

clydebank housing association

# Welcome to our 33rd Annual Report

**clydebank housing association**

**2017/2018**

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# WELCOME FROM THE CHAIRPERSON



TOM MCCORMACK, CHAIRPERSON  
JUNE 2018

During the year, staff and committee have been focussing on the key risks facing the organisation and we again continue to both address the challenges and limit the impact of welfare reform. With the full roll out of Universal Credit in West Dunbartonshire due in November this year, it is ever more important that significant effort and resources continue to be spent on tackling current and former tenant rent arrears.

Furthermore, in recognition of the financial difficulties many of our tenants and other customers are experiencing, we have concentrated on providing as much assistance as possible through our welfare rights service delivered by Clydebank Independent Resource Centre. A further £460,000 of regenerated income has been secured for our tenants and other customers as a direct result of the service.

Similarly, we are very proud of the many employability, educational, social and environmental activities delivered at Centre81 in collaboration with our various partners and which the community,

including Clydebank HA tenants and residents, have benefitted from for a number of years.

In terms of regeneration and our wider role programme, we successfully secured a further £271,000 last year in grant funding to deliver our projects from various sources including Aspiring Communities Fund, People & Communities Fund, Climate Challenge Fund and we are extremely grateful of the recognition of our fantastic projects.

Although slightly later than expected, I am delighted to report that practical completion for our Graham Avenue development was achieved in June. Our allocations team has been extremely busy during the year allocating all 44 new homes. Feedback from our new tenants so far has been very positive.

With over 800 applicants on our waiting list we are pleased to confirm continued working with West Dunbartonshire Council and the Scottish Government to secure at least 50 affordable housing units at Queens

Quay in partnership with Cube Housing Association and West Dunbartonshire Council as well as exploring other potential opportunities in and around our area of operation with developers.

I want to assure our customers that what is most important to us is continuing to achieve high standards of service delivery and high levels of tenant satisfaction throughout. We will do this by continuing to involve our customers in shaping our services and in our decision-making processes. Our customers will be our priority.

I would like to acknowledge the hard work and support of our staff and in particular, to my fellow Committee members for ensuring continuous learning and carrying out their unpaid work diligently and with dedication, especially during these times of increased regulation.

Please read on to learn more about our activities, performance and achievements in 2017/18.





## Centre81

We own and manage Centre81, our community and regeneration centre in the heart of our community which opened in 2008.

The Centre is home to Gym81 and has an outdoor sports & play area. We run our own classes and classes in partnership with others, including health and fitness, certificated IT and confidence building, employability and English as a Second Language (ESOL) courses.

We provide office space to a range of organisations, and rooms are available for hire. We run youth and school holiday activities, weekly bingo and lunch club, community arts and much more.

The Centre has a community garden and a community café, Café81.



## CHA Power Ltd

In 2005, following consultation with tenants, we set up CHA Power Ltd, a wholly-owned subsidiary, to provide energy efficient and affordable heat and hot water through a Combined Heat and Power system (CHP).

It now provides unlimited heat and hot water to over 360 two bedroom multi-storey properties, for just £11.95 (incl. 5 % VAT) a week (as at 01 April 18) and also supplies the local church.

Our CHA Power plant generates electricity and, as a by-product, heat is produced and used to provide the heat and hot water to tenants whilst the electricity is sold back to the National Grid.

We are exploring options to further expand the scheme with West Dunbartonshire Council.



## Clydebank Social Economy Centre (SEC)

We own and manage Clydebank SEC which opened in 2005. The SEC provides quality, inclusive accommodation for social economy, voluntary sector and community businesses.

The SEC, situated in the centre of Clydebank, is a refurbished 5,000ft<sup>2</sup> building which currently offers accessible office, boardroom and meeting facilities at excellent rental rates throughout the year.

We are delighted that, at present, the majority of the office space is rented to Community Links Scotland and the Citizens Advice Bureau. The SEC also hosts a disaster recovery suite for 5 housing associations.

## AT A GLANCE

AS AT 31 MARCH 2018

Providing  
homes since  
**1985**

Low engagement  
with the Scottish  
Housing Regulator



properties  
let in the year



Registered Tenants  
Organisation -  
Radnor Park Multis  
Tenants and Resident  
Association & 1 Tenant  
Panel

**94%** of  
tenants satisfied  
with our overall  
service



**20**  
new build  
**1,075**  
homes for rent  
**833**  
waiting list  
applicants



s t a f f

**£3.86m**  
in rental  
income



Factor to  
**600**

4 9 s h a r e d  
o w n e r s h i p





## Investment in our Stock

In our 2017-2021 Business Plan we committed to spend over £4million on major repairs. It is one of our strategic objectives to provide a first class maintenance service which offers value for money and ensures the comfort and safety of our residents while maintaining high levels of satisfaction. Before and after pictures of the foyer refurbishment carried out in some of our multi storey flats during the year can be seen above.



## Scottish Housing Regulator

We were pleased to be assessed as low engagement by the Scottish Housing Regulator again this year which means the Regulator is satisfied with both the financial and non-financial information it received from us.

The Regulator's assessment takes account of our Annual Return on the Charter (ARC) and our progress towards meeting the Energy Efficiency Standard for Social Housing (ESSH) both of which we submit each May. Financial information includes our audited accounts, five year financial projections and loan portfolio return.

The Regulator's aim is to protect the interests of tenants, homeless people and others who use the services provided by social landlords like the Association.



## Major Repairs Progress

We were delighted that the most recent phase of **kitchen and bathroom** renewals was completed at Ian Smith Court, Fleming Avenue & 15-27 Bannerman Place. This totalled 60 bathrooms and 60 kitchens.

Tenant feedback on the quality of the materials and workmanship was very positive.

We were also delighted to complete the pilot block of the Radnor Park multi storey **foyer improvements**. Feedback from tenants in the block has been very positive and, after procurement processes, we commenced the refurbishment at Erskine View, Castle View and Lennox View.



## Tenant Panel Training

Our Tenant Panel worked hard during the year and took part in Stepping up to Scrutiny training. The purpose of this training was to give them the tools and confidence to use performance information to ask questions of us and to make sure our policies and processes are working effectively. Cost, performance and tenant/customer satisfaction is taken into account, with the overall aim to improve services for everyone and to achieve good value for money.

This training came into good use as, along with Staff and Committee, our Tenant Panel participated in our Business Plan Review process 2018-2023. This included completing a SWOT analysis and review of targets for the year for complaints, housing management and maintenance amongst others. This training also helped them with the Panel's latest project, reviewing our void and allocations process.



## Community Involvement

Becoming a shareholder is just one of the ways tenants and other customers can get involved with the Association by attending our Annual General Meeting (AGM) and electing our Management Committee members for the year ahead. Another benefit includes perhaps taking the next step of becoming a Management Committee member themselves. Management Committee members make all the important decisions about what we should be doing and how we should be doing it. This contributes to delivering our strategic objective "to ensure local decision making and community control, we will encourage our tenants and other customers to influence our policy and participate in decisions, which may affect them".







## Residents Group AGM

Our Senior Staff, the Communications Officer and project staff, were delighted to attend the Annual General Meeting of our residents group, Radnor Park Multis Tenants and Residents Association, along with Police Scotland, Strathclyde Fire & Rescue, the Your Community team and local Councillor.

Staff updated residents on our activities and plans for the year ahead and took questions from the floor.

After the business of the meeting, our new community garden project staff chatted with residents and recruited volunteers and our bathroom contractor, Mitie, spoke with tenants about the forthcoming new bathroom installations.

Radnor Park Multis Tenants and Residents Association is the Association's only tenants group and is registered with us under the Housing (Scotland) Act 2001.

## Results Are In!

430 tenants took the time to speak with the independent company, Research Resource, in our tenant satisfaction survey. 94 % were satisfied with our overall service.

We were very pleased with the results, with several remaining the same and 5 improving, most importantly the number of tenants who feel we treat them fairly and with respect. However, 6 areas had lower satisfaction, significantly satisfaction with the repairs service and we are working hard to address this.

100 owners took part in the independent telephone survey and were asked "how satisfied or dissatisfied are you with the factoring services provided by us". 92 % replied very/or fairly satisfied. We were very pleased that this was up 2 % from our last survey.

## 32nd Annual General Meeting & Social Event

Our 32nd AGM and Social Event held at Centre81, Whitecrook, in June 2017.

We were delighted that 45 (28 %) of our shareholders attended and heard about our activities during the year including our development programme, tenant satisfaction, new staff, Centre81 project outcomes, several accreditations, Tenant Panel progress, focus groups and so on.

We also talked about our plans for the year ahead and Lynette Lees, Finance Manager, explained the Association's annual accounts and financial position as at 31 March 2017.

## 'Ivor Goodsite' Teaches Site Safety

Our La Scala Apartments contractor, AS Homes is a member of the Considerate Constructors scheme and took scheme mascot, Ivor Goodsite, to meet Kilbowie Primary School kids to advise of the dangers of playing on a construction site but also to share how great it is to work in the industry.

AS HOMES  
SCOTLAND  
Listening

CONSIDERATE  
CONSTRUCTORS





## Meet the Buyer Event

Keeping our costs as low as possible through appropriate procurement practices is critical to achieving value for money in the delivery of our services.

It was therefore important for us to attend West Dunbartonshire Council's Open for Business event.

These events afford suppliers unprecedented access to buyers and decision makers from across the Public and Private sector, and we took the opportunity to raise our profile as a business which spent c. £3.8m in the year on services/contracts., in a variety of different ways e.g., maintenance and repairs, construction projects, audit, legal and IT services, etc.



## Charitable Work

During the year both the staff and the Association contribute to worthy causes.

A highlight for the staff was the Great Clydebank Cake off (pictured) in aid of Macmillian Cancer Support. We raised £147 beating last years' fundraising figure.

Through our Donations Policy, which aims to encourage and support activities which strengthen our community and improve the environment in which we operate, we donated to the Glasgow Winter Night Shelter.

We also supported the Radnor Park Parish Church's 2nd Christmas Tree Festival. Over 20 trees were sponsored and dressed by businesses, charities and schools. Monies made from donations by visitors over the weekend display were then redistributed back to local groups in need.



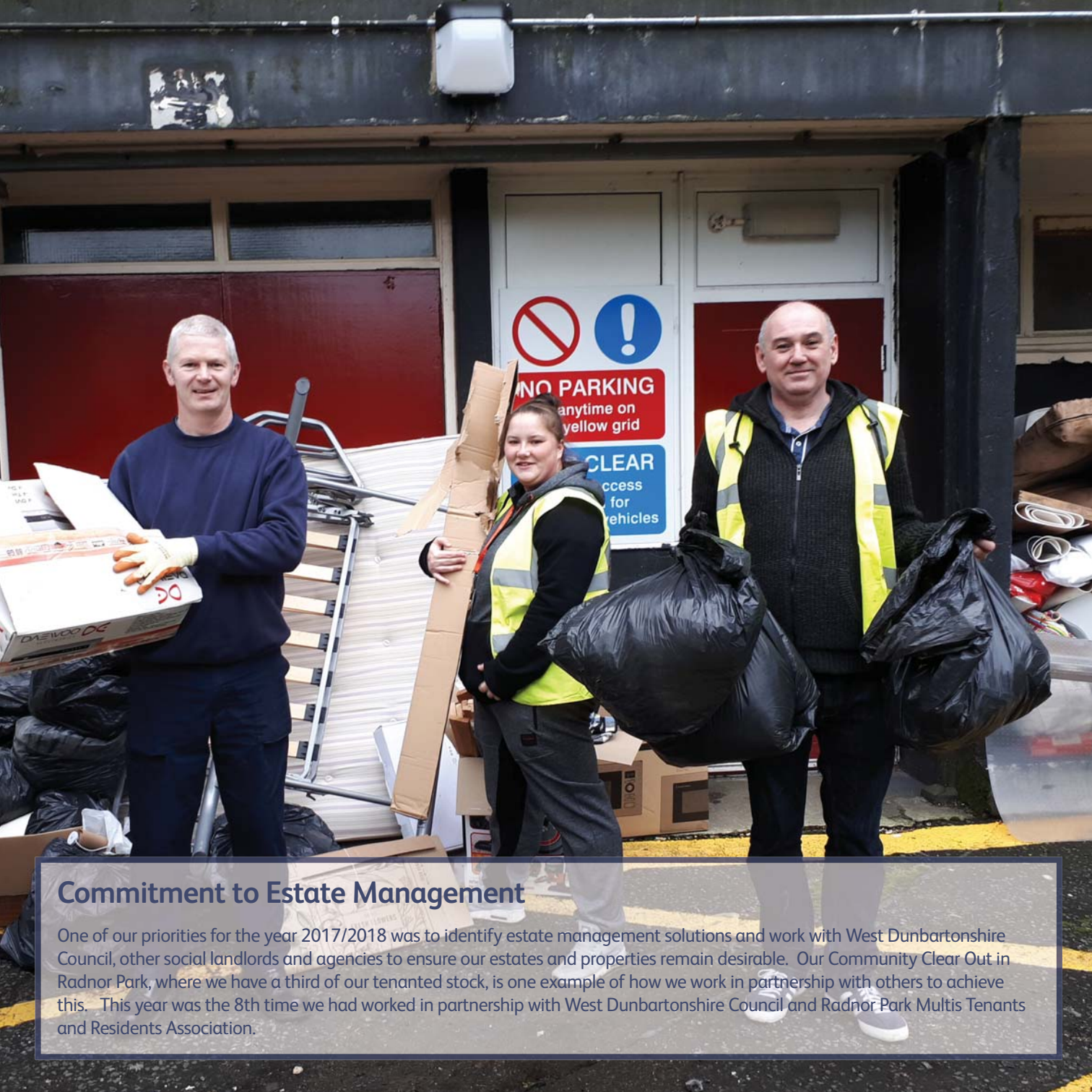
## Scottish Housing Day 2017

On Scottish Housing Day 2017, we welcomed 16 housing delegates from Northern Ireland to Clydebank. The visit was organised by Supporting Communities (NI) and Tenant Participation Advisory Service (TPAS) Scotland.

We visited our Graham Avenue new build site, CHP station, Centre81 and other CHA stock and got to exchange knowledge on housing policy and funding.

We also used the day to raise public awareness of the latest developments in housing and give people the resources they need to make informed decisions about their housing options. This helps us in meeting the Scottish Social Housing Charter 'Housing Options' outcome.





## Commitment to Estate Management

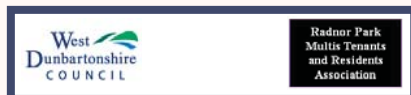
One of our priorities for the year 2017/2018 was to identify estate management solutions and work with West Dunbartonshire Council, other social landlords and agencies to ensure our estates and properties remain desirable. Our Community Clear Out in Radnor Park, where we have a third of our tenanted stock, is one example of how we work in partnership with others to achieve this. This year was the 8th time we had worked in partnership with West Dunbartonshire Council and Radnor Park Multis Tenants and Residents Association.



## Community Clear Out

The 8th community clear-out day at Radnor Park took place in October and was again a great opportunity for tenants to dispose of any unwanted items. Much of the waste is then recycled by West Dunbartonshire Council's Waste Services Department.

This event first started in 2008. We offer huge thanks to Radnor Park Multis Tenants and Residents Association who paid for the uplifts, West Dunbartonshire Council for their assistance and to staff (pictured left) who rolled up their sleeves to help tenants on the day.



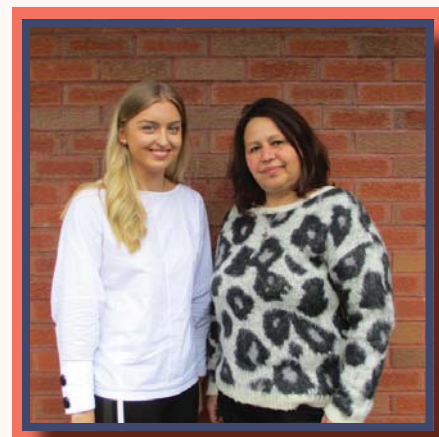
## 4th Charter Report

We issued our 4th annual Charter Customer Report to tenants and other customers.

The 8-page report contains some of the performance information that we reported to the Scottish Housing Regulator in May that tenants felt was most important to them. The design of the report was also agreed by tenants.

We included comparisons with our previous 2 years' performance, the Scottish Average, and the performance of the 4 community based housing associations also operating in Clydebank and West Dunbartonshire Council.

All of our performance information is always available to view at <https://www.scottishhousingregulator.gov.uk/find-and-compare-landlords/clydebank-housing-association-ltd>



## Two Additions to the Team

In partnership with Working4U Youth we advertised a Finance and Admin Trainee position. We were delighted to recruit Gemma Connell (pictured left) to the post who is based at reception assisting tenants with their queries and is undertaking a Modern Apprenticeship qualification in Business & Administration.

We were delighted to recruit Fanica Baciuc (pictured right) as a temporary position brought about by a temporary secondment within the Association.



## La Scala Apartments



Scottish Government  
Rèisealaid na h-Alba  
gov.scot



We were delighted with the progress of our 44-unit £5.1m design and build contract in partnership with AS Homes (Scotland) Ltd, made possible with funding of £3.168m from the Scottish Government's Affordable Housing Programme, together with £2m private finance from CAF Bank which commenced in March 2016. The first close of 8 one/two bedroom properties, Block 1 of 5, was available to allocate to tenants in December 2017. One of our main priorities for 2017/2018 was to seek out development and funding opportunities to increase our stock to fulfil our first strategic objective of providing good quality, affordable housing which meets the changing needs of our customers.





## Keys for Christmas!

We were delighted that 8 housing applicants received their keys for La Scala Apartments, Graham Avenue, in time for Christmas.

Scott Smart, 28, (pictured with Joan Craig, Housing Assistant), 28, said, “This is my first home and I’m absolutely delighted. My flat has been completed to a fantastic standard.”

Tenant, Doris Smith, commented, “The room sizes are great for a flat and I really appreciate having 2 walk-in wardrobes – a place for everything! The rent offers exceptional value for money.”

Paul Kelly, Managing Director of builders, AS Homes (Scotland) Ltd said, “We were really pleased to work in partnership with CHA on this exciting development, which is playing a significant part in the area’s regeneration. It’s great to hear that the first completed homes are being so well-received by their new tenants.”



## Staff Go Back to School

It was back to school for our second visit of the year to Clydebank High School.

In March Joe Farrell and Fiona Campbell, our Housing Manager and Housing Officer, visited Clydebank High School to chat to S4 pupils about having a tenancy as part of their Personal Development module.

In December, Sinéad Boyle, our Communications Officer, joined Joe in speaking with the new term of S4s, pictured above.

The pupils really participated on both occasions and our staff answered lots of questions about how we allocate houses, the cost of having a tenancy and the responsibilities of being a tenant.



## Tenant Census Response

We received hundreds of census’ in from tenants/sharing owners in time for the prize draw. The lucky winner was Ms Calderwood from Radnor Park, pictured receiving her £100 voucher from staff member Michael McLaughlin.

We issue our Tenant Census form on a regular basis to ensure our records are up to date and that the services we provide are what tenants and sharing owners need.

This year the census was more important to ensure tenants comply with the Housing (Scotland) Act 2014. The Act requires us to have been notified in writing 12 months prior to any application for joint tenancy or for succession of tenancy.



## Seeds Sown for a Great Community Garden

A celebration day was held at Radnor Community Garden, made possible by the Scottish Government's Climate Challenge Funding via Keep Scotland Beautiful. Herbs and vegetables were planted by the youngsters. 10 other volunteers have also been recruited so far by our Project Officer and our Community Gardener attends the garden twice a week, talking to locals and giving gardening advice. Our Gardener has also been in touch with the local schools and nurseries who are keen to get involved in all aspects of the Climate Challenge Fund project - including cycling, gardening and cookery classes.







## Radnor Round Up

In addition to the regular quarterly ChitChat newsletter which we issue to all tenants, owners and other customers, in partnership with our residents group, we launched a new publication.

The first issue of a specific newsletter for Radnor Park was created to provide the residents in the area with up to date information on relevant issues including major repairs progress in the area, tenancy issues, community garden and caretaking service.

The Radnor Park area contains 392 of our properties which currently makes up over a third of our tenanted stock. These homes are spread over our 7 multi-storey blocks, have on-site caretakers, laundry facilities and lifts, making it a very unique community within our stock.

## Long Service Award!

Lorna MacIntyre of Employers in Voluntary Housing, who provide employment support to social landlords including ourselves, recently visited the office to present Management Committee member, John Hillhouse, with a well deserved long service award.

Lorna commended the commitment of Mr Hillhouse in the demanding role of a Committee Member and presented John with an award for his 28 years+ service. John's various office bearer roles held over the years were also highlighted.

John is one of many volunteers who give up their time to run our Association. None of our good work can be achieved without the commitment of an experienced voluntary Management Committee, who make all our important decisions and employ staff to act on these decisions and carry out our day-to-day work.

## Staff Success

In the previous 18 months, a third of staff members had been awarded or were undertaking a formal training qualification. Pictured are some of the staff members who celebrated success.

One highlight was our Finance Officer, Fiona White, and our Maintenance Officer, George Stevenson obtaining a professional factoring qualification with The Institute of Residential Property Management (IRPM).

These qualifications, which have led to increased skills and knowledge, are critical to the successful delivery of our factoring service.

We were delighted that 2 staff members involved in our factoring service have achieved this qualification.



Independent Resource Centre



## Welfare Rights Service Success

Our long-term partnership with the Clydebank Independent Resource Centre has brought great financial benefit over 15 years to our residents. The friendly staff provide free and impartial advice on a wide range of topics. They can provide benefit checks and ensure entitlements to employment support allowance, job seekers allowance, children's DLA, attendance allowance and PIP are taken up. They can also help with appeals and to fill out forms for financial claims. In just 2017/2018 alone they regenerated £460,424 for residents and also dealt with £200,481 of debt for our residents.



Focus Group Involvement

A focus group was held with residents of the 7 Radnor Park multi storey buildings to decide the colour scheme for the upgrade of the external paintwork around the flats. The group was presented with a range of options and the chosen colour scheme (above) was well received by our tenants. We thank those who took the time to help us in this regard.

Focus groups are one of the many ways we gather tenants’ views so that we can shape services to reflect their needs.

As per our Tenant Participation Strategy, we hold focus groups so that the needs and preferences of local households can be taken into account.

97 % of tenants are satisfied with the opportunities to participate in and influence our decision making processes.



CHA Power Price Freeze

Over 360 tenants were delighted to hear that from 1 April 2018, there would be no increase to the price of unlimited heat and hot water provided by CHA Power Ltd for the second year in a row.

This meant that the current fixed monthly price of £51.78 (incl. VAT) for unlimited heat and hot water remained unchanged.

The heat and hot water is provided by a Combined Heat and Power system (CHP). The UK Government states that CHP is a highly efficient process that captures and utilises the heat that is a by-product of the electricity generation process. By generating heat and power simultaneously, CHP can reduce carbon emissions by up to 30 % compared to the separate means of conventional generation via a boiler and power station.



Rent Increase agreed for 2018/2019

A 3.5 % rent increase was applied for the year from 28 March 2018. The increase enabled us to continue to provide competitive and affordable rents, as well as allow for future investment in the maintenance of our stock, including a £2 million major repairs spend planned for 2018/2019.

126 tenants and sharing owners responded to our consultation as well as Radnor Park Multis Tenants and Residents Association.

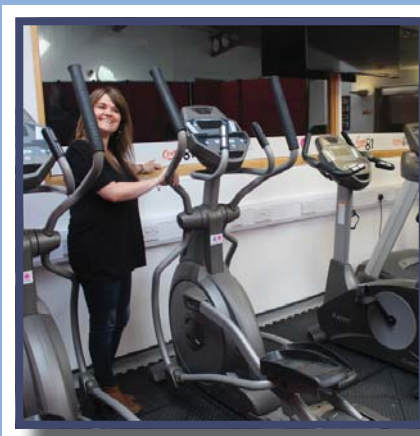
Previous rent increases were as follows:

Rent Increase	Inflation (RPI)
2017/2018 - 1.5 %	1.6 %
2016/2017 - 1.7 %	1.2 %
2015/2016 - 2.0 %	1.6 %
2014/2015 - 3.7 %	2.7 %
2013/2014 - 2.9 %	3.1 %

**Centre81** In 2017/2018 our Confident Clydebank project provided great outcomes for local people, including:

- 20 students attended a pre-access college course on Childcare
- 20 learners attended ESOL classes and our Language Cafe, 2 gained employment
- 15 CSCS courses were held and attended by 44 people, 14 found employment
- 24 attended a Food Hygiene and Health & Safety course with Working4U and passed
- 44 people passed their CSCS
- Weekly fitness classes attended by 65

The programme also includes IT classes and a weekly Sports & Arts Club for autistic children and their siblings.







## Our Centre81 Events

**Annual Gala Day** - 400 people attended Centre81's annual Gala Day. They enjoyed free bouncy castles and funfair rides, face painting (pictured), glitter tattoos and pony rides. There was also our now infamous BBQ, table top sale, community garden tours and produce for sampling. The crowds were entertained by a DJ and international dancing from ISARO Social Integration Network and an African drummer.

**Spring Festival Open Day** - As part of our Grow Your Own Garden project we held a Spring Festival Open Day at Centre81 to showcase the project and advertise all the activities at Centre81. Over 100 children took part in Easter Egg hunts and arts and crafts sessions and Dr Bike held a bike maintenance workshop.

## Our Centre81 Projects

**Health & Fitness Project** - We were awarded £8,200 for a health and fitness project from Awards for All. We ran yoga, tai chi, pilates & circuit training over 30 weeks. All the classes proved to be very popular with c. 45 people attending in total. 2 Centre staff and 1 local volunteer attended Cycle Scotland Cycle Ride Leader training last September. We also held bike maintenance workshops.

**Confident Clydebank Project** - We were delighted to have secured £89,000 from the Scottish Government People & Communities Fund to continue the Confident Clydebank Project at Centre81, which includes activities which have had some great outcomes for local people in 2017/2018.

## Christmas at Centre81

**Christmas Lunch** - Over 50 of our "Bingo Ladies" enjoyed a delicious Christmas Lunch at Centre81 in December. As well as a lovely festive meal, they had prize bingo and a free raffle, many kindly donated by local businesses.

Entertainment was then provided by Our Holy Redeemers Primary School Choir. The youngsters sang a number of popular Christmas carols, ensuring everyone was in a festive mood.

**Christmas Fayre** - The Centre's annual Christmas Fayre raised £450 for our 'Community Pot', which helps us to provide activities and events for the local community at Centre81. Staff from the Association sold tea, coffee, hot chocolate, hot dogs and delicious homemade soup.














# OUR PERFORMANCE IN FINANCE

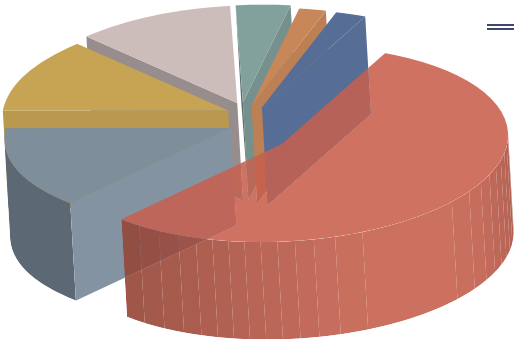
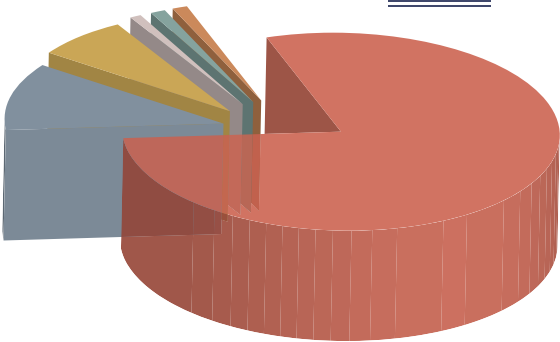
## KEY FINANCIAL RESULTS

- £3.86m received in total rental income with a 1.5 % rent increase applied in 2017/18. £343k of income was received for our other activities (wider role, factoring etc.).
- £50k was received in bank interest. Average rate of interest receivable was 0.7 % (2017: 1.2 %).
- £3.45m was spent providing housing services and maintaining the housing stock. £438k was spent on our other activities (wider role, factoring etc.).
- C. £558k was spent on Major Repairs in the year, including foyer refurbishments and the renewal of central heating systems, bathrooms and kitchens.
- £65k was paid in loan interest. Average rate of interest payable was 2.53 % (2017: 2.49 %).
- The Association processed 1 Right to Buy sale (no further applications after 31 July 2016) and 3 Shared Ownership buy-backs.
- The Association remains in a strong financial position with significant cash deposits available to fund its major repair investment programme over the next 30 years.

## INCOME AND EXPENDITURE

Income and expenditure associated with our housing stock for the financial year to 31 March 2018 is as follows:

Income from 2018 Accounts		£4,861,923	Expenditure from 2018 Accounts		£3,417,135
			Expenditure including Capitalised Major Repairs		£3,894,038
	Rents & Service Charges	79 %		Management Expenses	55 %
	Release of Grant Income	11 %		Major Repairs (Direct)	14 %
	Other Income	7 %		Routine Maintenance (Direct)	12 %
	Bank Interest Received	1 %		Other Activities	11 %
	CHA Power Surplus	1 %		Cyclical Maintenance (Direct)	4 %
	House Sales	1 %		Interest on Loans and Finance Charges	2 %
		<u>100 %</u>		Services	2 %
					<u>100 %</u>



## SUMMARY OF THE STATEMENT OF FINANCIAL POSITION

The Association's financial results to 31 March 2018 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 Statement of Finance Position (formerly called Balance Sheet) as at 31 March 2018.

ASSETS	£'000	£'000	Non-Accountants' Guide
<u>Non-Current Assets</u>			
Housing Properties:			
Gross cost less depreciation	27,758		The cost of all our houses
Other Non-Current Assets	<u>3,079</u>		Office premises/computers/furniture
		30,837	
Investments		353	CHA Power
<u>Current Assets</u>			
Receivables	224		Money owed to us from debtors
Bank/Cash	<u>7,629</u>		Money in the bank
	7,853		
Less: Current Liabilities	(1,247)		Money we owe to others (repayable in less than 1 year)
Net Current Assets		<u>6,606</u>	
Total Assets less Current Liabilities		37,796	
Less: Long Term Creditors		(4,037)	Money we owe to others - loans (repayable in more than 1 year)
Less: Deferred Grant Income		<u>(15,404)</u>	Grants received towards the cost of our flats/houses
<b>NET ASSETS</b>		<b><u>18,355</u></b>	
Funded by:			
Revenue Reserves		<u>18,355</u>	Money set aside to pay for future major repairs and property improvements
<b>TOTAL EQUITY</b>		<b><u>18,355</u></b>	



## OUR PERFORMANCE IN FINANCE (CONT)

### HOW EACH £1 OF INCOME WAS SPENT (INCL. TENANTS' RENT)

	2017/2018	2016/2017
Direct costs:		
Major repairs	£0.12	£0.18
Routine repairs	£0.12	£0.12
Cyclical repairs	£0.04	£0.05
Services	£0.02	<u>£0.02</u>
Total Direct Maintenance Costs	£0.30	£0.37
Other costs:		
Staff salaries	£0.23	£0.22
Office overheads	£0.07	£0.07
Interest on loans	£0.02	£0.03
Other activities*	£0.08	£0.08
Property insurance	£0.02	£0.02
General expenses	£0.02	£0.02
Bad debts/voids	£0.00	£0.01
Surplus back into reserves**	£0.26	£0.18
Total direct other costs	£0.70	£0.63
<b>TOTAL</b>	<b>£1.00</b>	<b>£1.00</b>

\* Tenant Participation/Wider Role/Development

\*\* To fund investment programme

Some of our  
Finance &  
Admin Team



# OUR PERFORMANCE IN MAINTENANCE 1 APRIL 2017 - 31 MARCH 2018

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 are as follows:

<b>REACTIVE REPAIRS</b> - Repairs which tenants report to us	2017/2018	2016/2017
Number of reactive repairs (excluding emergency repairs)	2,855	3,540
Number of reactive repairs completed right first time	2,279	3,437
Percentage of reactive repairs completed right first time	79.82%	95.8%
Average length of time to complete a reactive repair	3.69 days	5.33 days
Number of repairs appointments made	356	1,171
Percentage of appointments kept	94.1%	92.1%

<b>VOID REPAIRS</b> - Repairs to empty properties before they are re-let	2017/2018	2016/2017
Number of void repairs	495	722
Percentage of void repairs completed within target	92.32%	100%

<b>EMERGENCY REPAIRS</b> - Repairs necessary to prevent serious damage to the building, danger to health, risk to safety etc.	2017/2018	2016/2017
Number of emergency repairs	419	288
Percentage of emergency repairs completed within target (4 hours)	94%	100%
Average length of time to complete emergency repairs	2.48hrs	1.64 hrs

<b>CYCLICAL REPAIRS</b> - Repairs programmed at regular intervals	2017/2018	2016/2017
Number of cyclical repairs	161	453
Percentage of cyclical repairs completed within target	91.53%	100%



# OUR PERFORMANCE IN MAINTENANCE (CONT)

## MAINTENANCE SPEND A breakdown of our maintenance spend is:

Repair Type	Description	Spend
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£415,605
Cyclical repairs	This included gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£163,854
Major repairs (contracts)	Includes all planned major repair programmes.	£476,903
Major repairs (ad-hoc)	Includes all non-scheduled premature failures and empty property major repairs.	£80,966
Service costs	Communal electricity, landscape maintenance and caretaker costs. A portion of which is covered through the rent / factoring charges with the remaining costs allocated to routine maintenance	£126,108
TOTAL		£1,263,436

## MAJOR REPAIRS

Over £477k was spent on Major Repairs contracts in the year, including the renewal of close doors, kitchens, bathrooms, foyer refurbishments and structural repairs, as follows:

- 91 boiler upgrades at our tenemental stock, Alexander Street, Kilbowie Road, Whitecrook Street totalling £125,676.
- Foyer refurbishment at Erskine View, Castle View and Lennox View commenced and will be completed in the coming financial year along with the remaining blocks.
- Structural repairs at our multi storey flats completed.

## MEDICAL ADAPTATIONS

During the year we carried out 24 medical adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured £29,000 grant funding from the Scottish Government to fund these installations.



### EESHS PROGRESS

An Energy Efficiency Standard for Social Housing (EESHS) has been set to ensure social landlords like us provide warmer, more energy-efficient homes for our tenants. We are working towards achieving these ratings by the first milestone in 2020.

	2017/2018	2016/2017
Number of properties in ownership	1,095	1,075
Percentage which achieve the EESHS rating	79.5%	63.8%

### GAS MANAGEMENT

Tenant safety is paramount. 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. One property was not carried out due to a “no access” during heavy snow storms in March of this year.

	2017/2018	2016/2017
Number of gas services due	560	543
Completed within timescale	99.82%	99.8%



Some of our  
Maintenance  
Team



# OUR PERFORMANCE IN HOUSING MANAGEMENT



The table below shows our performance in various Housing Management functions, as reported to the Scottish Housing Regulator through the Annual Return on the Charter (ARC). Unfortunately, some of our performance had deteriorated. For example, our gross arrears (below) have risen for a variety of reasons including Housing Benefit suspensions and higher arrears but we are working hard to improve this performance going forward. We always endeavour to 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 2018	Target to 31 March 2018	Within Target	Performance at 31 March 2017
Maximum rent loss on vacant properties	0.33 % of annual rental income	0.8 % of annual rental income	Y	0.44 % of annual rental income
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	1.80 %	1.25 %	N	1.1 %
Gross arrears (non-technical* and former tenant)	3.59 %	2.5 %	N	2.76 %
Number of calendar days to let a property	15.4 calendar days	15 calendar days	N	18.9 calendar days
Processing of housing application forms	6.6 calendar days	10 calendar days	Y	7.6 calendar days
Investigating neighbour complaints: Category A (Extreme) Category B (Serious) Category C (Dispute)	0 received 100 % within timescale (11) 100 % within timescale (39)	1 working day 5 working days 15 working days	Y	0 received 100 % within timescale (8) 100 % within timescale (27)

\* Non-technical arrears are arrears that are due to non-payment of rent and do not include any arrears due to late payment of housing benefit

## ADDITIONAL INFORMATION

- We received c. £3.69m in rent this year (excluding shared ownership rental income)
- We have 833 housing applicants on our waiting list
- We served 1 Notice of Proceedings in the year for anti-social behaviour (ASB)
- We unfortunately had to evict 7 tenants for arrears
- 7.85 % (86) of our tenants have arrears of 1 month or more
- 2.10 % (23) of our tenants have arrears of 3 months or more
- We referred 49 tenants for money advice/to health agencies
- We referred 21 tenants to the Homeless Support team in the year



## Breakdown of our 116 lets 2017/2018

By list		By area		By new tenant employment status		By new tenant age		By Ethnic Origin	
Homeless	57	Central	59	Employed	68	16-17	1	White Scottish	111
Existing housing list	49	Radnor Park	36	Unemployed	31	18-29	41	White other British	1
Transfer	9	Whitecrook	11	Retired	7	30-49	35	Polish	3
Other	1	Linnvale	7	Long term sick	6	50-59	26	Other Asian	1
		Drumry	3	Student	4	60+	13		
	116		116		116		116		116

By points category	
Homeless	59
Overcrowding	24
Medical need	10
Sharing amenities	9
Transfer	7
Underoccupancy	6
Child in multi storey flat	1
	116

The Housing (Scotland) Act 2001 states we should be giving reasonable preference to persons:

- who are occupying houses which do not meet the tolerable standard or
- who are overcrowded or
- who have large families or
- who are living in unsatisfactory housing conditions and
- who are homeless

The table on the left shows we are complying with legislation by rehousing those in the most housing need.

Some of  
our Housing  
Management  
Team





## COMPLAINTS INFORMATION

The Association is committed to providing high-quality customer services. We value complaints and use information from them to help us improve our services. The following tables outline our complaints information for the year.

ALL COMPLAINTS	1ST STAGE		2ND STAGE	
	Number		Number	
Brought forward from 2016/2017	1		0	
Equalities related issues	2		0	
Other issues	64		7	
Total number of complaints	67		7	
	Number	% age	Number	% age
Responded to in full	67	100 %	7	100 %
Upheld	46	68.7 %	6	86 %
Responded within SPSO timescales	67	100 %	7	100 %

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

COMPLAINTS - OTHER	1ST STAGE		2ND STAGE	
	Number	% age	Number	% age
Total number of complaints received	65	N/A	7	N/A
Total number responded to in full	65	100 %	7	100 %
Complaints upheld by landlord	45	69.2 %	5	71 %
Responded within SPSO timescales	65	100 %	7	100 %

## SERVICE IMPROVEMENTS

Some service improvements we made during the year as a direct result of complaints received by the Association:

- Improved communication with tenants during major repairs
- Estate Management letters amended
- Staff reminded of information response times
- Improved communication with tenants
- Staff update on repair classifications
- Change to credit refund procedures
- Contractors will increase parts operatives carry as standard
- Staff must use out of office notifications on emails
- New leaflets and procedures updated

## DEFINITIONS

- **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 (Investigation) - within 20 working days

# STAFF TRAINING & DEVELOPMENT

Investing in our people makes good business sense and ultimately leads to our tenants and other customers receiving the best possible service. We thank staff for their commitment to continuous improvement through training and development. We currently hold the Investor in People Gold Accreditation, the Investors in Young People Gold award for Good Practice and is proud to be an officially recognised Living Wage employer since 2016.

## HOUSING MANAGEMENT

- CIH Level 3 Certificate in Housing Practice
- Rent setting and affordability guidance
- De-escalating aggression
- Tenancy sustainment
- Notice of Proceedings Seminar
- Customer Service

## FINANCE & ADMIN

- AAT Diploma in Accounting
- CIH Level 4 qualification
- CIH Level 3 qualification
- SFHA Finance & IT Conference
- SFHA Factoring Conference
- SFHA Procurement Conference
- Customer Service

## WIDER ROLE, COMMUNICATION AND DEVELOPMENT

- SFHA Annual Conference
- EVH Senior Officer Conference
- GWSF Annual Conference
- SFHA Communications Conference
- Tenancy Sustainment

## MAINTENANCE

- CIH Level 2 Certificate in Housing Practice
- HND Construction Management
- City & Guilds Module – Roofs & Foundations
- SFHA Property Repairs & Asset Management Conference
- SFHA Procurement Conference
- EVH Health & Safety Conference
- H&S Administrator: Roles & Responsibilities
- Display Screen Equipment Assessments
- Energy Efficiency
- Electrical Safety Awareness

## FULL STAFF TEAM

- Investors in People
- Fire & Manual Handling Training
- Business Planning Day
- Data Protection/GDPR
- Complaints Handling
- Housing (Scotland) Act update

Some of our Centre81 staff & our Communications Officer



# OUR COMPLIMENTS

1 APRIL 2017 - 31 MARCH 2018

*With thanks for all your help and being so kind. The offer of my house through the homeless referral has changed my life and I am really happy.*

*Applicant, April 2017*

*Thank you to the Housing Assistant for all the help she gave me and for refunding my overpayment of rent. I want to thank all staff at CHA for the good service they provide.*

*Applicant, May 2017*

*Thank you to the brilliant reception and maintenance staff and plumbing contractor for the repairs to my mother's property today.*

*Son of Tenant, June 2017*

*Thank you to all of you and to the Council's occupational therapist for the social work adaptation in my bathroom.*

*Tenant, June 2017*

*I am delighted with the work the contractor carried out in my property. The contractor was brilliant and I'm happy with the finished repair.*

*Tenant, August 2017*

*We are so pleased with our tenancy. We appreciate how you take care of our property and the tenants.*

*Tenant, September 2017*

*I must compliment the Association on all the work you do for your tenants, especially the bulk uplift at the multi-storeys and the efficient way you deal with everything.*

*Tenant, October 2017*

*Thank you for being really helpful and kind when dealing with my rent. I could not be with a better housing association.*

*Tenant, December 2017*

*I am happy with how fast my repair was carried out. I'd like to give credit to the Maintenance Assistant for providing a great service and to the maintenance department.*

*Tenant, December 2017*

*Well done on the terrific job the caretakers have done gritting and clearing the ice and the snow during the recent bad weather.*

*Tenant, January 2018*

*I must say a big thank you to CHA, at a time the big power companies are putting up their prices, CHA is not raising their heating or hot water charges for the next year.*

*Tenant, March 2018*

*Thank you to the reception staff and maintenance team for your prompt service when I was locked out this morning. I want to let all staff know I really appreciate the service I have received from the Association.*

*Tenant, March 2018*

These are just some of the compliments received by us from tenants and other customers throughout the year. We thank them for taking the time to contact us.



## Memberships

Scottish Federation of Housing Associations (SFHA)

Chartered Institute of Housing Scotland (CIH)

Employers in Voluntary Housing (EVH)

Tenant Participation Advisory Service (TPAS)

Homeswapper

SHARE

Scotland's Housing Network (SHN)

Glasgow & West of Scotland Forum (GWSF)

Scotland Excel

Scottish Procurement Alliance

## Registrations

OSCR (Scottish Charity No. SC033962)

Scottish Housing Regulator (No. HAL 86)

Scottish Government as a Property Factor (No. PF000231)

Industrial and Provident Societies/FCA (No. 2191RS)

Information Commissioner's Office Scotland

## Accreditations

Investors in People (Scotland)



Investors in Young People



Disability Confident



Living Wage Foundation



## Solicitors & Auditors

### Solicitors

Boyle Shaughnessy  
94 Hope Street  
GLASGOW G2 6QB

Brechin Tindal Oatts  
48 St. Vincent Street  
GLASGOW G2 5HS

TC Young  
7 West George Street  
GLASGOW G2 1BA

### External Auditors

Alexander Sloan  
180 St Vincent Street  
GLASGOW G2 5SG

### Internal Auditors

Wylie & Bisset LLP  
168 Bath Street  
GLASGOW G2 4TP

## Centre81 Funders

With special thanks to our Centre81 funders and partners, as without their support, we would not have been able to deliver worthwhile activities and services for the benefit of our community. Particular thanks to Community Links Scotland for their valuable assistance in securing funding.



EUROPE & SCOTLAND  
European Social Fund  
Investing in a Smart, Sustainable and Inclusive Future





Lynette Lees, Finance Manager, Sharon Keenan, Chief Executive, Joe Farrell, Housing Manager

**Chief Executive**

Sharon Keenan

**Communication & Wider Role**

Sinéad Boyle  
**Communications Officer**

**Centre81**

Ali Mailey  
**Centre Administrator (PT)**

Michael McLaughlin  
**Digital Connector**



Alan Karas  
**Community Connector**



Andrew Babb & James McKay  
**Caretakers**

Jean Edmonds  
**Clerical Officer (PT)**

**Housing Management**

Joe Farrell  
**Housing Manager**

Catherine Banks  
**Housing Officer**

Stacy Shaw  
**Housing Officer (PT)**

Fiona Campbell  
**Housing Assistant (PT)/  
Housing Officer (PT)**

Joan Craig  
**Housing Assistant**

Lynne McKenzie  
**Housing Assistant (P/T)**

Margaret McKeitch  
**Clerical Assistant**

Calum Adams  
**Estate Caretaker**

**Maintenance**

Alison Macfarlane  
**Maintenance Manager**

George Stevenson & Jack Devlin  
**Maintenance Officers**

Sam Joyce  
Ali Mailey  
**Maintenance Assistants (P/T)**

Chato Chilambwe  
**Maintenance Assistant**

Rae Carruthers  
**Maintenance Trainee**

Jim Inglis, Donnie McDonald & Charlie Kane  
**Caretakers**

**Finance & Administration**

Lynette Lees  
**Finance Manager**

Fiona White  
**Finance Officer**

Heather MacLeod  
**Finance Assistant (PT)**

Janet Dunphy  
**Senior Admin Assistant**

Ali Mailey  
**Senior Admin Assistant (PT)**

Fanica Baciuc  
**Admin Assistant (PT)**

Drew McDougall  
**Clerical Assistant**

Gemma Connell  
**Finance & Admin Trainee**

Ann Doris & Margaret Allan  
**Office Cleaners**

**EQUAL OPPORTUNITIES MONITORING** We had 6 vacancies during the year. We monitor the ethnic origins and disability details of our job applicants. We also monitor the ethnic origins and disability details of our staff, Management Committee, housing applicants and new tenants and report these details annually to the Scottish Housing Regulator to ensure access and opportunity for all.

Some of our Management Committee



Tom McCormack, Chairperson



## Management Committee

Tom McCormack  
Chairperson

Kimberley Tennant  
Vice Chairperson

Paul Shiach  
Secretary

Chris Morgan  
Treasurer

John Hillhouse  
Patricia Betty  
Catherine McGarrity  
Nikki Robertson  
Joe O'Donnell  
John Calderwood

### Co-opted members:

Doris Smith  
Grace Daly  
Cllr John Mooney  
Cllr Marie McNair

***“Offering our community more than a home”***

## Our Core Values:

**Respectful** we will treat all our customers with courtesy and respect.

**Accountable** we will be open, honest and approachable and act with the highest integrity at all times.

**Responsive & Informative** we will listen, respond and inform through effective and timely communication.

**Professional** we will ensure we have the appropriate skills and strive for excellence in all aspects of our service.








## OUR USUAL OPENING HOURS:

Monday to Thursday 9.00am to 5.00pm  
Friday 9.00am to 4.00pm

We close on the first Wednesday of each month until 2pm for staff training.

Please recycle this annual report. 

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 social media pages or website at [clydebank-ha.org.uk](http://clydebank-ha.org.uk).

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