Blackwood Homes and Care	1.7%	3.5%	3.5%	3.3%	3.0%
Bridgewater Housing Association Ltd	0.0%	2.0%	2.5%	2.0%	2.0%
Cairn Housing Association Ltd	1.1%	2.4%	3.3%	3.9%	2.0%
Cube Housing Association Ltd	1.0%	3.4%	3.3%	3.2%	2.4%
Ferguslie Park Housing Association Ltd	0.0%	1.0%	2.4%	2.5%	0.9%
Hanover (Scotland) Housing Association Ltd	2.0%	3.0%	3.5%	3.0%	2.5%
Horizon Housing Association Ltd	2.5%	2.5%	2.2%	2.7%	2.0%
Key Housing Association Ltd	1.2%	1.6%	2.3%	2.2%	1.5%
Link Group Ltd	2.5%	2.5%	2.4%	2.8%	2.7%
Linstone Housing Association Ltd	1.0%	2.0%	2.5%	2.5%	1.4%
Loretto Housing Association Ltd	1.7%	3.4%	3.3%	3.2%	2.4%
Paisley Housing Association Ltd	0.0%	2.0%	3.2%	3.5%	2.5%
Renfrewshire Council	1.5%	2.0%	2.0%	1.0%	0.0%
Sanctuary Scotland Housing Association Ltd	1.4%	2.7%	3.7%	2.7%	2.7%
Trust Housing Association Ltd	1.5%	1.7%	2.9%	3.5%	2.0%
<b>Williamsburgh Housing Association Ltd</b>	<b>0.0%</b>	<b>1.5%</b>	<b>2.3%</b>	<b>3.0%</b>	<b>1.5%</b>
<b>Scottish Average</b>	<b>1.2%</b>	<b>2.5%</b>	<b>3.0%</b>	<b>3.2%</b>	<b>2.3%</b>
<b>Annual Increase Ranking in Renfrewshire</b>	<b>Lowest</b>	<b>2nd Lowest</b>	<b>3rd Lowest</b>	<b>9th Lowest</b>	<b>5th lowest</b>

From the eighteen RSL's operating in Renfrewshire, Williamsburgh had the joint lowest rent increase in 2021/22 as we froze rents and service charges in response to the pandemic. We were also the second lowest in 2020/21 and 3rd lowest in 2019/20.

We have also been consistently lower than the Scottish average in every year.

## ....and finally

We believe that in the main we have performed well against the charter indicators in 2020/21 however we would love to hear your opinion on that having read our report

We have identified a number of areas for improvement within the report and will work towards them in 2021/22.

We hope you have found this report informative and useful, and that it easily lets you see the results of your Association in comparison to last year and to other local providers and across Scotland as a whole.

We would be keen for you, our customers, to be actively involved in deciding the content, format and design of the report. To do this

we need you to get involved or at least let us know what you think.

- Did you like the design of the report?
- Did you get the information you needed from the report?
- Have we missed anything – what else would you like to see in the report?
- What are we getting right and what would you like us to change about the report?

**Email us at: [admin@williamsburghha.co.uk](mailto:admin@williamsburghha.co.uk) or Telephone us at: 0141-887-8613**

Thank you for taking the time to read our 2020/21 Annual Report on the Scottish Social Housing Charter.

# MANAGEMENT COMMITTEE AND STAFF

Williamsburgh Housing Association is led by our Management Committee to oversee, lead on strategy, and ensure good outcomes for our tenants and other service users. Our Management Committee consists of a broad range of local tenants along with a local Councillor and professionals from banking, housing and other public and private sectors.

Our Management Committee members during 2020/2021 were:

Name	First Elected to Committee	Designation
Susan James	2014	Chairperson
John Kerr	2016	Vice Chair
Margaret Symons	2006	Committee Member
Jim Callaghan	2012	Committee Member
Cllr. Mags MacLaren	2017	Committee Member
John Scott	2017	Committee Member
Yvonne Robbie	2017	Committee Member
Larissa Zotova	2019	Committee Member
Elaine McDermott	2019	Committee Member
Allison Ballantine	2019	Committee Member
Annie McLaughlin	2020	Committee Member

## COMMITTEE MEMBERS WHO STEPPED DOWN DURING THE YEAR

Claire Lucas  
Leona Divens

## SHAREHOLDING MEMBERS

At 31st March 2021 we had 89 Shareholding Members.



# STAFF MEMBERS THROUGHOUT 2020/21

## Chief Executive

Joe McBride

## Housing Management

Lesley Ferrie	Housing Manager
Louise McDonald	Senior Housing Officer
Sandra Doherty	Housing Officer
Elaine Hannigan	Housing Officer
Suzanne McLeary	Housing Officer
Suzanne Sweeney	Housing Officer
Lorna Duffy	Housing Assistant
Amanda McGoldrick	Housing Assistant
Sam McNealy	Area Housing Assistant
Amanda Ewing	Area Housing Assistant
Kamran Aziz	Area Housing Assistant
Sarah McLeod	Area Housing Assistant
Willie McKee	Area Housing Assistant
Karen Wilson	Area Housing Assistant
Paula Cunningham	Area Housing Assistant
Karen Johnstone	Financial Support Assistant

## Maintenance & Estates

Owen McMillan	Maintenance Manager
Jimmy Usher	Maintenance Officer
Gordon Russell	Clerk of Works
Julie Healy	Maintenance Assistant
Fraser McLean	Maintenance Assistant
Paul Carruthers	Maintenance Assistant
Jamie Hayes	Estates Team Supervisor
David Reeves	Estates Team Operative

## Customer Services Team

Heather Wilson	Senior Customer Services Assistant
Kimberley Sweeney	Customer Services Assistant
Deborah Quinn	Customer Services Assistant
Lindsay McMahan	Customer Services Assistant
Karen Wilson	Customer Services Assistant
Paula Loughlin	Customer Services Assistant
Tecla Roberts	Customer Services Assistant

## Corporate Admin

Gaynor Corry	Corporate Admin Assistant
Lesley Adie	Corporate Admin Assistant

## Finance and IT

Lynne Ramsay	Finance & IT Manager
Helen Burns	Finance Officer
Leanne McGarvey	Finance Assistant
John Kelly	IT and Systems Officer
Roni Gallacher	IT Assistant

## Development

Graham Scott	Development Manager
Helen Collins	Development Officer
Bryan Dando	Community Regeneration Officer

## Staff Members who left the Association during the year

Helen McGowan	Finance Assistant
Issi McLaren	Welfare Rights Officer
John Deasy	Welfare Rights Officer

## Auditors & Professional Advisers 2020/21

Auditors (Internal)  
Alexander Sloan & Co  
7th Floor, 180 St Vincent Street, Glasgow G2 5SG

Auditors (External)  
Azets Audit Services,  
Titanium 1  
Kings Inch Place, Glasgow, PA4 8WF

Bankers  
Royal Bank of Scotland  
Paisley Chief Office, 1 Moncrieff Street, Paisley  
PA3 2AW

Solicitors  
Cochran Dickie  
21 Moss Street, Paisley PA1 1BX

Harper McLeod  
The Ca'doro, 45 Gordon Street, Glasgow G1 3PE

# Want another version of this document?

If you would like this information in another language, in large print, Braille, Easy Read, on tape or disk or in British Sign Language (BSL), please ask us.

You can call us on 0141 887 8613 or email [admin@williamsburghha.co.uk](mailto:admin@williamsburghha.co.uk)

如果您希望将该信息翻译为其他语言、或用大号字体印刷、或盲文、或易读格式、或刻录在磁帶或光盘中、或者翻译为英国手语，请联系我们。您可以致电 0141 847 6376 或发邮件到 [admin@willilamsburghha.co.uk](mailto:admin@willilamsburghha.co.uk)

若欲將該資訊翻譯至其他語言、或用大號字體印刷、或盲文、或易讀格式、或刻錄到磁帶或光碟、或者翻譯為英國手語，請聯繫我們。您可致電 0141 847 6376 或電 [admin@willilamsburghha.co.uk](mailto:admin@willilamsburghha.co.uk)

على القراءة، وسهلة براديل، وطريقة الك بيرة، الطباعة في أخرى، لغة في المعلومات هذه ترغب كنت إذا على بالاتصال يمكنك مننا طلب أن يرجى، (ال إس بي) البريطة الإشارة لغة في أو قرص أو شريط 0141 847 6376 admin@willilamsburghha.co.uk الإلا ك تروني ال بري د أو

Jeśli chcą Państwo uzyskać informacje w innym języku, wielką czcionką, alfabetem Braille'a, w formie Easy Read, na taśmie lub dysku bądź w Brytyjskim Języku Migowym proszę skontaktować się z nami telefonicznie na numer 0141 847 6376 lub wysłać wiadomość na [admin@willilamsburghha.co.uk](mailto:admin@willilamsburghha.co.uk)

ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿੱਚ ਇਸ ਜਾਣਕਾਰੀ ਲੈਣੀ ਚਾਹੁੰਦੇ ਹੋ, ਵੱਡੇ ਪ੍ਰਿੰਟ ਵਿੱਚ, ਬਰੇਲ, ਆਸਾਨ ਪੜ੍ਹੇ, ਟੇਪ ਜ ਨੂੰ ਡਿਸਕ ਤੇ ਜ ਵਿਚ ਬ੍ਰਿਟਿਸ਼ ਸੈਨਤ ਭਾਸ਼ਾ (BSL), ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ ਪੁੱਛੋ. ਤੁਹਾਨੂੰ 0141 847 6376 ਜ ਈਮੇਲ [admin@willilamsburghha.co.uk](mailto:admin@willilamsburghha.co.uk) 'ਤੇ ਸਾਡੇ ਨਾਲ ਕਾਲ ਕਰ ਸਕਦੇ ਹੋ

ڈیپ پڑھیں، سے آرام برادیل، میں، پر نڈ پڑے تو، ہے درکار معلومات کی اس میں زبان دو سری کی سی آپ آپ مہربانی پر راہ پر وچھنا ہم میں میں، (BSL) زبان کی ریں ان ساندن برطانیوی یا پر ڈسک یا 0141 847 6376 admin@willilamsburghha.co.uk ای یا



WILLIAMSBURGH  
HOUSING ASSOCIATION

Ralston House, Cyril Street, Paisley PA1 1RW

[www.williamsburghha.co.uk](http://www.williamsburghha.co.uk)

Registered as a Scottish Charity No SC 035350

Registered under the Co-operative and Community Benefit Societies Act

Registered as a Social Landlord - HAL 207