



welcome
to our 34th annual
report

Incorporating our Performance Report for Customers 2018/2019
See pages 17-23



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At a Glance

at 31/03/19

1,122
homes for rent

Providing homes in Clydebank since **1985**

Low engagement with the Scottish Housing Regulator

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

£4.18m
in rental income

93% of tenants satisfied with our overall service

Factor to **600⁺**
owner occupiers
forty two shared ownership properties

772 waiting list applicants

32 staff*
*full time equivalent

138 new tenants welcomed in the year

24 new build



KIMBERLEY TENNANT,
CHAIRPERSON
JUNE 2019

During the year, our Management Committee and staff have been focussing on the key risks facing the organisation and we again continue to both address the challenges and attempt to limit the impact of welfare reform. The full roll out of Universal Credit in West Dunbartonshire in November 2018 has meant that significant effort and resources continue to be spent on tackling current and former tenant rent arrears and supporting our tenants as much as possible in the process.

Furthermore, in recognition of the financial difficulties many of our tenants are experiencing, we have again concentrated on providing as much assistance as possible through our welfare rights service delivered by Clydebank Independent Resource Centre. A further £694,000 of regenerated income was secured last year 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 Housing Association tenants and residents, have benefitted from for a number of years.

Now on to physical regeneration..... Our 44 units at Graham Avenue completed in July 2018 and now we are working hard to deliver a further 37 social rented properties on the prestigious Queens Quay site in partnership with Cube Housing Association and West Dunbartonshire Council.

We have also purchased the St. Cuthbert's Church site in Linnvale and are currently exploring development potential for the site.

With over 700 applicants on our waiting list and the Scottish Government's commitment to provide 35,000 affordable housing in this parliamentary period, I am also pleased to re-affirm the Association's pledge to increase the number and diversity of our stock through further development activity.

Our Wider Role



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 19) 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.



Clydebank Social Economy Centre (SEC)

We own and manage Clydebank SEC which opened in 2005. The 5,000ft² building offers quality, inclusive accommodation for social economy, voluntary sector and community businesses.

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 several housing associations.

Our Highlights

Carbon Management Strategy



On 1 April 2018 we launched our Carbon Management Strategy. We plan to achieve a 5-year carbon reduction target of 15% (based on 2016 consumption) and a cumulative saving of over £18,000 by implementing carbon reduction projects.



Residents Stay Warm as Price Frozen



From 1 April 2018, it marked the second year that CHA Power residential customers did not have their prices increased, meaning their fixed monthly price of £51.78 (incl. VAT) for unlimited heat and hot water continues.



Spring Open Day at Centre81



Our Spring Open Day Saturday 5th May at the Centre81 was a great success. We held free classes and taster sessions of IT, Healthy Eating, Yoga, Tai Chi, Kids sports, garden workshops, Dr Bike Cycle Maintenance to showcase some of the fantastic things we do at Centre81.



New Mission Statement

"Offering our community more than a home"

After significant business planning sessions with our staff, Management Committee and residents group we took the opportunity to update our mission statement to "Offering our community more than a home".

Annual General Meeting and Social Event



Our 33rd AGM and Social Event was held at Centre81, Whitecrock, on 28 June 2018. 34 (21.3%) of our shareholders attended and heard what we had achieved during the year, our plans for the year ahead and the Association's annual accounts were presented.

Charter Report focus groups



We held two informative focus groups with tenants in order that we can be assured that we are publishing the information tenants want to see in our charter report.

Our charter report for 2018/2019 is contained in pages 17-23.

Climate Challenge Fund (CCF)



We were successful in securing £173,000 of CCF for our Growing Spaces, Growing Skills Project which aims to develop a holistic approach to carbon management within Clydebank, ensuring residents are able to address carbon emissions across all aspects of their lives. MSP Gil Paterson opened the new growing space developed as part of the project.



Centre81 Celebrated 10 Years in Community



Centre81 turned 10. Since opening in 2008 our achievements have been many thanks to the support of our partners and funders which include the Scottish Government, The Big Lottery and Children in Need.

Apprenticeship Success



In the Scottish Government's Year of Young People 2018, we were delighted to have our Modern Apprentice, Gemma Connell, be part of the winning team in the Scottish Federation of Housing Association's Apprentice Challenge and win the West Dunbartonshire's Youth Alliance Employability Award. Centre81 also hosted an event to celebrate Year of Young People with over 100 people attending.



year of young people
bliadhna na h-òigridh
2018

Long Service Award



Paul Shiach celebrated 10 years of service on our Management Committee. Paul was a founding member of Clydebank Housing Association back in 1984.

Summer Holiday Programme at Centre81



Our Centre81 Summer Programme was held over eleven two hour sessions. Over 80 children and young people participated in a variety of different art & crafts and multi sports sessions. The programme was a huge success.

Investors in People - Gold Achieved



We again achieved the prestigious Investors in People Gold Accreditation. It represents a true commitment to employees and demonstrates a solid foundation of good practice which remains challenging and aspirational for many organisations.



INVESTORS
IN PEOPLE | Gold

Our Highlights

Allocations Policy Review



As remaining parts of the Housing (Scotland) Act 2014 were rolled out, we held 3 focus groups with tenants and applicants to review our Allocations Policy.

Connecting Clydebank at Centre81



The Association ran a highly successful Aspiring Communities Project which included tenant home visits to discuss broadband needs, providing reconditioned IT equipment, digital classes and service provision at Centre81 amongst others.



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

Tenant Panel Report



Our Tenant Panel spent a great deal of time reviewing our Void Property and Allocations procedures and reported their findings directly to our Management Committee in December.

tenant panel →
clydebank housing association's critical friend

Welfare Rights Service



We continue to provide a welfare rights service delivered by Clydebank Independent Resource Centre. A further £694,000 of regenerated income was secured in the year for our tenants and other customers as a direct result of the service.



84 New Homes in Clydebank Officially Opened



On 31 July Minister for Local Government, Housing and Planning, Kevin Stewart, officially opened our new social housing development of 44 one and two-bedroom flats built by AS Homes on the site of the former La Scala Cinema on Graham Avenue. Mr Stewart also opened West Dunbartonshire Council's development of 40 homes.

The Minister met with our tenant, Miss McGonagle, who benefitted significantly by a life changing move into a 2-bedroom wheelchair-adapted property.



Training event held for contractors



In November we hosted a free procurement training event, at Centre81, for local maintenance contractors, in partnership with West Dunbartonshire Council and the Supplier Development Programme, to allow them to access contract opportunities through the Public Contracts Scotland.



Radnor Park Bathrooms & Foyers



The bathroom contract at Radnor Park was completed with 212 bathrooms and 92 level access trays installed over 2 phases. Of 82 satisfaction surveys received, 87 % were very or fairly satisfied with the improvement. The foyer upgrades to all seven blocks at Radnor Park were also completed.

Rent Increase Drop-In



Tenants got the opportunity to discuss the proposed rent increase options at a drop-in session held in January. The feedback from the session, along with 162 tenant/sharing owner responses were presented to our Management Committee for consideration when a 3 % rent increase was agreed for 2019/2020.

Success for Committee Member



Well done to Catherine McGarrity, Vice Chairperson, who successfully completed a formal Governance qualification including customised units such as contributing effectively to Governing Board Meetings and working to achieve good governance of the Housing Association.

Electric Vehicle Charging Points



We were successful in securing £40k of funding from the Energy Saving Trust for the supply and installation of 6 electric charging points at our main office and at two of our housing developments. This helps to support the delivery of our Carbon Management Strategy.



Former St Cuthbert's Church



We secured Housing Grant to purchase this Linnvale site with a view to building a mixture of 20-25 low rise family and flatted housing units.



Scottish Government
Riaghaltas na h-Alba
gov.scot

KEY FINANCIAL RESULTS

- £4.18m received in total rental income with a 3.5% rent increase applied in 2018/19. £466k of income was received for our other activities (wider role, factoring etc.).
- £46k was received in bank interest. Average rate of interest receivable was 0.6% (2018: 0.7%).
- £5.21m was spent providing housing services and maintaining the housing stock. £546k was spent on our other activities (wider role, factoring etc.).
- 59p of every £1.00 of your rent received was spent on direct maintenance costs.
- Almost £1.9m was spent on Major Repairs in the year, including foyer refurbishments, the renewal of bathrooms, electric rewiring and external wall insulation.
- £97k was paid in loan interest. Average rate of interest payable was 2.70% (2018: 2.53%).
- The Association purchased 1 shared ownership property, 1 property through Mortgage to Rent and 1 open market property where the owners were facing financial difficulties and thereafter were able to remain in their properties under standard Scottish Secure Tenancy Agreements.
- 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.

INCOME AND EXPENDITURE

Income and expenditure associated with our housing stock for the financial year to 31 March 2019 is as follows:

Income from 2019 Accounts **£5,276,205**

Expenditure from 2019 Accounts

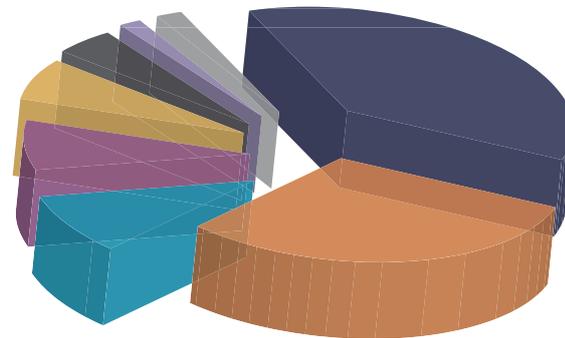
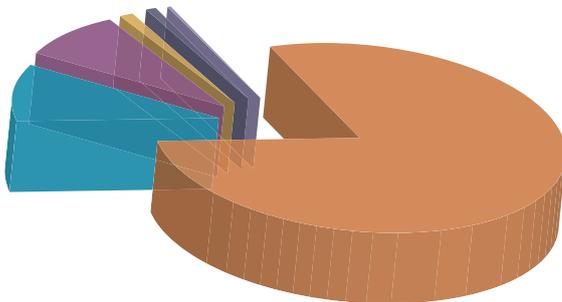
£4,390,264

Expenditure including Capitalised Major Repairs

£6,192,064

■ Rents & Service Charges	78.9%
■ Release of Grant Income	10.2%
■ Other Income	8.8%
■ House Sales	1.0%
■ Bank Interest Received	0.9%
■ CHA Power Surplus	0.2%
	<u>100%</u>

■ Management Expenses	37.4%
■ Major Repairs (Direct)	30.7%
■ Other Activities	8.8%
■ Routine Maintenance (Direct)	7.8%
■ Pension Adjustments	7.1%
■ Cyclical Maintenance (Direct)	4.5%
■ Interest on Loans and Finance Charges	1.9%
■ Services	1.8%
	<u>100%</u>



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



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

	2018/2019	2017/2018
Direct costs:		
Major Repairs	£0.40	£0.12
Routine Maintenance	£0.11	£0.12
Cyclical Maintenance	£0.06	£0.04
Services	£0.02	£0.02
Total Direct Maintenance Costs	£0.59	£0.30
Staff salaries	£0.22	£0.23
Office overheads	£0.06	£0.07
Interest on loans	£0.03	£0.02
Other Activities*	£0.10	£0.08
Property Insurance	£0.02	£0.02
General Expenses	£0.02	£0.02
Bad debts/voids	£0.01	£0.00
(Taken from)/Put into reserves	(£0.05)	£0.26
TOTAL	£1.00	£1.00

SUMMARY OF THE STATEMENT OF FINANCIAL POSITION

The Association's financial results to 31 March 2019 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 2019.

ASSETS	£'000	£'000	Non-Accountants' Guide
Non-Current Assets			
Housing Properties:			
Gross cost less depreciation	29,230		The cost of all our houses
Other Non-Current Assets	<u>3,006</u>		Office premises/computers/furniture
		32,236	
Investments		366	CHA Power
Current Assets			
Receivables	672		Money owed to us from debtors
Bank/Cash	<u>7,396</u>		Money in the bank
	8,068		
Less: Current Liabilities	(1,542)		Money we owe to others (repayable in less than 1 year)
Net Current Assets		<u>6,526</u>	
Total Assets less Current Liabilities		39,128	
Less: Long Term Creditors		(3,779)	Money we owe to others - loans (repayable in more than 1 year)
Less: Deferred Grant Income		(15,242)	Grants received towards the cost of our flats/houses
Less: Pensions Provision		<u>(866)</u>	Amount provided for pension costs
NET ASSETS		<u>19,241</u>	
Funded by:			
Revenue Reserves		20,107	Money set aside to pay for future major repairs and property improvements
Pension Reserves		<u>(866)</u>	Money set aside to pay for pensions
TOTAL EQUITY		<u>19,241</u>	

Some of our Finance & Corporate Services Team



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:

REACTIVE REPAIRS - Repairs which tenants report to us	2018/2019	2017/2018
Number of reactive repairs (excluding emergency repairs)	2,830	2,855
Number of reactive repairs completed right first time	2,702	2,279
Percentage of reactive repairs completed right first time	95.47%	79.82%
Average length of time to complete a reactive repair	3.38 days	3.69 days

We previously reported on our performance in keeping repairs appointments. We no longer operate a repairs appointment service.

VOID REPAIRS - Repairs to empty properties before they are re-let	2018/2019	2017/2018
Number of void repairs	616	495
Percentage of void repairs completed within target	91.40%	92.32%

EMERGENCY REPAIRS - Repairs necessary to prevent serious damage to the building, danger to health, risk to safety etc.	2018/2019	2017/2018
Number of emergency repairs	444	419
Percentage of emergency repairs completed within target (4 hours)	97.75%	94%
Average length of time to complete emergency repairs	2.40 hours	2.48 hours

CYCLICAL REPAIRS - Repairs programmed at regular intervals	2018/2019	2017/2018
Number of cyclical repairs	292	161
Percentage of cyclical repairs completed within target	95.89%	91.53%

MAINTENANCE SPEND A breakdown of our maintenance spend is:

Repair Type	Description	2018/2019	2017/2018
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£448,103	£415,605
Cyclical repairs	This included gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£277,022	£163,854
Major repairs (contracts)	Includes all planned major repair programmes.	£1,801,800	£476,903
Major repairs (ad-hoc)	Includes all non-scheduled premature failures and empty property major repairs.	£97,243	£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	£143,963	£126,108
TOTAL		£2,768,131	£1,263,436

MEDICAL ADAPTATIONS

During the year we carried out 71 medical adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured £42,000 grant funding from the Scottish Government to fund these installations.

MAJOR REPAIRS

Over £1.8 million was spent on Major Repairs contracts in the year, including bathroom renewals, foyer refurbishments and external wall insulation, as follows:

- 348 bathroom renewals at our multi-storey flats in Radnor Park.
- Foyer refurbishment at Lomond, Lusset, Leven and Cowal View (pictured right).
- Rewiring works at 24 properties in Linnvale and the Bannerman Estate.
- External wall insulation at 37 properties in Linnvale (pictured right).
- Boiler replacements at 29 Glasgow Road/Hume Street properties.



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.

	2018/2019	2017/2018
Number of properties in ownership	1,122	1,095
Percentage which achieve the EESHS rating	89.8%	79.5%

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. We failed on 3 occasions in the year. Our Management Committee noted the reasons for these failures and are aware that procedures had been updated to ensure that the 3 different scenarios would not result in failures going forward.

	2018/2019	2017/2018
Number of gas services due	588	560
Completed within timescale	99.49%	99.82%



Some of our Maintenance Team

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 2019	Target to 31 March 2019	Within Target	Performance at 31 March 2018
Maximum rent loss on vacant properties	0.43 % of annual rental income	0.8 % of annual rental income	Y	0.33 % of annual rental income
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	2.06 %	1.75 %	N	1.8 %
Gross arrears (non-technical* and former tenant)	3.84 %	3.5 %	N	3.59 %
Number of calendar days to let a property	15.05 calendar days	15 calendar days	N	15.4 calendar days
Processing of housing application forms	7.6 calendar days	10 calendar days	Y	6.6 calendar days
Conclusion of neighbour complaints:				
Category A (Extreme)	0 received	1 working day	n/a	0 received
Category B (Serious)	100 % within timescale (4)	5 working days	Y	100 % within timescale (11)
Category C (Dispute)	88 % within timescale (48)	15 working days	N	100 % within timescale (39)

* 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. £4.08m in rent this year (excluding shared ownership rental income)
- We have 772 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
- 8.47 % (95) of our tenants have arrears of 1 month or more
- 2.50 % (28) of our tenants have arrears of 3 months or more
- We referred 24 tenants for money advice or to health agencies
- We referred 20 tenants to the Homeless Support team in the year

NEW BUILD PROPERTIES - LA SCALA APARTMENTS

We were delighted that the remaining 24 flats from our 44-unit development were completed in the year providing much needed accommodation for those on our waiting list.

The £5.1m design and build contract in partnership with AS Homes (Scotland) Ltd was made possible with funding of £3.168m from the Scottish Government's Affordable Housing Programme, together with £2m private finance from CAF Bank. One of our main priorities for 2018/2019 was to seek out development and funding opportunities to increase our stock.



BREAKDOWN OF OUR 138 LETS 2018/2019

By list		By area		By new tenant employment status		By new tenant age		By Ethnic Origin	
Homeless	63	Central	75	Employed	69	16-17	1	White Scottish	126
Existing housing list	65	Radnor Park	42	Unemployed	46	18-29	41	Polish	5
Transfer	6	Whitcroft	12	Long term sick	15	30-49	53	African	3
Other	4	Linnvale	9	Retired	6	50-59	21	Arab	3
		Drumry	0	Student	2	60+	22	Mixed	1
	138		138		138		138		138

By points category	
Homeless	65
Overcrowding	32
Medical need	17
Sharing amenities	10
Underoccupancy	10
Support	3
Exceptional circumstances	1
	138

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.



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	
Equalities related issues	0		0	
Other issues	86		18	
Total number of complaints	86		18	
	Number	% age	Number	% age
Responded to in full	86	100 %	17*	94 %
Upheld	62	72.1 %	14	82 %
Responded within SPSO timescales	85	99 %	16	94 %

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

COMPLAINTS - OTHER	1ST STAGE		2ND STAGE	
	Number	% age	Number	% age
Total number of complaints received	86	N/A	18	N/A
Total number responded to in full	86	100 %	17*	100 %
Complaints upheld by landlord	62	72.1 %	14	82 %
Responded within SPSO timescales	85	99 %	16	94 %

* 1 complaint c/fwd to 2019/20 as not resolved at year-end

SERVICE IMPROVEMENTS

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

- Improved communication at pre-contract and during contract stage for major repairs
- Contractor reminded of target response times and service standards
- Financial assistance now available for rewiring contracts
- Staff reminded of customer care standards
- Defects procedure reviewed to ensure effective communication
- Major repairs procedures updated
- CHAP Procedures reviewed and improved
- Procedure for out of hours and emergency contacts changed
- Procedures reviewed for follow-up works
- Staff reminded to ensure target timescales are met and of end of tenancy procedures
- Procedures updated to highlight properties with multiple maintenance visits

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

Compliments

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.

I want to let all staff know that I really appreciate the service I have received from the Association.

The Radnor Park caretakers did a terrific job gritting and clearing the ice and the snow during the recent bad weather.

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

All the staff in CHA were approachable, kind, helpful and listened.

I want to thank the Housing Officer for contacting me to offer support and advice

I want to thank Maintenance and Reception for their prompt service this morning when I was locked out.

Keep going you are doing a good job and are to be commended for keeping improving.

MANAGEMENT TEAM

Sharon Keenan	Chief Executive Officer
Lynette Lees	Head of Finance & Corporate Services
Joe Farrell	Head of Housing Services
Fiona White	Finance & Corporate Services Manager
Alison Macfarlane	Housing Services Manager



FINANCE & CORPORATE SERVICES SECTION

Sinéad Boyle	Communications Officer
Craig Coleman	Finance Officer
Heather MacLeod	Finance Assistant (PT)
Janet Dunphy	Senior Admin Assistant
Fanica Baciu	Admin Assistant (PT)
Drew McDougall	Clerical Officer (PT)
Melanie Cameron	Clerical Officer (PT)
Ann Doris	Office Cleaner
Margaret Allan	Office Cleaner

FINANCE & CORPORATE SERVICES SECTION - CENTRE81 STAFF

Ali Mailey	Centre Administrator (PT)
Michael McLaughlin	Digital Connector (ACF Project)
Alan Karas	Community Connector (ACF Project)
Ryan Savage	Project Officer (CCF Project)
Donald Campbell	Gardener (CCF Project)
Brian Fraser	Bike Mechanic (CCF Project)
Jean Edmonds	Clerical Officer (PT)
Andrew Babb	Caretaker
James McKay	Caretaker

HOUSING SERVICES - MAINTENANCE

George Stevenson	Maintenance Officer
Jack Devlin	Maintenance Officer
Sam Joyce	Maintenance Assistant (PT)
Ali Mailey	Maintenance Assistant (PT)
Chato Chilambwe	Maintenance Assistant
Rae Carruthers	Clerical Assistant
Jim Inglis	Caretaker
Donnie McDonald	Caretaker
Charlie Kane	Caretaker

HOUSING SERVICES - HOUSING MANAGEMENT

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 (PT)
Margaret McKeith	Clerical Assistant
Alan Duckett	Estate Caretaker

EQUAL OPPORTUNITIES MONITORING We had 3 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.

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 are proud to be an officially recognised Living Wage employer since 2016.



Some of our Centre81 Team



Committee

at 31/03/19



MANAGEMENT COMMITTEE

- Kimberley Tennant
Chairperson
- Catherine McGarrity
Vice Chairperson
- Paul Shiach
Secretary
- John Hillhouse
- Patricia Betty
- Doris Smith
- Grace Daly
- Joe O'Donnell
- John Calderwood
- Co-opted members:**
- Cllr John Mooney
- Cllr Marie McNair



Our Core Values:

Respectful

Accountable

Professional

Responsive & Informative

Associates

at 31/03/19

SOLICITORS & AUDITORS

Solicitors

Blackadders
Standard Building
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

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





Performance Report for Customers

Welcome to Clydebank Housing Association's 6th annual Performance Report for Customers, the content and design of which is chosen by tenants.

The report contains some of the performance information that tenants felt was most important from all the information we are required to report to the Scottish Housing Regulator each year.

The Regulator asks for this to find out how we performed against the standards and outcomes they have set out in their Scottish Social Housing Charter. The Charter has 7 sections containing 16 outcomes and standards that apply to social landlords like ourselves. Only 14 apply to us as 2 are only applicable to Councils (Gypsy/Travellers and Homeless People).

We have included our previous 2 years' performance to help you see how we are getting on.

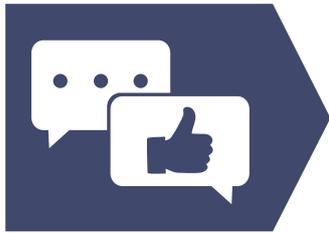
We have also included for reference, the Scottish average (from 187 housing associations/co-operatives and Councils), the performance of West Dunbartonshire Council and the average of the other 4 community based housing associations also operating in Clydebank.

We hope you find the content beneficial. We welcome your views and feedback on the content, style and format of the report. Please complete and return the enclosed survey form to help us improve.

© George Mahoney



Tenant satisfaction and communication



Tenants satisfied with the overall service provided by the landlord - 93.3%

Where does this figure come from?

The latest Tenants Satisfaction Survey (TSS) was conducted by an independent company in 2019. 40%

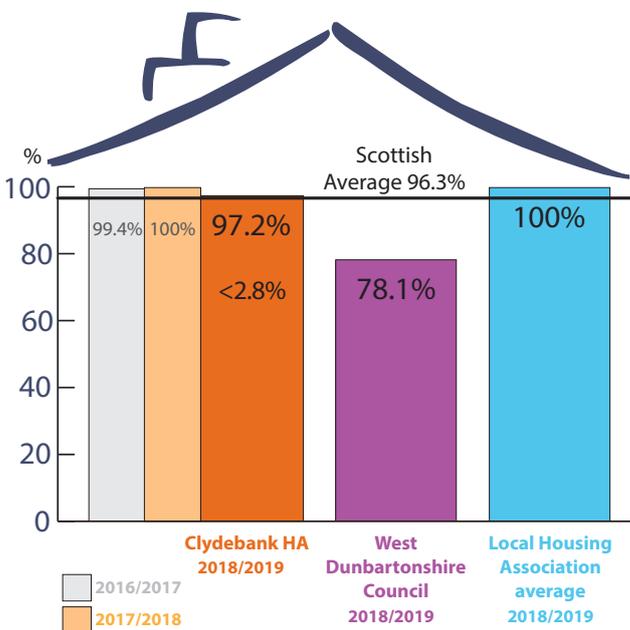
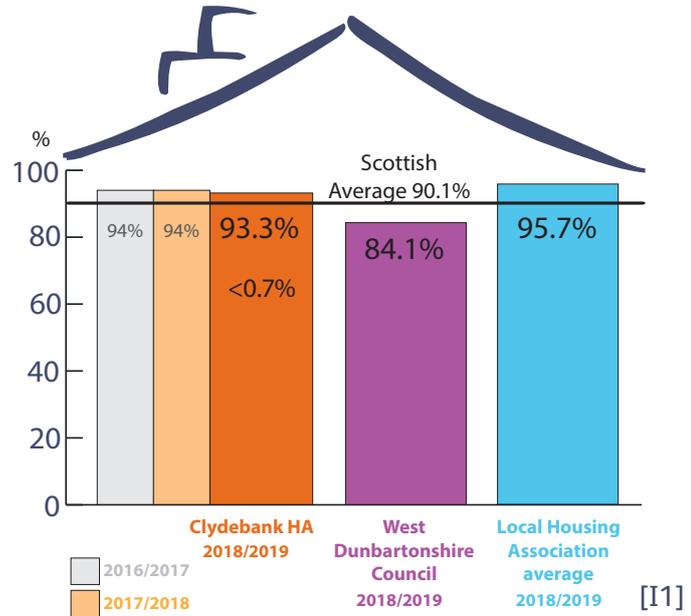
(450) of our tenants were surveyed and 93.3% (420) were very or fairly satisfied with our overall service.

Why is it important?

This is important as it shows us that, on the whole, we are providing services that you are satisfied with.

How can we improve?

We are working to address themes of dissatisfaction which arose during our Survey. Many improvements have been put in place and were reported in the September 2019 ChitChat newsletter.



Percentage of all complaints responded to in full - 97.2%

What does this mean?

We responded to 103 of 104 complaints in full. One complaint was received late in the year and was carried forward to 2018/2019.

Why is it important?

It is important to us that we quickly put right service failures, to your satisfaction. We value your complaints and learn from them to ensure you receive the standard of service you expect. In the year we upheld 77% of complaints.

What can we do next year?

We aim to continue to address your complaints in line with our complaints and other operational procedures and improve our performance through learning from complaints, staff training, monitoring contractor performance for example.



Percentage of all complaints responded to within Scottish Public Services Ombudsman timescales - 96.5%

What does this mean?

This shows the percentage of complaints we have resolved within the timescales

laid down in our complaints handling procedure. We responded to 101 of 103 complaints within these timescales.

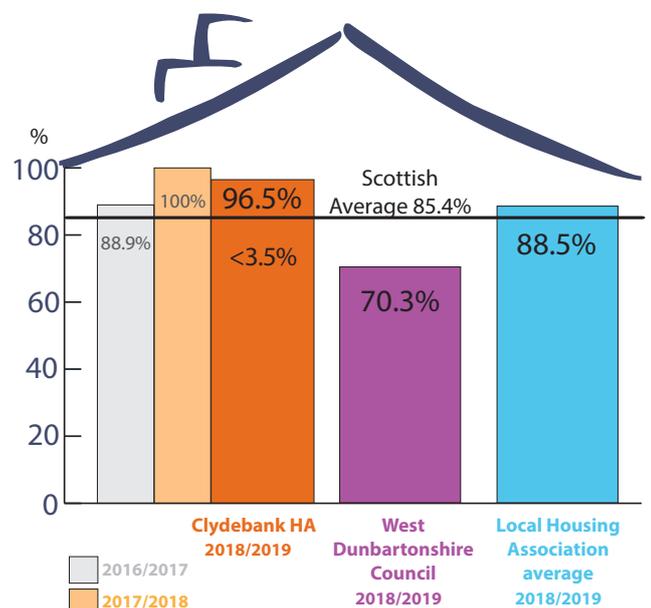
Why is it important?

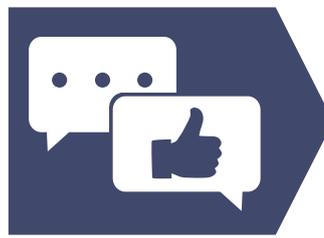
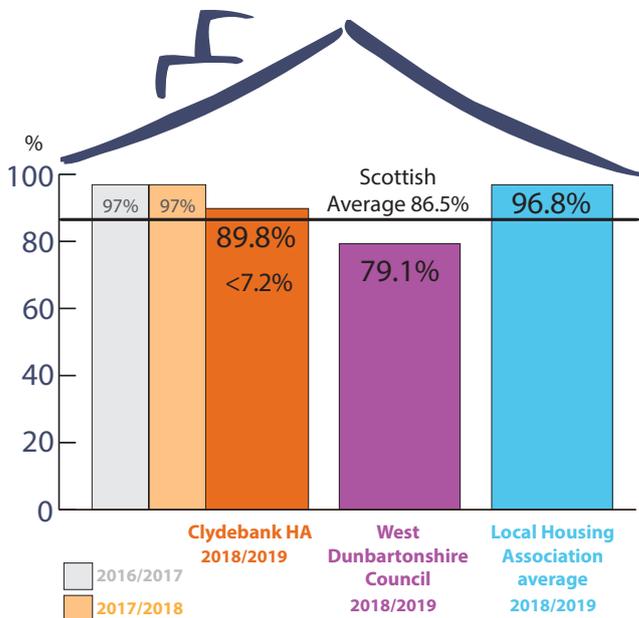
It is important to us that you know what to expect when you complain and we respond within the timescales as detailed in our complaints handling procedure.

What can we do next year?

We will learn from the 2 complaints which were outwith timescale.

We will prioritise complaints to ensure that timescales are met. We continue to monitor our complaints handling performance and take account of feedback from complainants via our surveys.





Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making - 89.8%

Where does this figure come from?
89.8% (404) of tenants surveyed (450) in our Tenant Satisfaction Survey were

satisfied with the different ways you can currently participate in and influence our decision making such as surveys, focus groups, consultation register, Tenant Panel etc.

Why is it important?

It is important to us that you get involved as we want to be delivering services that you have shaped and influenced.

How can we improve?

We are disappointed that this satisfaction has dropped. We will continue to offer you lots of opportunities to participate at a level that suits you and to remove barriers, for example, holding meetings at different times of the day. We'd be delighted to hear from you if you'd like to get involved or if you have any new ideas for ways to get involved.

Pop along to our Tenant Conference on 6 Nov 19 at Clydebank Town Hall to find out more

[16]

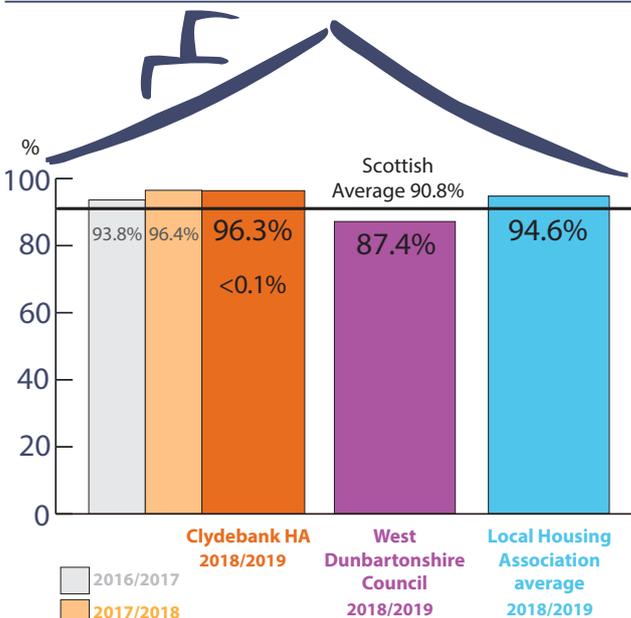


We hold a variety of events throughout the year for tenants and other customers to participate in and influence our decision making. Pictured is one of 3 Allocations Policy Review Focus groups.



Throughout the year we received 463 responses to consultation. Ms Bland of Linnvale is pictured (right) receiving her prize after being picked as the lucky winner of our rent consultation prize draw.

Housing quality and maintenance of your home



Percentage of tenants satisfied with the standard of their home when moving in - 96.3%

Where does this figure come from?
We ask each new tenant to complete a survey to find out how satisfied they are with the standard of their home. 81

tenants returned the survey.

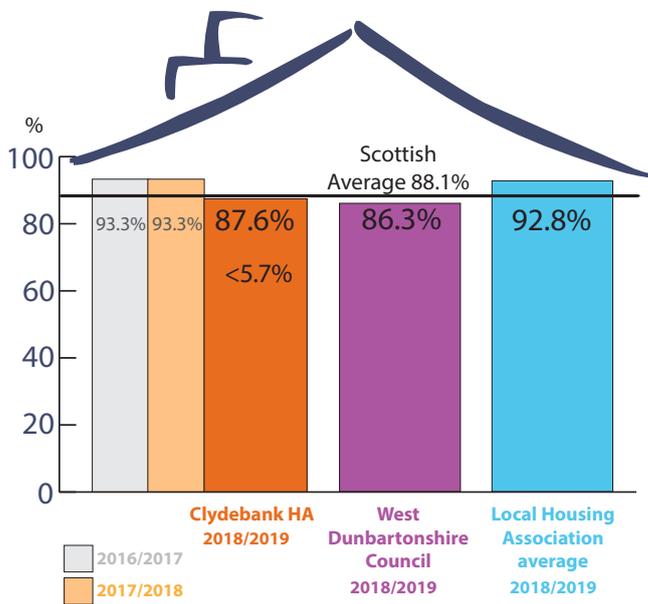
Why is it important?

We aim to provide all our new tenants with a home that is suitable for their needs and meets our lettable standard. It is good to know that our properties remain desirable.

How can we improve?

From April we developed a new method to encourage more responses and were pleased to receive 81 compared to 28 the year before. We will continue to take on board feedback from tenants on how we can improve our standards.

[19]



Percentage of tenants satisfied with the quality of their home - 87.6%

Where does this figure come from?

The latest Tenants Satisfaction Survey (TSS) was conducted by an independent company in 2019. 87.6% (394) of our tenants were very or fairly satisfied with the quality of their home (general state of repair and the standard of kitchen units and bathroom suites).

Why is it important?

It is important to us that our properties are maintained to a high standard to ensure the comfort and safety of our tenants.

How can we improve?

We are disappointed that this performance has dipped. We have discussed and taken account of all 56 comments received about this in the Survey. Since the Survey we have issued a 5-year major repairs plan to every tenant. We will continue to involve you in all aspects of our maintenance service delivery and strive to improve.

[I10]



Average hours to complete emergency repairs

What does this mean?

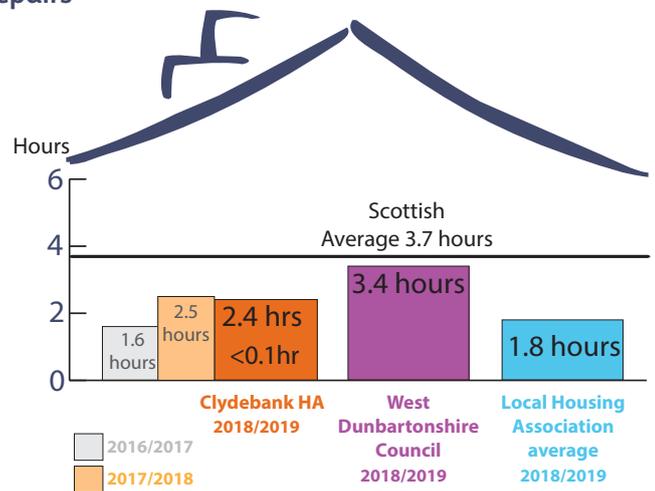
We aim to carry out/attend to emergency repairs within 4 hours. On average, for the 444 emergency repairs reported, we did this in 2.4 hours.

Why is it important?

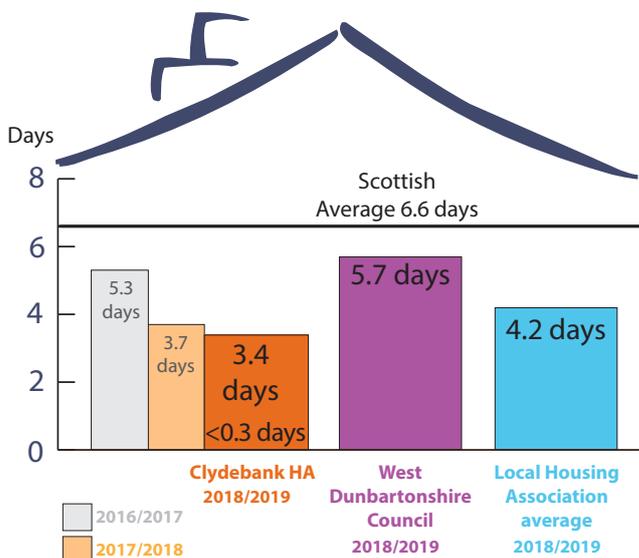
We want to ensure your safety and protect your homes/our properties.

How can we improve?

We're pleased that our performance has improved. We review the target in conjunction with our Tenant Panel each year. We will ensure our contractors continue to respond within our agreed timescales and continue to publicise that a repair is only an emergency where it is likely to cause injury or death or substantial property damage.



[I11]



Average working days to complete non-emergency repairs

What does this mean?

Non-emergency repairs are known as reactive repairs and have target response times of either 3 days (urgent) or 10 days (routine) dependent on the fault. We attended 2,830 non-emergency repairs this year. On average, we completed these in 3.4 days.

Why is it important?

Carrying out non-emergency repairs within these timescales means that we can obtain value for money, protect our property and most importantly ensure your comfort.

How can we improve?

We are pleased our performance has improved. We review these targets in conjunction with our Tenant Panel each year. We will continue to provide an efficient, cost effective service as well as rigorously monitor the performance of our contractors to ensure we can drive down the number of days it takes to complete a repair.

[I12]



Percentage of reactive repairs carried out in last year completed right first time - 95.7%

What does this mean?

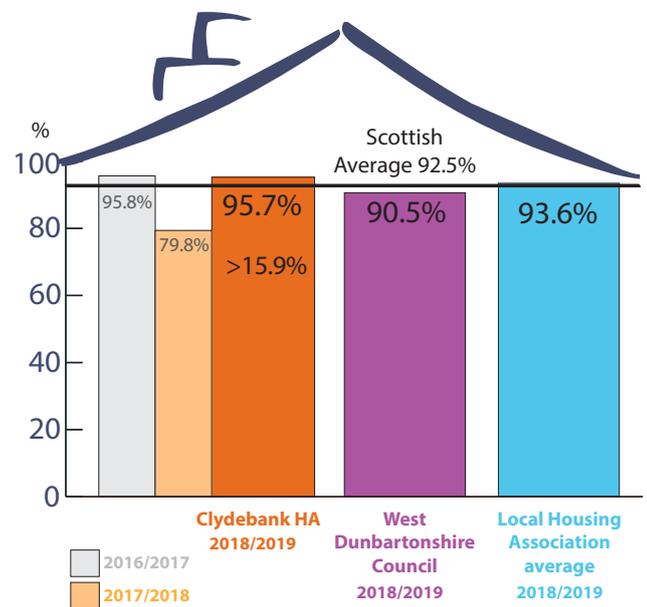
This is the percentage of the 2,825 reactive repairs we carried out that were completed without the need for a return visit for another repair within a year or where the repair was outwith our published target timescales for completion (2,702).

Why is it important?

We want to complete all repairs “right first time” to ensure value for money is achieved and to provide an excellent repairs service to you.

How can we improve?

We have worked hard to improve our performance this year and are pleased with this improvement. Tenants can help us by letting us know as soon as possible if you’ve had to report the same repair more than once in 12 months.



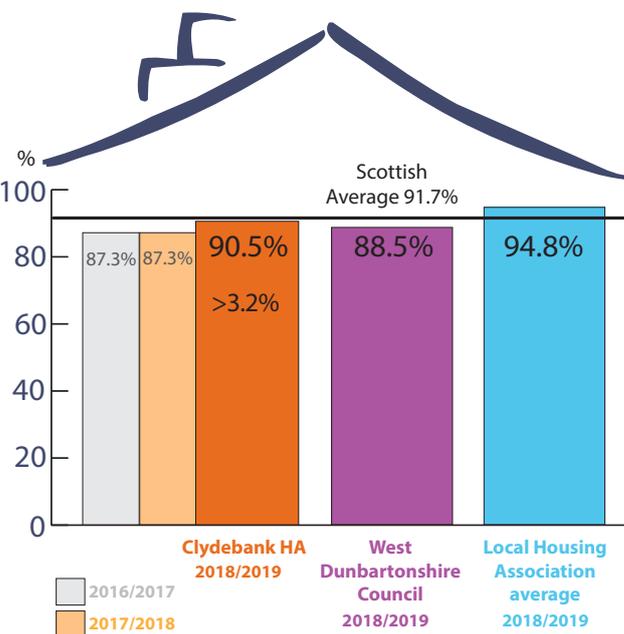
[I13]



City Technical, HiFlow and ETI are just some of the contractors who carried out 3,274 repairs to your properties during the year to ensure your safety and comfort.



Over £1.8 million was spent on Major Repairs contracts in the year, including bathroom renewals, foyer refurbishments and external wall insulation (pictured)



Percentage of tenants who had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service

Where does this figure come from?

We asked this, in our last Tenants Satisfaction Survey, of those who had had a repair carried out in the last 12 months. 90.5% (191 of 211) who had used our repairs and maintenance service were very or fairly satisfied with our service.

Why is it important?

Keeping your home well maintained is important to you and to us so we strive to provide an excellent repairs and maintenance service.

How can we improve?

We endeavoured to improve this statistic this year and are pleased with the increase in performance but will continue to look at ways of improving going forward. Please help us by letting us know as soon as possible if you are not satisfied with our service. Please also complete any surveys sent to you regarding your repairs. We value your feedback.

[I16]

Neighbourhood and community



Percentage of anti-social behaviour cases resolved within local target - 86.8%

What does this mean?

This means that of the 53 cases of anti-social behaviour reported to us in the year, we investigated and concluded 86.8% (46) within

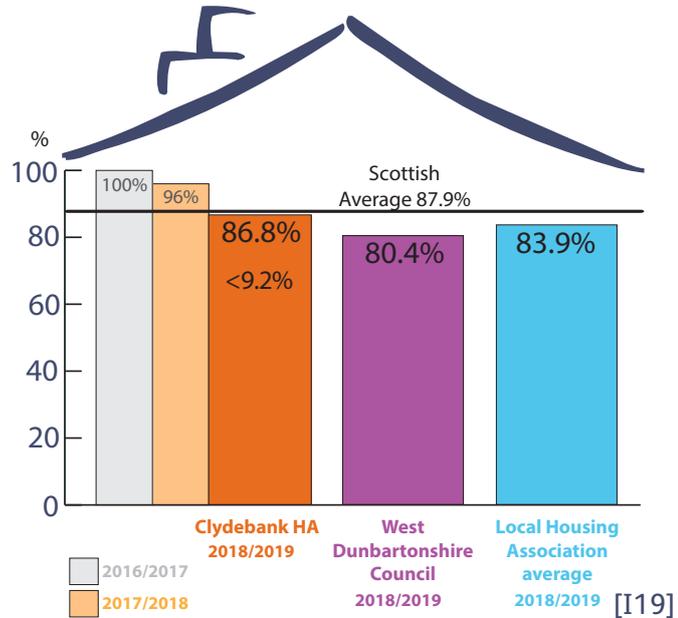
our locally agreed target of 4 weeks after investigation target.

Why is it important?

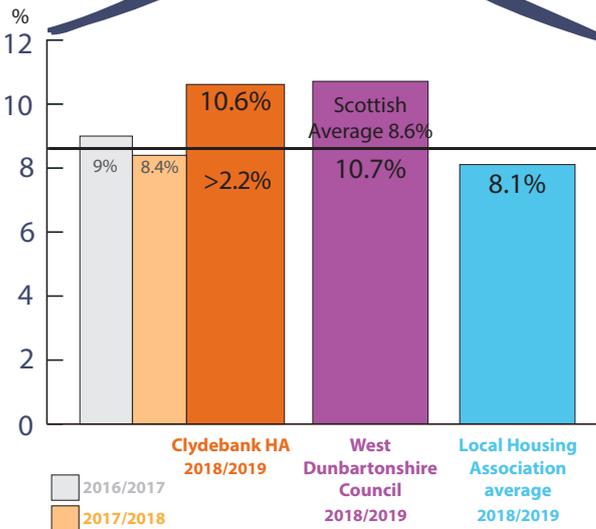
Resolving anti-social behaviour efficiently and effectively helps ensure our tenants feel safe in their homes and improves the neighbourhood.

How can we improve?

We are disappointed in our performance this year which was relating to procedural issues to complete the admin side of concluding complaints. These issues have now been resolved and we hope to improve significantly on our performance next year. We will continue to work with our partners including Police Scotland and West Dunbartonshire Council.



Housing options and access to social housing



Percentage of our houses that became vacant in the last year -10.6%

What does this mean?

There were 119 tenants who gave up their tenancy during the year, for a variety of reasons. The main reasons included moving to residential care, to live with/be near family and to buy a home.

Why is it important?

Higher numbers of vacant properties cost more in terms of lost rent and maintenance costs. Low turnover can also increase the desirability of an estate and improve tenant satisfaction.

How can we improve?

We will continue to offer a range of tenancy support measures to assist tenants in sustaining their tenancy, from the application stage and throughout their tenancy and we are always reviewing this.

Getting good value from rents and service charges



Percentage of tenants who feel that the rent for their property represents good value for money - 88.9%

Where does this figure come from?

In our Tenants Satisfaction Survey in 2019 88.9% (400 of 450) of our tenants surveyed

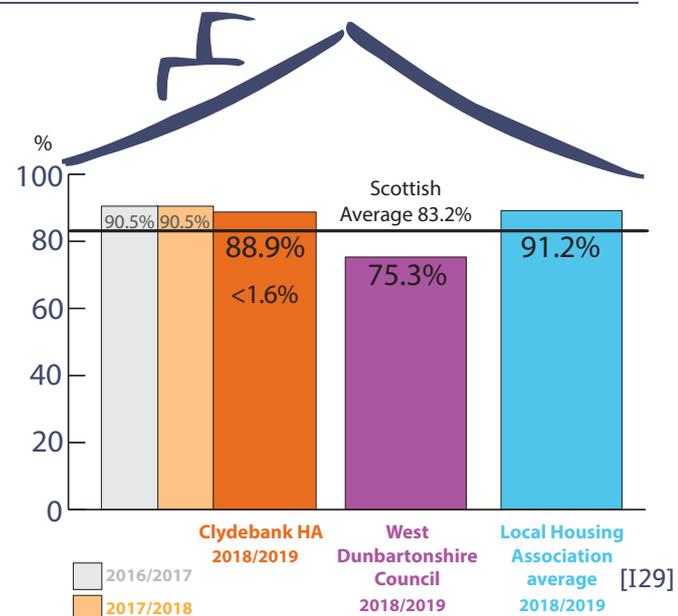
said they felt their rent was very or fairly good value for money.

Why is it important?

In keeping rents affordable we want to assist our tenants in affording all aspects of their home and daily life whilst receiving excellent services.

How can we improve?

By striving to achieve value for money in everything we do so that any rent increases continue to be affordable, to offer rent options for tenants to choose from and by continuing to promote how we spend tenants' rent money.





Average weekly rent charge per apartment/ bedroom size

What does this mean?

This is the average rent per week we charge for the house sizes listed.

Why is it important?

The rent we charge should be fair, affordable and compare favourably against similar landlords. It should be no more than is required to manage and maintain our houses.

Tenants who can afford to pay their rent are more likely to continue their tenancy.

How can we improve?

We currently have the lowest rents in the area for both 1 and 2 bedroom properties (85% of our stock). We can continue to ensure we achieve value for money in everything we do so that our rents remain as low as possible.

[C17]	Clydebank Housing Association			West Dunbartonshire Council	Local Housing Association Average	Scottish Average
	2016/2017	2017/2018	2018/2019	2018/2019	2018/2019	2018/2019
2 apt/1 bedroom	£61.45	£62.56	£65.25	£75.10	£71.31	£76.10
3 apt/2 bedroom	£64.06	£65.70	£68.77	£77.37	£75.68	£77.70
4 apt/3 bedroom	£80.11	£81.23	£83.97	£82.21	£83.25	£84.44
5+ apt/4+ bed	£96.24	£97.69	£101.24	£88.12	£93.29	£93.49



Level of rent arrears - 3.8%

What does this mean?

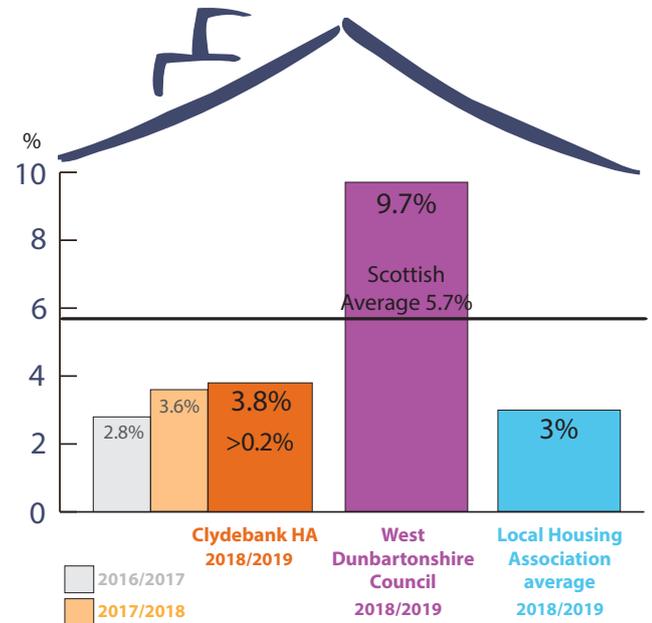
This is the total rent owed to the Association by current and former tenants, £156,922 of all money due to us.

Why is it important?

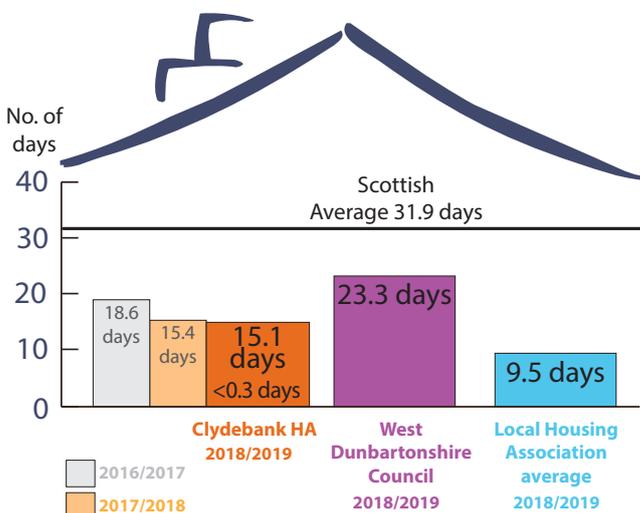
Keeping arrears low means we can continue to provide good quality services without raising rents more than we need to.

How can we improve?

The last year has seen a rapid increase in the number of tenants on Universal Credit following full rollout in 2018. This has meant a change in our arrears procedures to ensure that going forward we afford resources to all tenants in rent arrears. We continue to be focussed on providing help, however, an increase in action, in cases where tenants fail to work with us, will be necessary in reducing arrears in the future.



[I31]



Average days to re-let empty properties - 15.1 days

What does this mean?

This is the number of days (including weekends) it takes to re-let a house, from carrying out any necessary repairs to the new tenancy agreement being signed.

Why is it important?

Quickly letting houses ensures we can minimise the amount of rent we lose and also saves properties lying empty so as not to attract anti social behaviour.

How can we improve?

We are pleased to have reduced this timescale. We are constantly trying to improve our letting procedures and have taken on board many suggestions for improvement from our Tenant Panel who reviewed all of our Void and Allocations processes during the year.

[I35]



If you or someone you know 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 social media pages or website at clydebank-ha.org.uk.



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 report. 