

Annual Report 2014





Chairman's Welcome 03

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- Providing houses in Clydebank, West Dunbartonshire, for nearly 30 years
- Manage and maintain 1,072 homes for rent, mainly in central and east Clydebank
- Provision of 55 shared ownership properties and factor to over 600 owner occupiers
- We let 90 properties (78 lets and 12 transfers/lets to acquired properties) in the year, sold 6 under the Right to Buy scheme and purchased 4, 2 through the Scottish Government's Mortgage to Rent scheme
- We have 730 housing applicants on our waiting list
- We own and manage Centre81, in Whitecrook, which delivers a variety of employability projects including IT courses and fitness classes and is home to Whitecrook Community Gardens and our community chickens
- We have a wholly owned subsidiary, CHA Power Ltd, providing heat and hot water to over 350 residents of Radnor Park and to Radnor Park Church
- Rental income of c. £3.5 million received in year to 31 March 2014
- 32 staff employed (full time equivalent is 30) including caretakers, cleaners, Centre81 and 4 temporary staff. We had 7.8% of days lost through staff absence in the year
- Run by a Management Committee made up of local volunteers. There were 12 Management Committee members whose attendance at meetings for the year was 75%
- Low engagement from the Scottish Housing Regulator (March 2014)
- 1 Registered Tenants Organisation, Radnor Park Multis Tenants and Resident Association
- 96% of tenants are satisfied with the quality of services we provide

Welcome

from the Chairman

I reported last year about the challenges facing the Association including: -

- The impact of welfare reform and the financial climate in general.
- The pension crisis and the impact of the Scottish Housing Associations' scheme deficit upon our own organisation.

Over the past year, these issues have been very much to the fore.

We have assisted our tenants with claims, ensuring maximum take-up of Discretionary Housing Payments. This not only helped our tenants to avoid the risk of accruing high rent arrears, but also helped CHA to continue providing good quality services in a cost-efficient manner.

We also looked in great detail at the pension deficit problem and after lengthy consultation with staff, decided that, like many other organisations, we would have to end the final salary scheme.

This is not to say that the problem is resolved. Payments towards the deficit will continue for 13 years. However, the action we have now taken will cap the risk to the Association and prevent any escalation in future years.

We are now hearing that the economy is showing signs of recovery. House sales are increasing and employment is rising. However, regulatory expectations are also increasing and following on from the Scottish Housing Quality Standard and the Scottish Social Housing Charter, we now have the Energy Efficiency Standard for Social Housing or "EESH" to prepare for. This standard has been developed to improve the energy efficiency of the social housing stock in Scotland, reducing fuel poverty and helping to meet the Government's climate change targets.

Like everything else, meeting new targets carries a cost and when we factor these costs into our forward business plans, the importance of operational efficiency is clear. Prudent financial management therefore, will continue to be at the heart of everything we do.

When reviewing our Business Plan this year, the Management Committee agreed that our objectives were still valid and should

remain as stated in previous plans. Only some minor changes were made, which we, as a community-based Housing Association, believed would clarify and strengthen our commitment to community control.

Our Regeneration Centre, Centre81, plays a very big part in helping us to achieve our participation and regeneration objectives. The opening of Gym81 this year, funded by the Big Lottery, has already enabled over 90 enrolled members, to realise the health benefits of having these facilities on their doorstep.

We are also providing two full time work placements for local youngsters, one at Centre81 and the other at CHA offices, through West Dunbartonshire's Youth Employment Scheme. Both girls have settled in easily and are progressing exceptionally well. We hope that their time with CHA will stand them in good stead in their future careers.

Sadly, I have to report the recent passing of a former Management Committee member, neighbour and friend, Archie Hamilton. Archie served on the committee for several years and we are grateful for his contribution, which was significant.

Finally, I would like as usual, to thank my fellow Management Committee members for their commitment, support and hard work over the past year and to congratulate our Vice-chair, Tom McCormack, who has successfully completed a course of study in Housing Governance and has been awarded the SVQ in Governance of Housing Associations.

The following pages of this report contain details of our performance, in all key areas of activity, over the past year and will demonstrate our continuing commitment to delivering good service and value for money. So, please read on.



Tom Winter
Chairman



Our Highlights

Additional Scottish Government People and Communities Funding (PCF) awarded

We were delighted to receive an uplift in our PCF grant which enabled us to deliver more projects at Centre81 including IT classes for visually impaired learners and a cooking programme for young people.



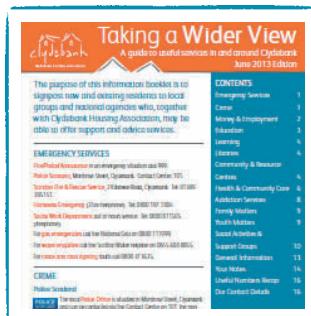
50th Anniversary of Radnor Park Flats

We held a wonderful celebration event to commemorate the 50th anniversary of the creation of the Radnor Park multi storey flats. The occasion was a chance for us to celebrate our unique, thriving community of 392 two-bedroom homes spread over 7 blocks.



Tenant Satisfaction Survey Results & Taking a Wider View

In June 2013 we published our Tenant Satisfaction Survey Results along with our updated "Taking a Wider View" publication. Our "Taking a Wider View" publication is a great resource which signposts new and existing residents to groups and national agencies who, together with ourselves, may be able to offer support and advice services to our customers.



AGM 2013

Our 28th Annual General Meeting held in Centre81 was a great success with 44 (25%) of our shareholders attending to hear Lynette Lees, Finance Manager, explain our annual accounts. After the business of the meeting, many shareholders asked a partner/friend to join them at our annual social event. We are delighted to have continuing support from many of our approved contractors who sponsor this event.



“I’m delighted with the service received from the maintenance department and also impressed with how quickly CHA contractors attended to the work”

3rd Painting Challenge

Twelve West Dunbartonshire teens were set the task of painting and decorating the common areas at our tenemental properties as part of Action for Children Scotland’s efforts to help young people gain life and work skills whilst making a positive difference in their local community. Their hard work was honoured at a special presentation event on 17 May at Centre81. One of the young people moved on to the Youthbuild programme and another participant took part in further training with Skillseekers.



Race for Life

Lynette Lees, Finance Manager, and Sam Jones, Maintenance Assistant, ran the Cancer Research UK Race for Life on Sunday 26 May, raising over £200 for the charity.



Staff Changes

Nicola Nolan, Housing Assistant left CHA after 7 years’ service to take up a new promoted post of Housing Officer at Knowes Housing Association. The vacancy was filled by Joan Craig, Senior Admin Assistant at CHA after a highly competitive interview process. Margaret McKeitch, clerical assistant, also came onboard and joined our Housing Management section. Ian Dewar also joined us in May as Temporary Maintenance Officer.



Our Highlights

Kitchen and Bathroom Replacements

August saw the end of our programme of kitchen and bathroom replacements at Bell St, McGregor St, White St, East Barns St, Dumbarton Road, Whitcreek St, Kilbowie Road, Alexander St, Jean Armour Drive, Bannerman Place, Cumbrae Court and Montrose St, carried out by cK Heating Limited. Tenants were over the moon with the new fixtures which amounted to c. £500k of investment.



Review of our Allocations Policy

The agreed changes saw us move away from one large housing list to three sub lists, namely Homeless, General and Transfer. In doing this we are better able to help CHA tenants secure a house move as well as assist those experiencing financial difficulties due to the occupancy charge (bedroom tax). This enables us to free up larger housing for families who need it. As part of our review, we undertook our biggest consultation exercise ever, contacting 1861 tenants and housing applicants to canvass their opinions. We received a fantastic 185 responses (10%). Our new policy went live on 1 April 2014.



Policy Reference and title	HAMPOL 1, Allocations Policy
Policy Date	February 2014
Date in effect	18 February 2014
Date approved by HMBSC	18 February 2014
Date of next review	February 2017

30 Years' Service

Radnor Park Caretaker, Mitch Tyrrell, celebrated an incredible 30 years' service in the summer. Mitch worked for Scottish Special Housing Association before transferring to Scottish Homes then to our staff team in 1999.



Big Lunch

We enjoyed a Big Lunch in the summer sun. In a joint venture with Centre81, we held our first 'Big Lunch' event on Thursday 18 July. The Big Lunch is an idea from the Eden Project – a one day get together for the community. Over 50 people attended and enjoyed a lovely lunch and chat.



July - September

"I'm over the moon about the help I received at the Radnor Park clear out day. Thank you very much. The staff were absolutely brilliant".

Staff News and Successes

Janet is top of the class! Big congratulations to Janet Dunphy, Senior Admin Assistant (Finance), in attaining her "A" Grade HNC in Accountancy from Clydebank College (now West College Scotland). Claire Brown, Maintenance Assistant left the Association in August after 8 years service. Jack Devlin filled the position in September 2013.



Gala Day Success

On Saturday 10 August, Centre81 held its sixth Community Gala Day. The day was a huge success with over 500 residents attending throughout the course of the day. There was a barbeque, bouncy castles, face painting, cupcake decorating, hair braiding, visits to the community garden and community chickens, funfair rides and a table top sale, DJ, dancing and Zumba. Lots of local community organisations pulled together to provide information and activities. The day was a fun, community led event, which celebrated the fantastic range of work that is currently happening at Centre81.



Whitcrook Community Gardens – Growing Together Project

With funding from Awards for All, Whitcrook Community Gardens delivered a summer growing project, in partnership with CAOS and Centre81. The programme consisted of the building of a new chicken coop, family healthy eating classes and arts and growing workshops for P1-P7.

A celebration of the project was held at our Annual Centre81 Community Day.



Clydebank Independent Resource Centre Welfare Rights Partnership

During 2013/14 our Welfare Rights Partnership built on its previous success. Through contact with the CIRC, our tenants gained a whopping £461,786 in extra entitled income. A total of £42,680 of debt was also addressed. All of this enabled 162 CHA tenants to maximise their incomes, increase their ability to pay their bills and address their debts. This invaluable service also contributes massively in helping tenants sustain their tenancies and progress their lives.



Our Highlights

Funding Secured for Gym81

We were delighted to be awarded £83,206 from the Big Lottery Fund's Community Spaces programme to turn an open area of our regeneration centre in the heart of Whitecrook, Centre81, into a multi-purpose gym and improve access to the adjacent outdoor sports pitches.



Long Service Awards

We congratulated our colleagues Fiona White and Janet Dunphy, who both work in the Finance and Admin section, on their long service awards. In November, Fiona celebrated 20 years of service with the Association and Janet celebrated 25 years of service in December (15 years at CHA and 10 with Scottish Homes).



Homeless International

During World Habitat Week, in October each year, we ask our staff if they wish to donate an hour of their pay for this campaign. Many staff contributed and raised £162.85, added together to the match funding from the Association, a grand total of £325.70 was raised. The money helps to support the poorest families in Asia and Africa develop their own solutions to poverty, particularly to housing. www.homeless-international.org



HomelessInternational

Success at 5th Radnor Park Clear Out Day

In partnership with Radnor Park Multis Tenants and Residents Association and West Dunbartonshire Council, we held our 5th community clear out in Radnor Park. On 24 October, plenty of rubbish and unwanted items were placed in containers provided by West Dunbartonshire Council (WDC). Their Waste Services Department reported back that 11.4 tonnes had been collected and sorted and of that, 66% had been recycled! We were delighted to receive such positive comments from the tenants involved.



October - December

“Thanks to everyone at CHA who has dealt with me when I got my new house - from reception staff to housing staff, everyone has been really helpful and great to deal with”.

Christmas Fayre Fun!

On Saturday 30 November we held our second Christmas Fayre at Centre81. There were lots of goodies on sale such as homemade cakes and jams, Indian food, jewellery gifts, ceramics, Christmas cards and decorations and African jewellery. CAOS were face-painting and the girls from Clydebank Housing Association sold hot chocolate, homemade soup, tea, coffee and doughnuts. We raised £390 for our ‘Community Pot’, which will help us to provide activities/events for older people and children at Centre81.



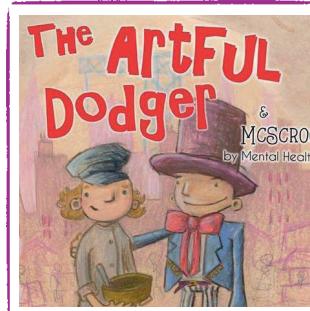
Older People’s Christmas Lunch

We held a Christmas Lunch on Thursday 5th December for some of the older people in the community most of whom regularly use the centre facilities. Forty eight ladies attended and enjoyed a 3 course Christmas lunch, wine, free raffle and prize bingo. They also enjoyed carol singing by the P4 Choir from Our Holy Redeemer’s Primary School. A good day was had by all.



Afterschool Club Xmas Panto

The children who attended our afterschool club at Centre81 spent the month of December busying themselves with all things Panto; rehearsing, making and crafting for the Centre81/CAOS Christmas show ‘The Artful Dodger’.



Health & Safety

An independent review and audit of our Health & Safety management systems was carried out on 17th December 2013. The purpose of the audit is to provide guidance and recommendations to the Management Committee to ensure compliance in meeting its responsibilities. Three recommendations were highlighted by the audit and have now been put in place.

Shredding Saves Trees

In addition to regular recycling; staff recycled confidential paper waste and saved 17.5 trees from destruction last year.



Our Highlights

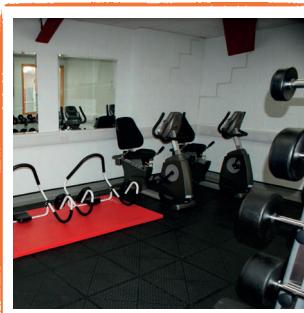
Radnor Park Multis Tenants & Residents Association Burns Lunch

In January 2014, Radnor Park Multis Tenants & Residents Association held their first ever Burns Lunch. It was a great success with 48 tenants and CHA staff in attendance. It was a fine day with great community spirit!



Gym81 Opens

Our fantastic new fitness facility at Centre81, Gym81 officially opened. Gym81, funded by the Big Lottery, is a not-for-profit project and all monies generated go towards running costs and also to run additional fitness classes and sports activities at Centre81.



International Women's Day – 8th March 2014

We celebrated International Women's day at Centre81 on Saturday 8th March 2014. The event was organised by ISARO Social Integration Network in partnership with Centre81, CAOS, Glasgow Women's Library, Foundation Scotland and Clydebank Ethnic Women's Group. The day was a huge success with over 350 people attending. It featured a display on the history of the women's right to vote, therapy sessions, henna tattooing, information stalls and a music workshop. A variety of international food was served including African, Polish, Asian and Scottish cuisine.



Value for money rent increase

We recognise the financial difficulties faced by our tenants so we worked hard to limit our rent increase for the year (effective from the 28 March 2014) to 3.7%. This was the minimum increase required for us to cover the management and maintenance costs for our housing stock and services. The increase was comparable with other Housing Associations in the district. Tenants were invited to be involved in the rent and service charge setting process through direct written consultation and newsletters. We also met with our Registered Tenants Organisation, Radnor Park Multis Tenants and Residents Association.



January - March

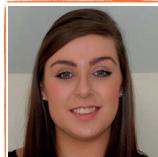
“CHA’s 2012/13 annual report was exemplary and one of the best I’ve read. I enjoy reading CHA’s publications very much”.

Expansion of our Welfare rights partnership service

In partnership with Knowes, Faifley and Dalmuir Park Housing Associations; we secured funding to expand the Welfare Rights service provided via the Clydebank Independent Resource Centre (CIRC). This will enable us to double the number of welfare rights surgeries each week from one to two from 1 April 2014. Welfare rights surgeries are invaluable in helping our tenants who are experiencing financial difficulties obtain help in maximising their income, making benefit claims and putting debt arrangement schemes in place. The service is free to Clydebank Housing Association residents.

West Dunbartonshire Youth Employment Scheme funding secured

Two 6-month posts, funded by WD Youth Employment Scheme were filled by Michaela Brown and Marney Richardson following stiff competition from over 20 candidates. Both employees have gained invaluable working experience at Clydebank Housing Association and we are delighted with their progress to date.



Management Committee (MC) Training Programme

By the end of March, the MC has already completed most of its intensive 2013/14 training programme including the following: -

- IT (Internet, Intranet and Email)
- Equality & Diversity
- Scottish Social Housing Charter
- Governance – The Scottish Housing Regulator and the Regulatory Framework
- How to be an ideal Committee member
- Health & Safety – MC responsibilities
- Employment – Role as an Employer
- Carrying out MC Annual Appraisals
- Several in-house training sessions on maintenance, housing management and finance topics

New updated Tenants' Handbook issued

We issued our new and improved Tenants' Handbook in March 2014. The updated pack contains useful information relating to holding a tenancy with CHA.

Our first purchase at Auction!

We purchased our first property at auction in March. The property is a one-bedroomed flat which featured on BBC's "Homes Under the Hammer" and the purchase complied with our new Open Market Purchase Policy to address increased demand for one-bedroomed properties as well as replace properties lost through the Right to Buy legislation.



Independent Resource Centre



Full Inclusion Team

Independent Resource Centre is a Registered Charity No. SC 027670

Funded by

West Dunbartonshire Council Community Planning Partnership * Oxfam * The Robertson Trust * Scottish Legal Aid Board

We carry out repairs under various categories and provide statistical information to the Scottish Housing Regulator on some of these. The categories and our performance against targets are as follows:

Reactive repairs - repairs which tenants report to us

Number of reactive repairs (excluding emergency repairs)	3,332
Average length of time to complete	4.01 days
Number of reactive repairs completed right first time	3,307
Percentage of reactive repairs completed right first time	99.25%
Number of repairs appointments made	1,756
Number of repairs appointments kept	1,743
Percentage of appointments kept	99.26%

Emergency repairs - repairs reported when the office is closed

Number of emergency repairs	290
Average length of time to complete	1.85 hours
Number of emergency repairs completed within target (4 hours)	284
Percentage of emergency repairs completed within target	97.93%

Void repairs - repairs to empty properties before they are re-let

Number of void repairs	422
Number of void repairs completed within target	421
Percentage of void repairs completed within target	99.76%

Cyclical repairs - repairs programmed at regular intervals

Number of cyclical repairs	406
Number of cyclical repairs completed within target	406
Percentage of cyclical repairs completed within target	100%

Maintenance Spend

Repair Type	Description	Spend
Routine repairs	These are repairs which are carried out on a reactive basis and include voids	£410,000
Major repairs	This included bathrooms, central heating systems and roof refurbishments.	£421,000
Cyclical repairs	This included painter work to common closes, gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£232,000
TOTAL		£1,063,000

GAS MANAGEMENT

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.

Number of gas services due	Completed within timescale	Completed outwith timescale
505	500 (99%)	5 (1%)

The failures were a result of forced entries not being carried out at properties where elderly tenants were hospitalised. Procedures have since been reviewed to take these circumstances into account to ensure all services are completed within timescale.

STAFF TRAINING

Members of the maintenance section attended the following courses/training events during the year:

- Future Leaders programme
- Legionella Management
- Responding to Complaints in Writing
- Handling Poor Performance
- First Aid
- Kypera computer system
- Factoring conference
- Energy Efficiency Standard for Social Housing

MAJOR REPAIRS

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

- Renewal of bathrooms at Bannerman Place, Cumberae Court and Montrose Street.
- Renewal of central heating systems at Jean Armour Drive and various addresses in Linnvale.

MEDICAL ADAPTATIONS

During the year we carried out 19 adaptations. These adaptations allow tenants with changing physical needs to continue living in their home.

Policy reviews

Following consultations with tenants and the Radnor Park Multis Tenants and Residents Association, the following policies were reviewed in June 2013.

- Repairs & Maintenance
- Right to Repair
- Compensation for Improvements



The table below shows our performance in various Housing Management functions compared to our targets for the year. As can be seen, we achieved all of our agreed targets. We always try to find ways to continually improve and ensure that the services we offer provide maximum benefit, as well as value for money to our tenants and customers alike.

Indicator	Performance at 31 March 2014	Performance at 31 March 2013	Target to 31 March 2014	Within Target
Maximum rent loss on vacant properties	0.4% of annual rental income	0.39% of annual rental income	0.9% of annual rental income	Yes
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	0.88%	0.86%	1.1%	Yes
Number of calendar days to let a property	15 calendar days	14.8 calendar days	15 calendar days	Yes
Processing of housing application forms	6.3 calendar days	7 calendar days	15 calendar days	Yes
Investigating neighbour complaints:				
Category A (Extreme)	0 received	0 received	1 working day	Yes
Category B (Serious)	100% within timescale (12)	100% within timescale (16)	5 working days	Yes
Category C (Dispute)	100% within timescale (15)	100% within timescale (51)	15 working days	Yes

ADDITIONAL STATISTICS

- We received c.£3.5m in rent this year
- We have 730 housing applicants on our waiting list
- We served 8 Notice of Proceedings in the year for anti-social behaviour (ASB)
- We evicted 1 tenant for anti-social behaviour
- We have 3.8% of tenants with arrears of 1 month or more.
- We have 0.4% of tenants with arrears of 3 months or more.
- We referred 69 tenants for money advice/to health agencies
- We referred 20 tenants to the Homeless Support team in the year

in Housing Management

BREAKDOWN OF OUR 90 LETS 2013/2014

By points		By area		By new tenant employment status		By new tenant age		By Ethnic Origin	
Homeless	37	Central	29	Employed	44	16-17	0	White Scottish	85
Overcrowding	23	Radnor Park	31	Unemployed	37	18-29	26	Polish	1
Medical	10	Whitecrook	16	Retired	5	30-49	39	White other British	4
Acquired property/mutual exchange	12	Linnvale	9	Long term sick	3	50-59	16		
		Drumry	5	Student	1	60+	9		
Underoccupancy	6								
Others	2								
	90		90		90		90		90

*These figures show that we are complying with our legal obligation under the Housing (Scotland) Act 2001 to house people with high levels of housing need.

The 90 lets are made up as follows: -

Lets (existing stock)	78
Mutual Exchanges	8
Lets (acquired stock)	4
Total	90



KEY FINANCIAL RESULTS

- £3.5m received in rental income with a 2.9% rent increase applied. £234k of income was received for our other activities (wider role, factoring, etc.).
- £78k was received in bank interest. Average rate of interest receivable was 1.3% (2013: 1.8%).
- £2.8m was spent on managing and maintaining our housing stock. £361k was spent on our other activities (wider role, factoring, etc.).
- 31p of every £1.00 of rent received was spent on direct maintenance costs.
- Over £420k was spent on major repairs in the year, including the renewal of kitchens, bathrooms and central heating systems.
- £119k loan interest was payable. Average rate of interest payable was 2.34% (2013: 2.34%).
- In the year, the Association processed 6 Right to Buy sales, 2 Mortgage to Rent purchases, 1 Shared Ownership buy-back and 1 property bought through Auction.
- 26p of every £1.00 rent received was transferred back into CHA reserves to fund future major repairs.
- The Association remains in a strong financial position with significant cash deposits available to fund its major repair investment programme over the next year and beyond.

The **Scottish Housing Regulator (SHR)** measures the Association's financial performance against various benchmarks and comparisons are made with other similar housing providers. Detailed below is the Association's performance for the period to 31 March 2014 together with comparisons with the previous year.

FINANCIAL PERFORMANCE	2013 - 2014 ACTUAL	2012 - 2013 ACTUAL	PEER GROUP AVERAGE 2012 - 2013
Quick/liquid ratio	7.9	7.3	1.9
(This shows whether the Association can generate enough income to meet short term costs – ratio should be at least 1.)			
Interest cover	901%	537%	397%
(This shows the extent by which the interest paid on loans is covered by operating cash flows. This will be higher when planned surpluses are incurred. A significant proportion of major repairs are now not going through the Income and Expenditure account, due to Component Accounting, which has also increased this result.)			
Debt cost per unit	£3,894	£4,219	£12,311
(This shows the average amount borrowed to finance each unit of available accommodation.)			
Management and maintenance admin cost per unit	£1,034	£989	£1,023
(This shows the administration costs expended to manage each unit of available accommodation.)			

The Association's financial results for 2013/14 are detailed in the separately bound annual accounts, which are available on our website or upon 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 2014.

ASSETS	£'000	£'000	Non-Accountant's Guide
Housing properties:			
Gross cost less depreciation	30,852		The cost of all our houses
Less: HAG (Housing Association Grant)	<u>(21,305)</u>		Grants received towards the cost
	9,547		
Less: Long terms loans	<u>(4,003)</u>		Loans received towards the costs
NET BOOK VALUE		5,544	
Other fixed assets		1,097	Office premises/computers/furniture/investments etc.
<u>Current assets</u>			
Debtors	267		Money owed to us
Bank/cash	<u>6,303</u>		Money in the bank
	6,570		
Less: current liabilities	<u>(827)</u>		Money we owe to others
		5,743	
TOTAL ASSETS		<u>12,384</u>	
Funded by:			
Accumulated surpluses		500	Money built up from surpluses over the years
Designated reserves		11,884	Money set aside to pay for future major repairs
TOTAL RESERVES		<u>12,384</u>	

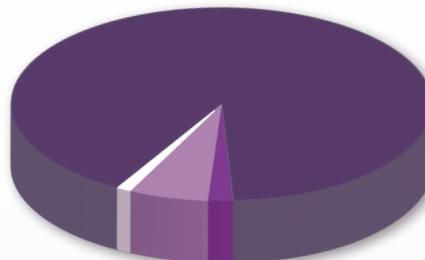
Our Performance

1 April - 31 March

Income and expenditure associated with our housing stock for the financial year to 31 March 2014 is as follows: -

INCOME from 2014 Accounts- £3,850,275

■ Rents & Service Charges	91%	.....
■ Other Income	6%	.....
■ Bank Interest Received	2%	.....
□ House Sales	1%	.....

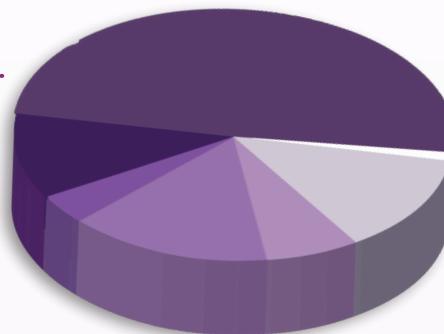


EXPENDITURE from 2014 Accounts - £2,918,914

EXPENDITURE including Capitalised Major

Repairs - £3,246,290

■ Management Expenses	49%	.....
■ Major Repairs	13%	.....
■ Routine Maintenance	15%	.....
■ Cyclical Maintenance	7%	.....
■ Other Activities	11%	.....
■ Interest on Loans	4%	.....
□ Services	1%	.....



Staff Training

Members of the Finance and Admin section attended the following courses/training events during the year

- Factoring Conference
- HNC Accounting
- First Aid
- SFHA Finance Conference
- Presenting Figures Effectively
- Accountancy Updates
- Pension Updates
- Developing Customer Engagement Systems

How each £1 of income was spent:

	2013/14	2012/13
Direct costs - Major Repairs	£0.11	£0.17
Direct costs - Routine Repairs	£0.13	£0.13
Direct costs - Cyclical Repairs	£0.06	£0.09
Services	£0.01	£0.01
Staff salaries	£0.23	£0.23
Office overheads	£0.06	£0.06
Interest on Loans	£0.03	£0.04
Other - Management Activities*	£0.05	£0.04
Other - Direct Costs Activities*	£0.02	£0.03
Property Insurance	£0.01	£0.01
General Expenses	£0.02	£0.01
Bad debts/voids	£0.01	£0.02
Surplus transfer to reserves	£0.26	£0.16
Total	£1.00	£1.00

* Tenant Participation / Wider Role / Development



Our Performance

in Complaints

1 April - 31 March

The following tables outline our Complaints information for year to 31 March 2014.

All Complaints	1ST STAGE		2ND STAGE	
	Number		Number	
Equalities related issues	1		0	
Other issues	47		2	
Total number of complaints	48		2	
	Number	% age	Number	% age
Responded to in full	48	100	1	50*
Upheld	29	60.42	1	50
Responded within SPSO timescales	48	100	2	100*

* One complaint received 31 March 2014 and currently at investigation stage - reply due by 30th April

Complaints - Equalities	1ST STAGE		2ND STAGE	
	Number	% age	Number	% age
Total number of complaints received	1	N/A	0	N/A
Total number responded to in full	1	100%	0	0%
Complaints upheld by landlord	0	0%	0	0%
Responded within SPSO timescales	1	100%	0	0%

Complaints - Other	1ST STAGE		2ND STAGE	
	Number	% age	Number	% age
Total number of complaints received	47	N/A	2	N/A
Total number responded to in full	47	100%	1	50%
Complaints upheld by landlord	29	61.7%	1	50%
Responded within SPSO timescales	47	100%	2	100%*

* 1 complaint ongoing at year end.

Main Service Improvements

- Staff and Contractors reminded of our customer service targets and need for improved communication
- Staff training identified and undertaken

Responded to in full

Where CHA has either met the service user's expectations or, where this is not appropriate, provided a full explanation of our position

Upheld

Where we consider the case put to us and decide in favour of the complainant (Apology communicated - CHA accepted service failure & then rectified)

Responded within SPSO timescales

1st stage (Frontline) - within 5 working days
2nd stage - within 20 working days

Our Performance *in Equal Opportunities*

1 April - 31 March

Vacancies advertised in 2013 - 2014	Temporary PT Housing Officer	Clerical Assistant	Temporary Clerical Assistant	Housing Assistant	Temporary Maintenance Assistance	Temporary Maintenance Officer
Total Applications	7	72	5	61	21	20
MONITORING FORMS RETURNED	6	43	5	47	17	16
Male	1	10	2	14	8	13
Female	5	33	3	33	9	3
White British	6	37	5	43	17	16
Black British	0	2	0	4	0	0
Other	0	4	0	0	0	0
Disability	0	1	0	1	0	0
No disability	6	42	5	46	17	16
Shortlist						
Male	1	1	2	0	2	5
Female	2	5	3	3	3	0
White British	6	6	5	3	5	5
Black British	0	0	0	0	0	0
Other	0	0	0	0	0	0
Disabled	0	0	0	0	0	0
Appointments						
Male	0	0	1	0	1	1
Female	1	1	0	1	0	0
White British	1	1	1	1	1	1
Black British	0	0	0	0	0	0
Other	0	0	0	0	0	0
Disabled	0	0	0	0	0	0

As defined in the Equality Act 2010, we will not discriminate on the grounds of age, disability, gender reassignment, marriage or civil partnership, pregnancy, or maternity, race, religion or belief, sex or sexual orientation.

Staff

Committee

as at 31 March 2014

Fiona Webster
Director

Sharon Keenan
Depute Director



Maintenance

Alison Macfarlane
Maintenance Manager

George Stevenson
Maintenance Officer

Ian Dewar
Maintenance Officer

Sam Jones
Maintenance Assistant

Jack Devlin
Maintenance Assistant

Chato Mashimango
Admin Assistant

Jim Inglis
Caretaking Supervisor

Mitch Tyrrell
Caretaker

Donnie McDonald
Caretaker

Charlie Kane
Caretaker (Temp)

Housing Management

Joe Farrell
Housing Manager

Catherine Banks
Housing Officer

Stacy Shaw
Housing Officer (PT)

Fiona Campbell
Housing Officer (PT/
Temp)

Diane Calderwood
Housing Assistant

Joan Craig
Housing Assistant

Margaret McKeitch
Clerical Assistant

Finance & Administration

Lynette Lees
Finance Manager

Fiona White
Finance Officer

Michael McLaughlin
Finance & IT Assistant

Janet Dunphy
Senior Admin Assistant

Ali Mailey
Senior Admin Assistant
(PT)

Heather MacLeod
Admin Assistant (PT)

Drew McDougall
Clerical Assistant (Temp)

Michaela Brown
Clerical Assistant (Temp)

Cleaners

Ann Doris
Margaret Allan

Tenant Participation & Wider Role

Sinéad Boyle
Communications
Officer

Centre81

Ali Mailey
Centre Co-ordinator

Andrew Babb
Caretaker

James McKay
Caretaker

Jean Edmonds
Clerical Assistant (PT)

Marney Richardson
Clerical Assistant
(Temp)

Carol-Anne Stewart
Garden Co-ordinator
(PT/Temp)

Management Committee Membership

Thomas P. Winter
Chairperson

Tom McCormack
Vice Chairperson

Paul Shiach
Secretary

Chris Morgan
Treasurer

Neil Crilley
Margaret Shiach
John Hillhouse (granted
special leave of absence in
the year)
Pat McGinley
Dorothy Bain
Patricia Betty
Rosemary McCormack
Tony Watson
John Mooney (co-opted)
Jim Brown (reserve)

Associates

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
30 George Sqaure
GLASGOW G2 1LH

External Auditors

Alexander Sloan
38 Cadogan Street
GLASGOW
G2 7HF

Internal Auditors

Wylie & Bisset LLP
168 Bath Street
GLASGOW
G2 4TP

Members of:

Scottish Federation of Housing Associations
Chartered Institute of Housing Scotland
Employers in Voluntary Housing
Tenant Participation Advisory Service
Homeswapper
SHARE

Accredited by:

Investors in People Scotland
Positive About Disabled People

Registered with:

OSCR (Scottish Charity No. SC033962)
Scottish Housing Regulator (No. HAL 86)
Scottish Government as a Property Factor (No. PF000231)
Industrial and Provident Societies (No. 2191RS)

Centre81 Funders

With special thanks to our Centre81 funders and partners, as without their support, we would not have been able to deliver vital activities and services for the benefit of our community.



If you or someone you know needs 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.

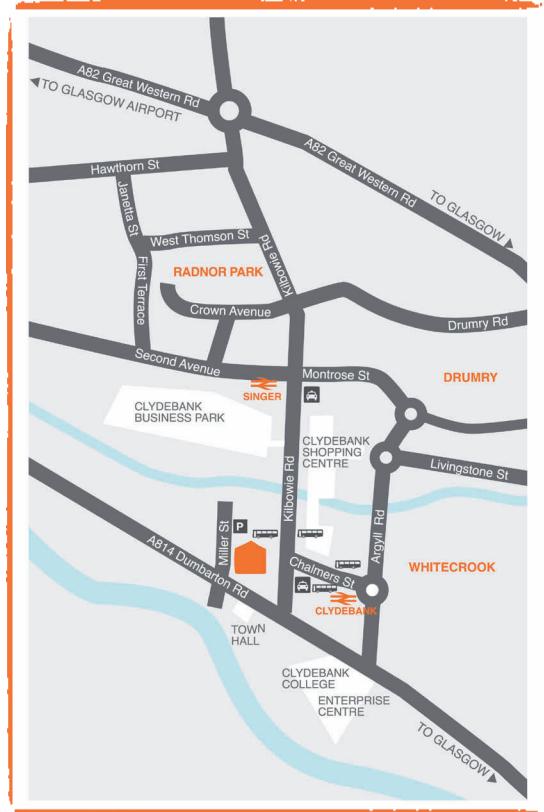
Our usual opening hours:

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.

Please recycle this annual report. 



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Scottish Charity No. SC 033962. Registered with the Scottish Housing Regulator No 86. Friendly Societies Registered No 2191RS. Registered Property Factor No. PF000231. Registered in Scotland at the above address.

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