



Annual Report 2009-2010

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We are a social rented housing provider operating in Clydebank, West Dunbartonshire, for over 25 years. We have 1065 homes for rent in the central Clydebank, Linnvale, Drumry, Whitecrook and Radnor Park areas of the town. We also have over 60 shared ownership properties and are a factor to c.600 owner occupiers. We let 123 properties and sold 1 property during the year. We have 1101 waiting list applicants.

We are 'B' graded by The Scottish Housing Regulator. We have a turnover from rents of just over £3 million. We have 30 staff (full time equivalent is 26.5) including caretakers, cleaners and Centre81 staff. We have 15 voluntary Management Committee Members whose attendance at meetings for the year was 64%. We had 3.5% of days lost through staff absence in the year.

Welcome

Welcome shareholders, partners and other interested readers of this, our 25th Annual Report.

It is difficult for me to report on last year's activity, without acknowledging the fact that we are in a recession. We are not immune to the effects of Government cuts announced in the recent, emergency budget and like everyone else, we have been keeping a close eye on our expenditure.

Looking ahead, funding for future developments is about to change radically. According to the recent government paper "Fresh Thinking, New Ideas", the status quo is not an option and we can be certain that the subsidies we enjoyed in previous years are already a thing of the past. However, in spite of the current economic climate, this year's report is a positive one and this is especially gratifying during our silver jubilee year.

In September, Mike Russell MSP, former Minister for Culture, officially opened our latest newbuild development at Cart Street. Since completion, this fantastic development of 40 new flats has won

two prestigious design awards, namely the Glasgow Institute of Architects Design Award and the Scottish Design Award (both in the "affordable housing" categories) and we have learned that it has now been shortlisted for a third, the Saltire Housing Design Award, so fingers crossed!

Our eCar scheme continued to attract a lot of media attention with one of our tenants and regular drivers, starring in 2 separate TV news features!

As usual, we have continued our efforts to meet the high expectations of our tenants and residents in terms of providing a first class housing management and maintenance service. We know that the way we look after our stock is a key issue for our tenants and for this reason, good management and maintenance services are priorities for us.

I would like to say thank you to all those who took part in our recent residents' satisfaction survey. We usually commission these surveys every 3 years, to make sure that we are aware of our tenants' views on our services and to identify areas

where improvements may be needed. Happily, the survey found that 94% of our tenants are satisfied, or very satisfied, with our services and 96% of our tenants are satisfied in general, with us as a landlord. Details of all of the results will be published in Chit Chat, together with details of how we plan to address any perceived shortcomings!

Finally, I would like to thank my colleagues on the Management Committee for their hard work over the year. On behalf of both my colleagues on the Committee and the staff, I would especially like to thank Mr John Hearn and Miss Elizabeth Mackie, founder members of the Association, who retired, after 26 years of service to the Association. The centre pages of this report show just a few of the successful projects in which John and Betty played a major part. We are grateful and we wish them well.



John Hillhouse
Chairperson

News

Staff & Committee

New Housing Assistant

Diane Calderwood joined our Housing Management section in January 2010 from North Ayrshire Council where she gained 12 years experience in the housing department. Diane looks after the day-to-day housing management needs of our tenants.

New Part Time Housing Officer

Our part time Housing Assistant Stacy Shaw fought off stiff competition to secure the part time Housing Officer post during the year. The vacancy arose as our Housing Officer, Catherine Banks, changed to a part-time position at the end of 2009.

Farewell Jimmy!

Jimmy Tuthill, one of the Radnor Park caretakers, retired from the Association on 2 October 2009 following a very impressive 29 years service. Jimmy joined Scottish Special Housing Association in 1980, transferred to Scottish Homes in 1989 and to Clydebank Housing Association in 1999. Iain Wright's post as caretaker became permanent as a result.

Caretaker Promotion

Jim Inglis was promoted to Caretaking Supervisor in April 2009. In addition to supervisory responsibilities, Jim's expertise in all Health & Safety matters is invaluable to the Association.

Back to School

It was back to School for our Senior Finance Officer, Lynette Lees. As part of the Government's Financial Education Week in mid-November, St Stephen's Primary School in Dalmuir, Clydebank invited Lynette along to provide financial advice to their pupils.

During Lynette's presentation, 120 primary 4 to 7 students learned about finance and budgeting skills in order to educate them about what costs were involved when renting a house and paying household bills every month. They then used this information to participate in workshops.

Winning Team!

Jack Devlin and Matthew Johnston took part in the annual charity football match organised by one of our contractors, Laidlaw Scott...and won! The total amount raised by all participants was over £2000 for the Lintel Trust and Cash for Kids.

Race for Life

Lynette Lees, our Senior Finance Officer, ran the 5k Race for Life in Glasgow on 7 June 2009 in 38 minutes! Lynette raised over £200 for Cancer Research.

George Stevenson gains Work Experience

We were delighted to welcome George Stevenson, a 4th year school student, for a work experience placement. George joined us for a week at the start of November 2009 from Clevedon Secondary School as part of an incentive to give school pupils some experience of a working environment and to gain some new skills. George had the chance to work in all sections of the Association and to participate in many administrative duties.

Get Ready for Work

Matthew Johnston, who joined us in March 2009, completed his 6-month Get Ready for Work programme at the Association. Matt worked in all departments and learned new skills to help him in his future career.

Management Committee

New elected/re-elected Committee members at 2009 AGM

Re-elections

Mrs Margaret Reid –

Margaret has been a Management Committee member since 1986. She has also been a tenant of the Association since 1986 and her and her husband Peter hold the longest CHA tenancy.

Mr Neil Crilley –

Neil has served on the Management Committee since 1989.

Miss Elizabeth Mackie –

Betty is a founder member of the Association with over 25 years service.

New Elections

Mrs Margaret Shiach –

Margaret is a founder member of the Association but left the Management Committee in 1986. She rejoined the Committee in 2008 and was formerly elected in 2009.

Mr Paul Shiach –

Paul is a founder member of the Association but left the Management Committee in 1986. He rejoined the Committee in 2008 and was formerly elected in 2009.

Mrs Sarah Ferrier –

Sadie is a former member of the Management Committee, rejoined in 2008 and was formerly elected in 2009.

Mr Thomas MacCormack –

Tom was elected to the Management Committee for the first time in 2009.

“The success of the Association is largely attributable to the invaluable contribution from our voluntary Management Committee”.

Sharon Keenan, Depute Director

Otesha Visit

Fiona Webster (Director)
with the Otesha Group.



General News

Investor in People Award

Following staff interviews and review of our human resources policies, we were awarded the Investors in People standard for the 5th time. We have now held the accreditation longer than any other Scottish Housing Association. In 2009, we again achieved recognition for our commitment to the principles of Investors in People (IIP) Scotland. This award not only acknowledges the value that we place on the training and development of our staff but also shows how serious we are about continuously improving our services, for the benefit of all of our customers

Otesha Visit Association

12 members of the Otesha Project, whilst on their cycle tour of Scotland, visited us in September 2009. The youth-led group tackles big issues like climate change, injustice and poverty in creative ways, starting with their own lives and actions. They stopped off at Centre81 to find out more about it as well as our revolutionary, eco-friendly electric car hire scheme and our Radnor Park Combined Heat and Power (CHP) project. The group then hosted a creative workshop for the Primary 7 pupils from Whitecrook Primary School. For more information on the project visit: www.otesha.org.uk

Jeans for Genes Day – 2 October 2009

Many of our staff wore their jeans to work on Friday 2 October and made a donation to Jeans for Genes for the privilege. We raised £85.48 (including gift aid) for this worthy cause. For more information visit: www.jeansforgenes.com

Homeless International Hours Pay Campaign

On World Habitat Day, this year falling on 5 October, we asked our staff to donate an hour of their pay for this Homeless International campaign. Many staff contributed and a total of £182.25 was raised. The staff have now contributed to this scheme for 13 years. The money helps to support the poorest families in Asia and Africa in developing their own solutions to poverty and in particular to housing. More information can be found at: www.homelessinternational.org

Recycling

Our office staff saved 19 trees from destruction in 2009 and received a certificate of environmental accomplishment for participating in a programme where all our shredding is recycled.

Wider Role

Our 5th Tenant Conference

We held our fifth annual Tenant Conference on Tuesday 6 October in Centre81 in Whitecrook, which we own and manage.

The event was open to all tenants who attended workshops of their choice including, amongst others: -

- 'Home safety' by Strathclyde Police and Strathclyde Fire & Rescue
- 'Our 30-year repair plan for your home' by CHA staff
- 'Our joint antisocial behaviour policy' by CHA staff
- 'Skills for work and confidence' by Caos (Community Arts, Open Space).

Many of the workshop hosts and stallholders operate services from Centre81, so not only did the 30 tenants who attended get the opportunity to tour the Centre but also to meet the agencies working in partnership with us or others who benefit the local community.

Garden Competition

Our annual garden competition goes a small way to show appreciation to those residents who take care of their gardens and as a result, help to improve the look of the whole area.

Well done to all the entrants and winners. The competition, which is sponsored by Averton Landscapes, was judged on a variety of factors including the layout, how well maintained the area was, the variety of plants and colours and the balance between lawns, borders and concrete areas. This year the judging panel paid particular attention to the growing of fruit and vegetables and our 2nd prizewinner, Mr & Mrs Peters, grew a wide range.

Whitecrook Gala Day at Centre81

The Association joined Caos, the Community Council, Community Renewal, WDC Community Wardens, Voices Group, Tulloch Trust, Sparc, Streetlinks and Pulse, in the organisation of a Community Gala day in Whitecrook, run from Centre81. Some of our staff helped out on the day as well as managing our information stall and organising the free BBQ. The event, held on 15 August 2009, was a great success and it even managed to stay dry!

Annual General Meeting and Social Event

We always welcome the opportunity to meet with our tenants and shareholders and this is always achieved at our Annual General Meeting (AGM) and Social Event. Once again in 2009, both were a great success with 21 % of shareholders attending.

During the meeting, held on 25 June, Lynette Lees, our Senior Finance Officer, explained our annual accounts and invited questions on them. Lynette highlighted that the Association continues on a sound financial footing.

After the formal business of the meeting was over, the Management Committee and staff enjoyed a chat with our shareholders and guests, had a bite to eat, a few drinks and a dance!

We gratefully acknowledge support from Centre81 funders:



Centre81 Update

Centre81, our Regeneration Centre in Whitecrook, continues to go from strength to strength. Tenants at the centre include Tulloch Trust, CAOS (Community Arts; Open Space), Community Renewal and Youthbuild Action for Children. Over 1800 people access the centre every month and regular users consist of the University of the West of Scotland, NHS Greater Glasgow & Clyde, Alzheimer's Scotland, West Dunbartonshire Council, Richmond Fellowship Scotland and Women's Aid.

Social Economy Centre

The Social Economy Centre (SEC) was developed by CHA to provide quality, inclusive accommodation for social economy, voluntary sector and community businesses. Community Links Scotland is the main tenant and we are endeavouring to attract more third sector organisations.

Registered Residents Association

We have one Registered Tenants Organisation (RTO) registered with the Association namely Radnor Park Multis Tenants and Residents Association.

We meet bi-monthly with our RTO to discuss issues of joint interest and often work in partnership at tenant events or to find solutions to any issues of shared concern. During the year, we provided the group with £1,278 for their general running costs and £220 for training costs.

CHA Power Limited

CHA Power Limited (CHAP) is a wholly owned subsidiary company set up by us in 2005 to provide energy-efficient and affordable heat and hot water to the residents of Radnor Park, Clydebank and was developed to replace tenants ageing and expensive electric storage heating systems.

The CHP scheme reduces energy bills and combats both greenhouse gases and fuel poverty by using a heat network supplying more than one building or customer. The gas-fired engines at the power station, located next to the flats, provide all seven multi-storey buildings with continuous heating and hot water for a fixed price per week. The current weekly cost for the supply of heat and hot water is £8.31 (including vat). So far, 336 tenants have signed up for the scheme.



Property Maintenance

Maintenance Performance – April 2009 to March 2010

During the year a total of 4151 repairs were carried out and the following table details performance against targets.

Priority	Timescale	Number of repairs	Within target	% age within target	Pre-inspected	% pre-inspected	Post inspected	% post inspected
Date specific	By appointment	839	826	98.45	9	1.07	61	7.27
Emergency	4 hours	421	419	99.52	1	0.24	11	2.61
Routine	10 days	896	870	97.10	170	18.97	123	13.73
Urgent	3 days	1543	1507	97.67	55	3.56	82	5.31
Void works – major repairs	15 days	34	32	94.12	34	100	34	100
Void works – rechargeable	10-15 days	79	78	98.73	79	100	79	100
Void works – routine	10 days	339	331	97.64	339	100	339	100
Grand total		4151	4063	97.88	687	16.55	729	17.56

Cyclical Repairs

This is work carried out on a regular basis to ensure that our properties are maintained to a high standard and comply with legislation. This year we carried out the following:-

- Electrical safety testing
- Gutter cleaning and roof condition surveys
- Common water tank maintenance
- Open space maintenance
- Lift maintenance
- Servicing and gas safety inspections
- Dry riser testing
- Fire system testing
- Generator maintenance at CHP station
- Painterwork at Forth Street, Bon Accord Square, Glasgow Road/Hume Street and multi-storey flats at Radnor Park.

Our gas maintenance contract is procured through a joint group of Clydebank Housing Association, Faifley Housing Association and Knowes Housing Association. Following a rigorous procurement process, the contract was awarded to The McDougall Group from April 2009.

We have a legal duty to carry out gas safety inspections each year in properties with gas appliances and the following table shows performance against target.

Month	Number of gas services due	Gas services completed within timescale	Up to 5 days late	5-10 days late
Apr 09	23	3		20
May 09	76	7		69
Jun 09	83	70	7	
Jul 09	53	48	3	
Aug 09	23	21	2	
Sep 09	12	12		
Oct 09	7	7		
Nov 09	81	81		
Dec 09	40	39	1	
Jan 10	68	63	5	
Feb 10	10	9	1	
Mar 10	2	0	2	

Major Repairs

During the year we completed the following major repair projects:-

- Renewal of lifts at Castle View, Cowal View, Lomond View & Lennox View
- Renewal of kitchens at Atholl type houses in Linnvale and also at Bannerman Place, Montrose Street & Cumbræ Court
- Renewal of windows and doors at Bannerman Place, Montrose Street & Cumbræ Court
- Installation of CHP systems in 7 multi-storey flats at Radnor Park.

Medical Adaptations

During the year we carried out 40 adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. An adaptation may require converting a bathroom to a shower room or simply providing handrails to aid mobility.

Review of Maintenance Policy

During the year we consulted with our tenants on the review of our Maintenance Policy. Most of the changes proposed were because of changes to the law or the guidance we operate within and the updated policy was approved by our Housing Management/Maintenance Sub-Committee in October 2009.

Health & Safety

An external audit of our Health & Safety Management Systems was carried out in October 2009. The auditor reported that our systems are well managed and maintained to a very satisfactory standard.

Energy Performance Certificates

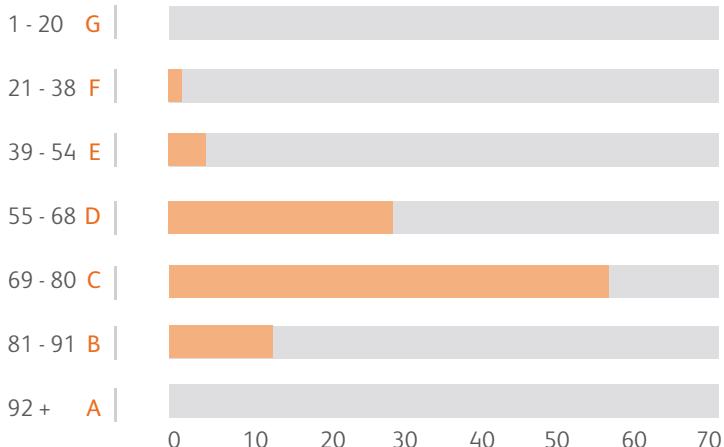
New legislation was introduced which required us to provide an Energy Performance Certificate (EPC) for every void property prior to it being let.

emissions from the property and is rated between A and G with A being the most efficient.

These certificates give an energy efficiency score which focuses on the level of carbon

During the year EPC's were completed for 102 properties. A breakdown of the ratings achieved is as follows:-

EPC Ratings (1 April 2009 - 31 March 2010)





Bannerman Place
New Build development
completed in December 1993.

Development

Cart Street Opening

On 31 August 2009, Scotland's Minister for Culture, Michael Russell, officially opened Cart Street, our new development of 40 flats. The £5.1m project was managed for the Association by Clydebank Re-built, the town's award winning urban regeneration company.

Fiona Webster drove Mr. Russell to the development in one of our electric cars. Cart Street is Clydebank's first environmentally friendly housing

development and the first new homes built for rent in the town for five years and our first development for rent in seven years.

On opening the development, Mr. Russell said, "It is clear that real care has gone into designing these new homes; homes that are not only more environmentally friendly, but in which people really want to live. High quality design benefits us all and is vital to successful regeneration of our towns and communities".

We are also delighted to announce that our Cart Street development has won the Glasgow Institute of Architects 2009 Design Award, beating off 24 other entries in that category.

The Architect for the project was Elder & Cannon and the builder was CCG (Scotland) Ltd.



Photo: Keith Hunter Photography

10th Anniversary LSVT

10th Anniversary of the Large Scale Voluntary Transfer (LSVT) from Scottish Homes

In 2009, the Association reached the 10th anniversary of the stock transfer.

Since November 1999, a huge £8,395,644 has been spent on major, cyclical and routine work to the transfer properties and expenditure can be broken down as follows: -

- Cyclical and service costs: £1,477,102 (this includes lift maintenance, gutter cleaning, gas servicing, laundry services, caretaker costs, common electricity and landscaping).
- Routine/reactive repairs: £1,846,584 (this is the cost incurred for day-to-day repairs).
- Major Repairs: £5,071,959 (this is the cost of the major repairs such as kitchen, bathroom and central heating replacements).

Throughout this time, legislation also changed and as a result, so did many of our policies.

Perhaps the biggest change for tenants and the greatest challenge for us was back in September of 2002 when the then new Housing (Scotland) Act 2001 was introduced. All our tenants were required to sign a new tenancy agreement following the introduction of the Scottish Secure Tenancy Agreement (SST). Over 1,000 tenants were invited to sign a new agreement, with over 700 of those tenants coming from our transfer stock.

The new SST gave tenants greater clarity on what their landlord's responsibilities were, as well as offering tenants more rights. It meant that all Housing Association and Council tenants were governed by almost the same terms and conditions of tenancy.

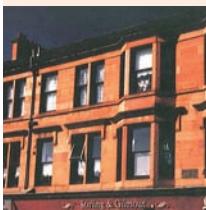
“We are delighted with what we have achieved over the last 10 years and especially keeping the promises made to tenants in 1999”.

Fiona Webster, Director

Celebrating 25 Years ...

From this...

Kilbowie Road



Alexander Street



Whitecrook Street



Jean Armour Drive



1985

1985

- Known as Central and East Clydebank Housing Association.
- Local employer of just one.
- 44 Tenemental Properties.
- Turnover £48k.

1990

1989

- 128 tenemental rehabilitated units completed.
- Changed name to Clydebank Housing Association Ltd.

1991

- Completion of 1st New Build property.

1992

- Build and sale of 1st Shared Ownership Units.
- Build and sale of 1st Improvement for Sale Units.

1995

1996

- IIP awarded with 4 subsequent accreditations.

Our Challenges

- Introduction of Private Finance to part fund development programme
- Introduction of Housing Scotland Act 2001
- Reducing HAG levels
- Office fire 2002

To this...

Ian Smith Court



Melfort Court



Crown Avenue



Cart Street



Photo: Keith Hunter Photography

2000

2005

2010

1999

- Transfer of c700 Scottish Homes houses to CHA - 93% 'Yes' vote.

2005

- Completion of Social Economy Centre - rental space for third sector.

2008

- Introduction of electric car scheme.
- Completion of Centre81 Regeneration Centre.

2006

- Introduction of Combined Heating & Power system and CHA Power Subsidiary.

2009

- Cart Street New Build Development wins 2 design awards.
- Completion of 1st Homestake Development at Dean Court.

2010

- Employs over 30 staff.
- Owns and manages 1129 housing properties for rent.
- Over 60 Shared Ownership Units.
- Turnover £3.8m.

Financial Overview

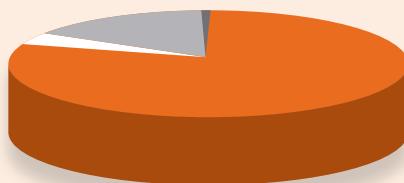
Capital expenditure on the 1129 houses under management at 31 March 2010 totalled c. £27.9 million.

The Association processed 1 Right to Buy sale in the year and purchased 1 property through the Scottish Government’s Mortgage to Rent scheme. The Association also purchased 1 shared ownership property where the sharing owner was facing financial difficulty and was able to remain in the property under a standard Scottish Secure Tenancy Agreement.

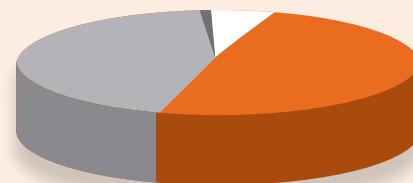
Housing Association and other Grants of c. £21.5 million and loans of c. £5.4 million from the Clydesdale Bank Plc and Dexia Municipal Bank, have funded the expenditure.

Revenue and expenditure associated with our housing stock for the financial year just ended is as follows: -

Income - £3,816k



Expenditure - £4,106k



 Rent	80%
 Other	17%
 Bank Interest	2%
 House/Other Sales	1%

 Maintenance	50%
 Management Expenses	45%
 Loans	4%
 CHA Power	1%

The Association's financial results for 2009/10 are detailed in the separately bound annual accounts, which are available on request at the Association's offices. Our accounts are audited and it is our Auditor's opinion that they are properly prepared and give a true and fair view of the Association's affairs. Detailed below is a brief summary of the Balance Sheet as at 31 March 2010.

ASSETS:	£	£	Non-accountant's Guide
	'000	'000	
Heritable Property	26,973		The cost of all our houses
Less: HAG	(21,468)		Grants received towards the costs
	<hr/>		
	5,506		
Less: Long Term Loans	(5,257)		Loans received towards the costs
	<hr/>		
NET BOOK VALUE		249	
Other Fixed Assets		965	Office premises/computers/furniture/ Investments, etc
Current Assets			
Debtors	340		Money owed to us
Bank/Cash	5,021		Money in the bank
	<hr/>		
	5,361		
Less: Current Liabilities	(1,237)		Money we owe to others
	<hr/>	4,125	
		<hr/>	
TOTAL ASSETS		5,339	
		<hr/>	
Funded by:			
Accumulated Surpluses		500	Money built up from surpluses over the years
Designated Reserves		4,839	Money set aside to pay for future major repairs
		<hr/>	
TOTAL RESERVES		5,339	
		<hr/>	

Our Annual Accounts for this year show that the Association continues on a sound financial footing. The Major Repairs Programme is now well underway with significant expenditure planned over the next few years. The programme is adequately funded by Reserves.

Several key indicators, as indicated by the Scottish Housing Regulator, measure the Association's financial performance against the various benchmarks. Detailed below is the Association's financial performance for the period to 31 March 2010 together with comparisons with the previous year.

	2009/10 Actual	2008/09 Actual	Peer Group 2008/09
Current Ratio	4.3	1.2	1.3

(This shows whether the Association can generate enough income to meet short-term costs – ratio should be at least 1)

Interest Cover	9%	209%	137%
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(This shows the extent by which the interest paid on loans is covered by operating cash flows. This will be low when planned deficits are incurred i.e. when there is high spending in Major Repairs and when interest receivable is low)

	2009/10	2008/09	Peer Group Average 2008/09
Administration cost per unit	£836	£842	£863



Glasgow Road/Cameron Street
New Build development completed in 1994 (42 in total, 24 units for rent and 18 for shared ownership).

Housing Management

Consulting with Tenants on Policies

All tenants have the right to be consulted on any new or reviewed policies that directly affect them and/or the services that they receive from us. During the year we reviewed our rent setting and service charge policies. Tenants were given the opportunity to comment on the proposed annual rent increase itself, as well as any services they felt the Association could provide to assist them. Many thanks to the tenants who took the time to respond, we value your input and where possible we will strive to include your ideas.

Our Rent and Service Charges 2009/2010

The annual rent increase on 28th March 2010 was 2% across our housing stock.

Our core stock is made up of the properties that the Association had before the stock transfer in 1999 from Scottish Homes plus any new build since then. The transferred stock is the properties that were purchased by us in the transfer from Scottish Homes.

The annual service charge for core stock properties was again set at £63.39 per annum for common garden maintenance and common electricity supplies. There is no service charge for transferred stock as this is included in the total rent charged. Some stock also has communal area window cleaning, the cost of which was held at £18.18 per annum.

“Our tenants’ views are important to us and therefore we endeavour to encourage participation in all aspects of our service”.

Sharon Keenan, Depute Director

Monitoring Performance

As always, we monitor our performance against the targets we set so we can find out how well we are doing and take action in any areas we need to. Information on several areas we monitor is as follows:

Letting Information

One of our core functions is how we let our houses. As a result we are expected to closely monitor how we are performing and to show that we are meeting all required standards and targets. The monitoring statistics that we gather cover a number of activities about the processing of the applications as well as the actual allocation of the houses. We have listed below some of our most important lettings information as well as our targets and performance.

**Main points make-up
of our 123 Lets 2009/2010**

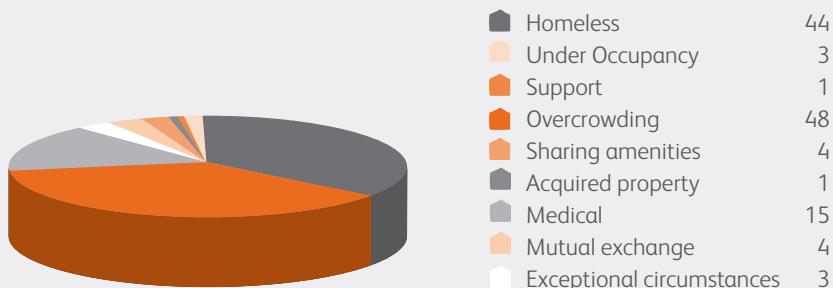


Chart 1

Chart 1 confirms that we are complying with our legal obligation under The Housing (Scotland) Act 2001 to house people with high levels of housing need. As well as housing applicants from our waiting list, we have an agreement in place with West Dunbartonshire Council. We offer 50% of our lets to the Council. They nominate applicants to us from their housing list as well as applicants who are homeless. This ensures we are complying with legislation.

“We continue to operate within our targets and are always trying to find ways to continually improve”.

Joe Farrell, Senior Housing Officer.

**Ethnic Origin
of our 123 Lets 2009/2010**

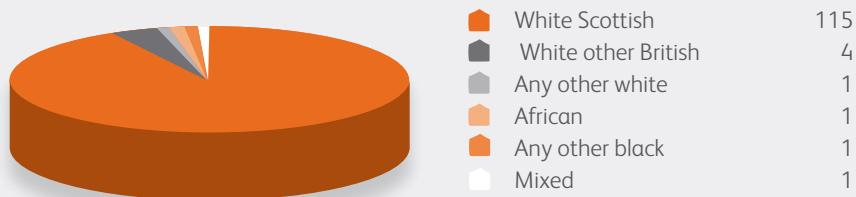


Chart 2

Based on 2008/2009 figures, the Black and Minority Ethnic (BME) population in West Dunbartonshire is 0.6% of the population. We send application forms to equal opportunities agencies, such as Positive Action in Housing, to attract BME applicants. We let 3 empty houses to BME applicants this year.

Voids

A ‘void’ or house without a tenant costs the Association money, as we receive no rent for it so long as it lies empty. Just as importantly, this is a waste of a very valuable and scarce resource that could be used by a household who desperately need it. There will always be circumstances when a house is empty, for example the completion of essential repair work, but we make it a priority to ensure this

‘void’ period is kept to a minimum. In 2009/2010 it took us an average of 12.5 days to let our properties from the time they were given up to the time they were let. This meant that we met our target for the year (the target was 20 days); however we are constantly striving to improve in this area. Table 3 shows some further information on voids and lettings.

Table 3: Our Performance v Our Targets 2009/2010

Indicator	Performance 1 April 2009 - 30 January 2010	Year End Target to 31 March 2010
Maximum rent loss on vacant properties	0.41 % of annual rental income	0.9 % of annual rental income
Non-technical arrears (current tenants as % of rent receivable)	1 %	1.2 %
Number of calendar days to let a property	10.5 days	20 days
Processing of housing application forms	9.5 calendar days	18 calendar days
Carrying out new tenant visits	94 % visited within timescale**	Within 4-8 weeks of tenant moving in
Investigating neighbour complaints	Cat A 100 % within timescale Cat B 82 % within timescale* Cat C 93 % within timescale* Overall 91 % within timescale	Cat A (Extreme) 1 working day Cat B (Serious) 10 working days Cat C (Dispute) 15 working days

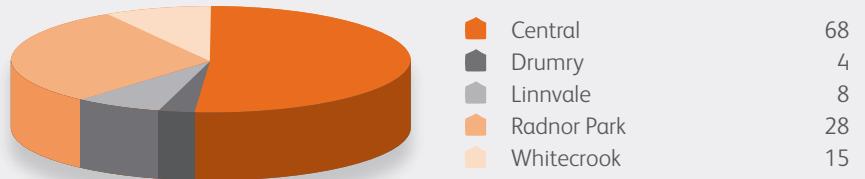
* non-technical arrears are arrears that are due to a tenant not paying their rent. They do not include any arrears due to late payment of housing benefit

** those outwith timescale were due to us waiting on further information, for example from tenants, other landlords or the police

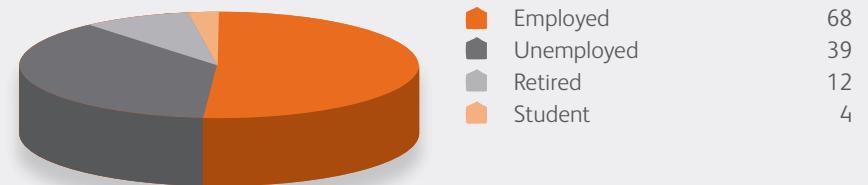
We monitor who we are housing in each area so we can identify whether particular applicants are given a fair chance of being housed throughout our stock, for example homeless applicants.

Letting Outcome Charts 2009/2010

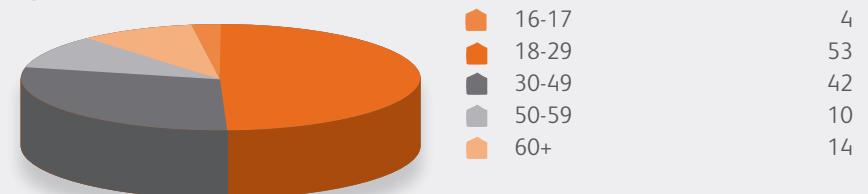
Area



Employment Status



Age



“We are committed to ensuring that everyone is treated equally and that our services are accessible to all”.

Fiona Webster, Director

Disability

Of the 123 lets in 2009/2010, 19 (15%) of tenants consider themselves to have a physical or mental disability. We always try to make sure that our adapted properties are allocated to applicants who need them. Seven adapted properties were let during the year, all to those with medical points or who consider themselves disabled.

Demand for our Properties

As always, we have far more people on our waiting list than we will be able to house. We only had 123 vacant properties during the year. We currently have 1101 people on our housing waiting list. So we can only house those with the highest levels of housing need.

Rent and Housing Benefit

Last year, receivable rent was just over £3 million. Just over half of that (53%) was received through Housing Benefit, as 59% of our tenants are eligible for help to pay some, if not all, of their rent.

Rent Arrears

Our arrears policy puts an emphasis on prevention. Because of this, we referred 13 tenants who needed support, to money advice agencies or health agencies. We also referred 10 tenants to the Homeless Support team. We refer all tenants who are at risk of losing their home to the Homeless Support team as we try to prevent homelessness at all costs. This approach ensured that no evictions were necessary during the year.

We only have 4.8% of tenants who have arrears of 1 month or more and 0.5% of our tenants have arrears of 3 months or over. This compares very favourably with other housing associations.

Neighbour Complaints and Antisocial Behaviour

Throughout the year we investigated 85 neighbour complaints. Most of these were not involving serious antisocial behaviour, however, we investigated all of them and took appropriate action. In 4 cases, a Notice of Proceedings was served. This Notice is the first stage in possible legal action.

Despite being given numerous chances, one tenant failed to moderate their antisocial behaviour and stronger action was required. In this instance, the Association successfully sought and was granted an antisocial behaviour order against the tenant involved. During this process the tenant concerned abandoned their tenancy. This meant that residents in the area concerned were again able to enjoy their homes in safety and peace and quiet. This last resort action has proved successful in alleviating severe antisocial behaviour and the Association is prepared to take this route, should all other measures fail.

We want to know whether we are doing things right, so we use tenant surveys as a way of measuring tenant satisfaction with the services we provide. We sent out approximately 40 satisfaction surveys to tenants who had made a complaint about their neighbour. We received 10 responses. All tenants were either fairly satisfied or very satisfied with the information we provided in relation to any possible action we could take. Again, the results of the few surveys received are encouraging.

New Tenants

One hundred and eighteen customer satisfaction forms were sent to new tenants during the year 2009/2010. Of these, we received 23 responses. Twenty-one tenants were very satisfied or fairly satisfied with the letting process, 2 did not answer this question. We will take comments on board when developing new or updating existing procedures.

Medical Need

Thirteen tenants who we housed due to medical need this year were contacted to find out if their housing had helped them. Four responded, all of which considered themselves disabled. All stated that their new homes had helped them in some way to cope with their medical condition, for example, fewer stairs to climb or a 'walk in' shower instead of a bath.



Bon Accord Square

New Build development completed
in 1991 (40 units for rent)

Equal Opportunities

Vacancies advertised in 2009-2010	Housing Assistant	Part time Housing Officer
TOTAL APPLICATIONS	64	26
MONITORING FORMS RETURNED	63	24
Male	21	10
Female	42	14
White British	59	21
Black British	0	0
Other	4	3
Disability	0	3
No Disability	63	21
SHORTLIST		
Male	1	0
Female	4	5
White British	4	5
Black British	0	0
Other	1	0
Disabled	0	2
APPOINTMENTS		
Male	0	0
Female	1	1
White British	1	1
Black British	0	0
Other	0	0
Disabled	0	1

Information in Different Ways

For a number of years now, we have asked tenants if they have a need for information in a different way, and if so, which format they would prefer to receive. We then automatically provide information to tenants in this format, without them having to ask.

We also provide general housing information packs at our reception in many different languages. Most of the packs collected by visitors have been in Polish.

Tenant Satisfaction Survey 2010

In March 2010, we conducted a Tenant Satisfaction Survey. A total of 532 tenants were surveyed (50% of our tenants). Early results indicate that we have high levels of satisfaction in all our areas of service and that overall 96% of respondent tenants expressed satisfaction with Clydebank Housing Association as a landlord.

More detailed results and analysis will be made available to tenants in our next newsletter and also in our 2010 Annual Report.

Complaints

The Association received only two formal complaints during the year. Happily, both were resolved internally and neither was referred to the Scottish Public Services Ombudsman.

We take all complaints received very seriously. All complaints received are recorded in a register, which is inspected by our auditors, to ensure that our complaints procedure has been followed correctly and that complaints have been handled properly.

Even if you have a complaint, which is relatively minor, you can ask for it to be dealt with under the informal procedure rather than submit a formal complaint in writing. Either way, we will do our best to resolve it as quickly as possible.

Staff & Committee

AS AT 31 MARCH 2010

Management Committee

John Hillhouse
Chairman
Thomas P. Winter
Vice Chairperson
John Mooney
Secretary

John Hearn
Elizabeth Mackie
Margaret Reid
Neil Crilley
Archie Hamilton
Sadie Ferrier
David Muir
Paul Shiach
Margaret Shiach
Tom McCormack
Cllr. Patrick McGlinchey
(co-opted)
Cllr. Jim McElhill
(co-opted)

Staff

Senior Staff

Fiona Webster	<i>Director</i>
Sharon Keenan	<i>Depute Director</i>
Alison Macfarlane	<i>Senior Maintenance Officer</i>
Joe Farrell	<i>Senior Housing Officer</i>
Lynette Lees	<i>Senior Finance Officer</i>

Maintenance Section

George Stevenson	<i>Maintenance Officer</i>
Claire Brown	<i>Maintenance Assistant</i>
Ester Golding-Webb	<i>Maintenance Assistant (PT)</i>
Sam Jones	<i>Admin Assistant (Maintenance)</i>
Jim Inglis	<i>Caretaking Supervisor</i>
Mitch Tyrrell	<i>Caretaker</i>
Iain Wright	<i>Caretaker</i>

Housing Management Section

Catherine Banks	<i>Housing Officer (PT)</i>
Stacy Shaw	<i>Housing Officer (PT)</i>
Nicola Nolan	<i>Housing Assistant</i>
Diane Calderwood	<i>Housing Assistant</i>
Joan Craig	<i>Senior Admin Assistant (Housing)</i>

Finance & Administration Section

Fiona White	<i>Finance Officer</i>
Janet Dunphy	<i>Senior Admin Assistant (Finance)</i>
Michael McLaughlin	<i>Senior Admin Assistant (Finance)</i>
Chato Mashimango	<i>Clerical Assistant</i>
Jack Devlin	<i>Admin Assistant (Finance)</i>
Heather McLeod	<i>SEC Administrator (PT)</i>
Ann Doris	<i>Cleaner</i>
Margaret Allan	<i>Cleaner</i>

Communications

Sinead Boyle	<i>Communications Officer</i>
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Centre81 Staff

Alison Mailey	<i>Centre Administrator</i>
Andrew Babb	<i>Caretaker</i>
James McKay	<i>Caretaker</i>
Jean Edmonds	<i>Clerical Assistant (PT)</i>

External Auditors

Baker Tilly

Breckenridge House
274 Sauchiehall Street
GLASGOW
G2 3EH

External Auditors

Alexander Sloan & Co.

144 West George Street
GLASGOW
G2 2HG

Solicitors

Boyle Shaughnessy

Standard Buildings
94 Hope Street
GLASGOW
G2 6QB

Brechin Tindal Oatts

48 St. Vincent Street
GLASGOW
G2 5HS

T. C. Young & Partners

7 West George Street
GLASGOW
G2 1BA

Please recycle this annual report.

If you need this annual report in any other format please contact us.

Fancy a CHITCHAT?

For more regular updates of what we are up to, you may wish to receive our quarterly newsletter ChitChat. If so, please contact the office to be added to our mailing list. Alternatively you can catch up on all our news on our website at www.clydebank-ha.org.uk.

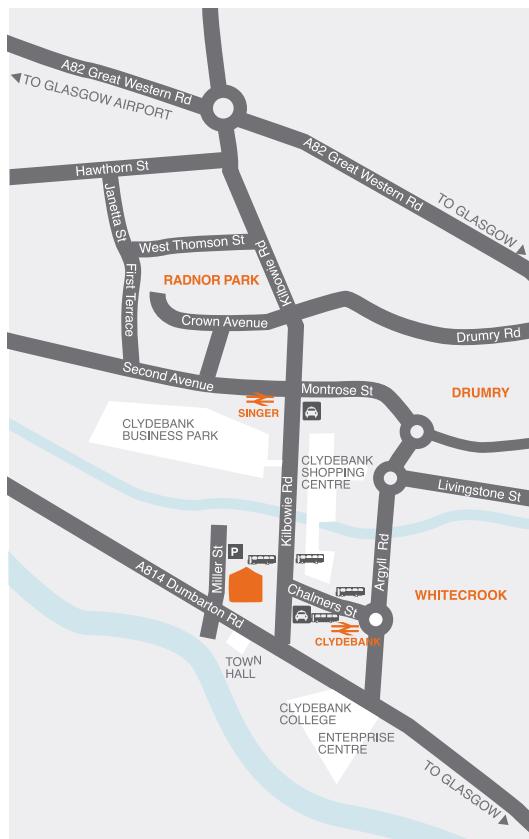
Our usual Opening Hours:

Monday to Thursday 9.00am to 5.00pm

Friday 9.00am to 4.00pm

We close everyday for lunch between 1.00pm and 2.00pm

We also close on the first Wednesday morning of each month for staff training.



🏠 Clydebank Housing Association Ltd

77-83 Kilbowie Road

Clydebank

G81 1BL

Tel **0141 941 1044**

info@clydebank-ha.org.uk

Fax 0141 941 3448

www.clydebank-ha.org.uk

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