

# Business Plan Summary 2020-2025

## Consultation Document

*Continuing to “Offer our community more than a home”*

### Introduction/Executive Summary

Our plan for 2020-2025 takes into cognisance the impact Covid-19 has had on our business, service delivery, tenants and our other customers over the past 7 months and what we have done and continue to do to try and mitigate any adverse effects. Since March we have primarily focused on ensuring that all our customers and staff are safe, whilst at the same time, ensuring that we adapted our service delivery to the changing circumstances and government advice. We were very proud at our preparedness for an extraordinary event such as Covid-19 and our ability to rise to the challenge of 100% remote working for all office based staff in a relatively short period of time. Additional costs have been incurred but these were necessary and the majority of our purchases in terms of equipment will be fully utilised going forward.

Throughout lockdown, a team of our staff, including staff at Centre81, diligently and selflessly worked to ensure our estates and our tenants' and the community's health and safety and wellbeing were being looked after. Some office based staff have successfully returned to the temporary office over the last few weeks following a detailed risk assessment being carried out, full induction and new Covid-19 procedures being introduced. These procedures are proving to be working well and are now embedded in CHA's office environment and therefore we are well placed for a full return for office based staff when it is the right time to do so.

We have also regularly engaged with all staff throughout the pandemic to ensure their wellbeing and have conducted staff surveys to identify individual areas of concern and address as necessary.

Although our office premises and Centre81 remain closed to the public at time of writing (and is likely to remain so for the foreseeable future), we are moving closer to a full service to our tenants and other customers and continue to allocate and let our properties to those in need, including homeless applicants via WDC homeless route. Our reactive maintenance service has been largely unaffected during the pandemic, a full service being delivered effectively with strict health and safety measures in place, albeit with longer completion dates than what tenants usually expect.

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Sharon Keenan,  
Chief Executive

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Some of our dedicated staff team, Nov 2019

## Introduction/Executive Summary (continued)

Our major repairs investment programme on the other hand, experienced delays and this is likely to have an impact on the ability for us to deliver our full scheduled programme for 2020/21 and 2021/22. Our landlord obligation in relation to gas management fell foul to the pandemic with 9 tenants not receiving an annual gas service within the statutory period due to lockdown and fear of transmission of the virus. The Scottish Housing Regulator was advised and has been kept updated accordingly and only one currently remains outstanding.

Our wider role services delivered from Centre81 came into the fore during the pandemic particularly in relation to the wellbeing of our tenants, other customers and the community in general, who were experiencing immediate and real difficulties as a result of the pandemic. We accessed Wellbeing funding from the Scottish Government and staff, volunteers and local partners on the frontline in our community supported the people who needed help. Centre81, however, remains closed to the public and although our ability to deliver our other funded projects fully is proving difficult, we have adapted some aspects to enable them to continue. Our staff also engaged with every tenant to offer support, signposting to support or just to engage in a chat over the course of lockdown.

COVID-19 has clearly tested our resilience and capacity as an organisation to deal with this unexpected event but we are sure that we will come out the other end as more efficient, digitally connected and aware and in a better position to be able to react to further unexpected change going forward. We are also in the process of conducting a tenant and customer survey in the coming weeks to gauge their views on our response to the pandemic and these responses will be factored into procedures to ensure we are even better prepared to take on a similar risk in the future.

Overall, the Association's finances remain strong and our financial plans have been scrutinised, updated and contain various scenario testing to reflect potential risks identified, including continuing Covid-19 adverse effects (increasing rent arrears and higher maintenance costs). These will be monitored evermore closely in the months ahead.

Although it has been a challenging few months for everyone associated with Clydebank HA and there will undoubtedly be more difficult times ahead, Covid-19 has not on the whole, significantly impeded our ability to deliver on our objectives and indeed it is hoped that this will continue to be the case in the future too. Our ongoing inability to have a public presence and deliver a face to face service to our tenants and other customers is disconcerting for us all and remains

a challenge as it is so alien to our core values and our service delivery methodology. We will continue, however, to do what's best for everyone and of course follow Government advice.

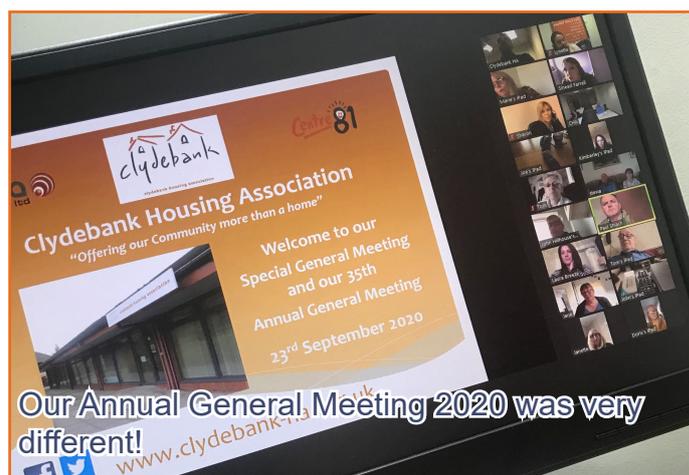
## Purpose of our Business Plan

The purpose of our business plan is to outline Clydebank Housing Association's (CHA) objectives for the period 2020-2025 with the primary focus on the final 6 months of the 2020/21 financial year.

It will serve as a benchmark for the Association's monitoring and evaluation of its work, ensuring compliance with its Charitable Rules (SFHA Charitable Model Rules (Scotland) 2020) which were approved at the Association's Special General Meeting in September 2020) and the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management (Regulatory Standards) (reviewed April 2019). We have also taken into consideration, the Scottish Housing Regulator's Recommended Practice on Business Planning (December 2015) alongside the supplementary advice for landlords in response to COVID-19 and current Scottish Housing Regulator published priorities.

The plan is designed for the use of various people at all levels within the organisation and for a variety of reasons, namely: -

- To assess the organisations resource requirements over the medium term.
- To set objectives, identify priorities and targets, assess risk and enable monitoring thereof.
- To provide a yardstick for monitoring performance whilst ensuring that the reporting requirements of the Scottish Housing Charter are met.
- To assist in the identification of areas requiring corrective or remedial action.
- To assist in internal communication and co-ordination.



## Governance

The Scottish Housing Regulator first published its Regulatory Framework in February 2012 and carried out an extensive review during 2018/19.

The new requirements came into force in April 2019 and the document sets out both the Regulator's approach to regulation as well as the 7 regulatory standards with which the Association must comply. The approach, which is risk-based and proportionate, focuses on promoting good outcomes for tenants, people who are homeless and other service users, good quality of tenants' homes and good investment and effective governance and sustained financial performance and management.

The Regulator expects that this emphasis will enable it to safeguard and promote the interests of tenants, homeless people, Gypsies/Travellers and owners who receive services from social landlords and it will take decisive and effective action when necessary.

Clydebank Housing Association recognises that good governance means:

1. Focusing on our purpose and positive outcomes for tenants and service users;
2. The governing body and senior officers working together effectively in clearly defined functions and roles;
3. Promoting values for the whole organisation and demonstrating the values of good governance through behaviour;
4. Taking informed, transparent decisions and managing risk;
5. Developing the capacity and capability of the governing body and senior officers to be effective; and
6. Working with stakeholders and being openly accountable to them.

These principles of good governance as well as the 7 Regulatory Standards inform the Association's business planning process. Applying these principles means that we are able to demonstrate that our management and governing body understand and support the strategy, the business direction and the risks that are implicit in the business plan.

The Management Committee last conducted its self-assessment on the SHR Regulatory Standards of Governance and Financial Management between August and October 2019 and determined that it was compliant and the process is currently underway for 2020. The Management Committee completed its agreed 3-year internal audit plan in March 2020 where key areas of our service delivery, policies and procedures were scrutinised by Wylie Bisset.

The following areas were reviewed and assessed, recommendations implemented and many areas of good practice noted in 2018/19 and 2020/21: -

### 2018/19

Development	Strong
Corporate Governance	Strong
Arrears Management	Strong
Maintenance/Contract Management	Strong
Follow Up	Strong

### 2019/20

Governance	Strong*
Purchases and Payments	Strong
GDPR and FOI	Substantial**
Follow Up	Strong
IT Security	Substantial

\* Strong – Controls satisfactory, no major weaknesses found, no or only minor recommendations identified

\*\* Substantial - Controls largely satisfactory although some weaknesses identified, recommendations for improvement made

Action plans have been drawn up and progress towards implementation of recommendations made monitored by the Management Committee on a monthly basis. Tenants and other customers were updated in our June/September 2020 Chit Chat Newsletters of our internal audit outcomes.

The 2020/21 Business Plan process has been disrupted due to Covid-19 and the usual level of engagement with key stakeholders has not been achieved. It is hoped that our normal programme will resume for the review of our 2021/22 Plans.

## Aims and Objectives

Our Mission is: -

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

Clydebank Housing Association aims to achieve its mission by delivering a range of high quality housing and regeneration services, which meet or exceed the needs and aspirations of our customers. We will maximise both our financial and staff resources to achieve value for money, responding to change and working with others to regenerate Clydebank.

### Strategic Objectives

1. To provide quality, affordable housing that meets the changing needs of our customers and to ensure fair access to housing within our area.

2. To manage the houses provided, in a professional and cost effective manner, for the benefit of our local community and the environment.
3. To provide a first class maintenance service which offers value for money and ensures the comfort and safety of our residents while achieving high levels of satisfaction.
4. To work in partnership with others, supporting our tenants and other customers, to maximise opportunities for physical and socio-economic regeneration in Clydebank.
5. 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.
6. To ensure that our resources are adequate to deliver our objectives by investing in our people, increasing digitalisation, demonstrating value for money and through robust procurement practices.
7. To promote social inclusion by applying principles of equality and diversity to everything we do.

We will achieve our mission by ensuring customers are always our priority and by being .....

- **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 and 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

## 2020/2021 Key Focus and Priorities

After a full Management Committee and Staff review of our Strengths, Weaknesses, Opportunities and Threats, our business objectives and mission statement, the following key focus and priorities (and linked to the fulfilment of our 7 objectives) for the organisation in 2020/21 were agreed: -

1. To limit the adverse impact of Covid-19 on our tenants and other service users, service delivery, financial and non-financial resources and general business operations including public access. (Linked to all 7 objectives)

2. To continue seeking out development and funding opportunities to increase the diversity of our stock whilst meeting the requirements of the Local Housing Strategy and contributing to the regeneration of Clydebank. (Linked to Objectives 1, 4 and 7)
3. To mitigate current risks to CHA, its tenants and other customers in relation to fuel poverty and to promote digital and social inclusion agendas whilst taking cognisance of our environmental impact. We will do this through the provision of support and advice, signposting and delivery of our regeneration activities and funded projects. (Linked to Objectives 2, 4, 6 and 7)
4. To mitigate current risks to CHA and its tenants in relation to welfare reform and maximising tenancy sustainment through provision of support and advice, digitalisation and further staffing resources. (Linked to Objectives 2, 4, 6 and 7)
5. To ensure continued SHR governance compliance as well as meeting the requirements of the SSHC through continued performance reporting and benchmarking and customer engagement (via tenants' panel and focus groups, consultation register and registered tenants and residents associations). (Linked to Objectives 4, 5, 6 and 7)
6. Exploring opportunities to address static demand at multi-storey flats including the provision of flexible housing options which meet the changing needs of older people and which may prevent or delay a move to a care home and/or reduce hospital admissions. (Linked to Objectives 1, 4 and 7)
7. To protect cash flows by exploring new investment opportunities and closely monitoring effects of increasing costs in relation to new energy efficiency standards, arrears and bad debts and Covid-19 and ensuring value for money from our business, especially our Major Repairs Programme through appropriate procurement practices. (Linked to Objectives 3, 6 and 7)
8. Participate in Investors in People (IIP and IYIP) assessments and maintain standards (Linked to Objectives 6 and 7)
9. Assessment and promotion of Centre81 and its activities to ensure long-term viability and sustainability (Linked to Objectives 4 and 7)



A Management Committee meeting, Aug 2019

## Main Activities and Services

### Housing Services - Housing Management

The Association provides a full range of housing management services to tenants and prospective tenants, including operating a housing waiting list, allocation and letting of housing, rent collection, rent arrears management, estate management, and anti-social behaviour management and void management.

#### Covid-19

Like most other Association's, Clydebank's Housing Services have been impacted by the Covid-19 pandemic and the associated lockdown and financial impact. The main impact of this for 2019/20 was on rent arrears management, however void loss and letting times are also affected during 2020/21. Details of Covid-19 impact, either direct, indirect are highlighted in the narratives below along with any measures in place/to be put in place to try and mitigate any impact.

#### Performance Overview

Our performance across the various functions for 2019/20 was as follows (previous year's performance in brackets):

Gross arrears were 4.12% (3.8%), whilst our average void re-let time was 14.63 calendar days (15.05 calendar days) and our void rent loss figure was a respectable 0.30% of the annual rent charged (0.43% of the annual rent charged). Although performance in most areas has improved over the last year, the Covid-19 pandemic and associated lockdown and financial impacts did negatively impact performance in all areas during the month of March 2020. The biggest impact was on the gross arrears figure and a large increase in Universal Credit cases/arrears as detailed on the right.

#### Gross Rent Arrears

The Covid-19 pandemic had a large impact on arrears management and performance, particularly in March 2020, where the countries lockdown had a significant impact on some tenant's ability to attend work, earn money and in turn pay their rent. Having decreased in February 2020, gross arrears rose by c. £10k in March (up 0.23%), this coinciding with the national lockdown. The impacts included:

- Delays in Universal Credit payments to landlords
- Delays in Housing Benefit and discretionary payments to landlords
- Delays in applicant claims being processed
- Furloughed tenants unable to pay in full or not paying at all
- Some tenants misconceiving that they do not need to pay because of the pandemic (despite there being no rhetoric from the Scottish Government or CHA to this effect).
- Low levels of staff within WDC and DWP available to process HB & UC claims etc.
- Scottish Government Covid-19 Act legislation affecting notice of proceedings (now 6 months' notice instead of 1 for arrears)
- Suspension of new, pending and ongoing court action cases for rent arrears.
- In order to try and mitigate the above, we have introduced the following measures:
- Increase in staff levels - part time Housing Assistant increased to full time and employment (from July 2020) of a further full time temporary Housing Assistant (from September 2020)
- An 'all hands to the pumps' approach by staff where all housing management staff have devoted time to rent arrears work
- An initial supportive approach to tenants in arrears with no legal action initially pursued
- A shift towards targeting tenants who 'won't pay' as opposed to 'can't pay'
- A recommencement of service of notice of proceedings and recall of previously sisted actions for 'won't pay' tenants

The impact of the above will continue to be assessed through monthly rent arrears analysis and any further requirements will be presented to Committee as and when necessary.

## Universal Credit

Universal Credit (UC) rollout has had a major impact on both the department and the organisation, with over 170 tenants in receipt of UC at the end of the financial year. This is a significant increase on the 80 tenants on UC at the end of the previous year. This was exacerbated by the Covid-19 pandemic and associated financial impact, with 71 tenants moving onto UC in the final quarter of 2019/20, mostly in the month of March 2020.

This greatly contributed to a rise in rent arrears, with Universal Credit related rent arrears making up 34.80% of all rent arrears by the end of the year. This can also be seen in the number of tenants in arrears, where 105 of the 234 tenants in arrears (44.87%) are on UC. This continues to create numerous challenges in managing rent arrears as well as impacting tenancy sustainment. This number is expected to increase further in the coming year as the full financial impacts of the pandemic lockdown become apparent, e.g. the Governments furlough scheme comes to an end, associated job losses and pay cuts. All of this is likely to lead to an increased number of tenants claiming UC and as a result potentially falling into rent arrears. Details of measures to mitigate the impact of this are detailed in the rent arrears performance section above.

We provide quarterly reports to our Management Committee on the impact of Universal Credit and this information includes an impact projection, which is used to assist the finance department in budgeting as well as highlight key management and performance statistics. The report also outlines the financial impact and the counter measures and services etc. which have been put in place in an attempt to mitigate the impact of UC. We continue to use local support services such as the Citizen's Advice Bureau and the Independent Resource Centre in order to assist our tenants in maximising their incomes and claiming their benefits. All of this helps ensure that the Association is well prepared to deal with ongoing UC and welfare reform issues.

## Local Housing Allowance

Another remaining challenge is the potential reduction of benefit paid in line with the Local Housing Allowance. This has a direct impact on any rent that we charge making it all the more important to ensure rent increases are kept to the minimum required to effectively deliver our services. This will also be taken into account when setting rents for new build developments.

## Voids and re-lets

Our time to re-let houses and our void loss figures remain significantly better than our peer group average, enabling us to minimize the rent loss through empty properties.

Whilst last year's performance was strong, the impact of the Covid-19 pandemic is evident in our early performance figures for 2020/21, where the time to re-let properties has been significantly impacted by the following:

- Procurement frameworks stopped or significantly inhibited, meaning procuring of contractors for void work not possible or delayed during the first quarter of the year.
- Limits on one contractor at a time being allowed to work in voids resulting in slower works progress
- Issues with limited or no contractor availability during the first quarter of the year
- Issues with contractors being unable to access some required materials
- Issues with applicants not wanting to move due to pandemic and lockdown during the first quarter of the year
- Issues with no house movement being possible for a significant part of the first quarter of the year
- Issues with no access to void properties being possible for a significant part of the first quarter of the year
- Prospective tenants being unable to view properties in person

Whilst most of the above issues have now been resolved, the impact in some areas continues. The measures put in place to try and mitigate the above include:

- The increased use of technology to allow viewings and sign-ups, e.g. video calling for viewings and most documentation being emailed
- Adapting procedures to include as many digital processes as possible
- Staff working from home

During 2020/21 the above measures as well as additional measure will continue to be used/looked at in order to recoup the lost performance. However, it should be noted that as the pandemic situation has eased, the time to re-let properties has reduced. This will continue to be the case so long as the current pandemic restrictions remain the same or are eased

All enhanced digital lettings procedures introduced during the pandemic will continue to be improved going forward for the benefit of our current and future tenants.

## Rent Increase

We were able to limit the rent increase applied from April 2020 to 2.5%, which compares favourably to the

increases applied by similar sized housing associations across Scotland. We continue to have the lowest rents in the district for both 1 and 2 bedroom properties; which is particularly significant as these types of properties still make up over 80% of our housing stock, meaning a majority of our tenants continue to enjoy the lowest rents per size of house in West Dunbartonshire.

### National Performance Comparison

The following table shows our performance in key areas for the financial year 2019/20 as benchmarked against the most recent available Scottish National Average for each indicator.

Indicator	Clydebank H.A. 2019/20	Whole of Scotland -average performance 2019/20
Average re-let time (calendar days)	14.63	31.80
Rent lost through voids (%)	0.30	1.16
Gross rent arrears (%)	4.12	5.81

Full details of our Housing Management sections performance can be seen the performance targets section of this report.

### Housing Management Structure

The section continues to operate a team structure, with two separate teams in place, one for rent & arrears and the other for allocations, estate management and anti-social behaviour complaints.

This structure is currently under review with a view to moving to a more generic setup being explored during 2020/21. This move will enable us to provide a more personalised service to our customers, as well as tackle threats such as universal credit and other welfare reform issues. A more generic approach will also afford staff greater ability to work in our estates and offer a better one to one service for our customers.

### Partnership Working

The Housing Management department is also a key player in partnership working with West Dunbartonshire Council and other housing associations in the district. Examples of this include the prevention of homelessness, anti-social behaviour management, tenancy sustainment and Housing Benefit to name but a few. Through this partnership approach, we have ensured that our policies and procedures take account of local factors and housing strategies, as well as required national factors and legislation.

Our homeless nomination agreement with the Council allows West Dunbartonshire Council to refer homeless

applicants to us for rehousing and therefore fulfills our obligation in assisting the Council in its duty of rehousing those who are homeless. This was again shown in 2019/20 when 49% of our available lets went to homeless persons or others as nominated by the Council.

All this is complemented by our membership of the SFHA's West of Scotland Housing Management Forum and the Glasgow and West of Scotland Forum, which enables us to participate at a wider level in the development of policies, legislation and good practice. We also benchmark our performance on a quarterly and annual basis through the Scottish Housing Network (SHN).



Although due to lack of funding, our partnership with the Clydebank Independent Resource Centre ended on 31 March 2020, they still managed to regenerate in excess of £500k for our tenants through twice weekly surgeries. Going forward, during 2020/21 we aim to recruit a part time Income Maximisation Officer with an aim of providing a similar service solely for Clydebank HA tenants. It is hoped that this new role will enable us to continue to provide a means of income maximization for our tenants going forward, which will be crucial in combatting the impact of Universal Credit and other welfare reforms.

We also work alongside the Police, Environmental Health Department, Social Work department and numerous other external agencies through various local forums.

### Tenant Involvement and Tenant Views

As well as the above, we also take our tenants views and needs seriously. Our tenant consultation process ensures that all tenants are given an opportunity to input into the important policies which affect them most. We engage with Focus Groups when reviewing major policies such as Allocations, Rent Arrears and Estate Management. This ensures our tenants are at the very heart of our policy reviews and allows greater scope for them to directly influence the policies which affect them

during their tenancy. Our Tenant Panel introduced in 2015/16 has enabled scrutiny of our service delivery, policies, performance, etc. and recommending improvements to procedures, shaping services, etc.

During the year, the panel examined our rent setting process and void and allocations processes, which was followed by a report to our Management Committee in December 2019.

On an annual basis the Housing Management Section continues to carry out a number of surveys on new tenants and current tenants. The results of all these surveys greatly assist in our review of relevant policies and we always look at every comment made be it positive or negative. Questions asked vary from satisfaction with the length of time to view a house, through to how well things are explained at sign up. These annual surveys complement the Association's overall tenant satisfaction survey and feed into to our Annual Return on the Charter (ARC).

## Annual Review of Rents

As part of our annual rent review process we continue to use all available affordability and rent comparison data to ensure that our rents remain affordable and competitive whilst at the same time ensuring continued high service standards and thereby achieving value for money for tenants. We also subscribe to the SFHA's affordability measure and used this to ensure value for money when setting our rent increase for 2020/21. All of our rents passed this affordability measure. Affordability of our rents is of utmost importance and in order to facilitate this, we will conduct a full review of our Rent Policy including affordability measures as noted above. Covid-19 has impeded our ability to conduct a full rent affordability study, work on this will commence as soon as government advice allows us to do so. Our Rent Policy has always taken full cognisance of affordability and value for money and continues to do so. It also offers comparison with other local landlords and the Scottish average.

On an annual basis, we also consult with tenants regarding our rent setting process. We individually write to all tenants offering them clear options and choices on rent and service charge setting and where possible incorporate views received into our policies. We also consult through our quarterly newsletter, directly with our registered tenants and residents groups and as required, through our tenant panel and/or a specially convened focus group. We provide information on costs versus services and in our policy we are clear on how our tenant's views are taken into account. We were able to afford our tenants a choice of three rent increase options during 2019/20, each of which offered varying service enhancements over

and above the standard minimum increase required to continue to manage and maintain homes in the current manner, this model will also be adopted for the 2020/21 rent setting process.

## Tenancy Sustainment

2019-20 saw the first review of our Tenancy Sustainment Policy, with a focus on identification and measurement of sustainment issues on top of the direct and signposted assistance already in place. It is hoped that by actively identifying those in need of help at an early stage, we can assist even more tenants in sustaining their home. This will be complimented by an annual report to Committee which will go above and beyond the current Scottish Housing Regulator measurement. This will afford us the tools to help tenants sustain their tenancy and moreover prepare for a tenancy at the housing application stage. Areas include interviewing younger housing applicants to gauge skills or lifestyle gaps that need to be filled to allow them to take on their own home, support or sign posting for tenants with addiction, medical or other needs etc. This should enable us to reduce the turnover of void homes and consequently associated void loss and refusals of housing.

## Demand for Housing

Demand for our properties is constantly monitored and at present there are no difficult to let properties or areas, however, we constantly monitor demand. In recognition of the changing profile of our waiting list applicants and the lower demand for our multi-storey flats, we are actively exploring initiatives to make the best use of the stock including ways in which we can link in to the health a social care agenda to maximise the take up of our multi-storey flats. This is particularly pertinent in view of the reported ageing population in West Dunbartonshire.

## Housing Services - Property Maintenance

The Association provides a full range of property management to tenants and factored owners involving reactive, planned and cyclical maintenance.

## Covid-19

Like most other Association's, Clydebank's Housing Services have been impacted by the Covid-19 pandemic and the associated lockdown, as well as the financial impact. Whilst there was minimal impact on the 2019/20 maintenance performance, there has been and likely will be an adverse impact on voids during 2020/21. Details of Covid-19 impact, either direct, indirect are highlighted in the narratives below along with any measures in place/to be put in place to try and mitigate these.

## Asset Management

The Association has an Asset Management Strategy in place and continually assesses and invests in its stock to ensure that it is of good quality, remains desirable and meets regulatory standards. We do this by maintaining accurate information and by continually assessing our stock through regular inspections and by carrying out physical stock condition surveys. We carry out surveys of 20% of our stock each year and will continue to do so until we reach 100% surveyed, at which point we will recommence the inspection cycle. This strategy ensures that our current properties, and any future property acquisitions, meet SHQS and other regulatory requirements and that any potential failures are identified and brought back/up to the standard. It also ensures that we link our asset management directly to our business planning processes to ensure that our requirements are fully funded.

As things stand, unless Government guidance changes, it is not expected that the Covid pandemic will have any adverse effects on our ability to carry out our stock condition survey. We continue to identify works out with the stock condition survey on an ongoing basis to ensure as many of our properties as possible meet the SHQS.

Other programmes have been updated in line with the recent Stock Condition Survey results and we will be continuing in the coming year with works as shown in the LCC 5- year plan.

We will continue to explore options and associated costs to have amenity standard housing at the multi-storey flats to meet the demands of an increasing ageing population. We have received HAG funding to install ramps and handrails at all 7 multi-storey blocks. Work is expected to be completed during 2020/21, subject to planning application approval and the impact of any Covid-19 restrictions on accessibility of materials etc.

## Energy Efficiency Standard for Social Housing (ESSH)

As well as SHQS, efforts are being concentrated on compliance with the Energy Efficiency Standard for Social Housing (ESSH) and going forward, the second generation of this measure, ESSH 2. We now have Energy Performance Certificates (EPC) for 1097 properties and cloned data for a further 26. This leaves 3 properties where data has still to be determined, this will be addressed during 2020/21.

We have 2 members of staff who are trained EPC assessors and who continue to drive our energy efficiency and carbon management programmes. We will continue to explore any grant funding opportunities in order to assist these programmes.

We will also be prioritising energy efficiency advice for tenants to assist with any fuel poverty issues they may have through joined up working with our Centre 81 community project worker, sign-ups with new tenants and in line with our tenancy sustainment policy.



Tenant Panel reviews ESSH recording

## Health & Safety

We recognise the importance of health and safety to our tenants, staff and contractors in line with the Scottish Housing Regulator's Regulatory Standard of Governance and Financial Management and the Scottish Social Housing Charter and take our responsibilities seriously. We have in place a number of policies and procedures to ensure all legal aspects of H&S regulations are being adhered to and we strive to go over and above the minimum required of us. This is outlined for each area of H&S below:

**Fire Safety** - We were successful in August 2019 in securing an interest-free Scottish Government loan of c. £490k through the Fire and Carbon Monoxide Detector Loan Scheme. Works remain ongoing to ensure the installation of updated detectors and alarms across our stock. Although this work was briefly halted due to the Covid pandemic, we remain on target to have the work completed in time to satisfy the Governments installation deadline of 28 February 2021. We will continue to explore similar grant and loan funding opportunities for our non-traditional constructed properties.

Following the tragic fire at Grenfell Tower in June 2017 we commissioned a fire risk assessment at our multi-storey flats. This was followed up by a further inspection in January 2019 and further ongoing inspections will be commissioned. A number of improvements were recommended and where they affect major components like upgrading of fire doors, these have been incorporated into our reviewed life cycle costings. We will continue to respond to requests for information from the Ministerial Working Group on Buildings and Fire Safety. In anticipation of new

regulations relating to installation of heat detectors/ additional smoke alarms, we have reviewed our standard specification for these items and implemented these in ongoing contracts.

During the ongoing smoke and carbon monoxide detector programme, we have worked with the manufacturer and have access to a smart control portal. This provides us with live data with regards to the performance of each installation and enables us to identify and address any issues as they arise.

As well as fire safety, we continue to ensure that all our landlord health & safety responsibilities are met through our reactive and cyclical maintenance programmes. Specifically:

**Gas safety** – Robust procedures are in place to ensure compliance with annual gas servicing requirements. Our gas maintenance contract was renewed in April 2020, continuing our relationship with the contractor for a further 4 years. This is complemented by our major repairs programme, which includes renewal of heating systems and boilers on a programmed basis across the stock. Going forward alternative heating systems are being explored in line with the Scottish Government's carbon management targets (e.g. WDC District Heating Network connections and expansion of CHA Power system), whereby no renewal of gas boilers will be possible by 2032 and no installation of gas systems in new developments/refurbs by 2024.

During 2019/20, we achieved 100% success on carrying out gas safety checks on or before the anniversary date. Unfortunately, the Covid pandemic affected this performance going into 2020/21, where a small number of failures occurred due to the lockdown and no access being possible to carry out checks. We have amended our procedures in line with risk assessments and recommended good practice to make sure they are as robust as possible in order to minimise further failures. All information has been reported to the Scottish Housing Regulator as required.

**Water management** – This year we have procured the services of a new contractor to carry out all water management works where relevant and as identified in risk assessments carried out in 2019/20 throughout the stock. We also carry out legionella risk assessments within all void properties at the void inspection stage. In addition to this, we have also sourced a back-up contractor for use in the event that our main contractor is unable to carry out their responsibilities. The Covid pandemic did limit our ability at one point to carry out work due to accessibility of contractors but have now caught up and are fully compliant with our landlord responsibilities in this regard.

**Asbestos** – We have developed a new asbestos register and collated details on all common areas.

Annual inspections are being carried out within common areas where asbestos has been identified. Management and refurbishment surveys are carried out within void properties where inspection has identified potential for the presence of asbestos and other properties included in major repairs programmes. Annual contact is also made with potentially affected residents and appropriate safety information is provided.

**Lift safety** – We carry out monthly inspections of all lifts within our stock and office premises. This is complemented by a robust servicing contract and annual inspections from insurance providers.

**Staff training** – In order to ensure Health & Safety awareness in all areas of compliance, our appraisal process identifies training requirements for relevant staff and a training schedule is developed and updated on a regular basis. This is complemented by the ongoing review of policies and procedures.

### **Procurement and Value for money**

We will continue our commitment to ensuring best value for money and quality of service when securing contracts and purchasing goods and services. The Covid pandemic and associated lockdown had significant effects on our procurement for some of our major repairs programmes.

To comply with current procurement legislation, we are advertising a contract for our small works contractors and major repair contracts on Public Contracts Scotland. Where necessary procurement consultants will be utilised to ensure that we meet our legal procurement requirements.

We will look to achieve value for money and quality of service in all aspects of the maintenance service through procurement of contracts, framework agreements and monitoring performance. We will also continuously monitor contractor performance in relation to costs, quality of workmanship and feedback from tenants. We keep up to date with latest technologies, materials and components to ensure we are meeting the needs and expectations of our tenants.

### **CHA Power**

To comply with legal requirements, meters have now been installed in each of our 7 multi-storey blocks and we will be monitoring consumption and engaging with our tenants to both identify ways to reduce the running costs of our CHP scheme and to promote responsible usage to ensure its long term sustainability.

During 2020/21 we will liaise with tenants who do not have the CHP system installed with a view to ensuring they are fully aware of the benefits of the system. This will take place on an annual basis going forward.

We will continue to upgrade all void properties to CHP where the system has not been installed. We will also continue to explore options of extending the scheme to neighbouring properties.

### Tenant Involvement

We continue to aim for excellent customer service and liaise with our tenants and other customers through regular surveys, focus groups to ensure we are delivering the service they want and expect from us. During the year, our tenant panel and focus groups were involved in discussing voids and lettings, in particular the minimum lettable standard and the maintenance void management policy review and the EESSH.



Planned Repairs		Lifespan	Yrs 2-6 2020-2025
ELP01	Steel sheet roof coverings MSF	40	-
ELP02	Stone cleaning	60	88,549
ELP03	Roof replacements	60	79,650
ELP04	Windows	35	1,516,187
ELP05	Metal railings to french windows	35	-
ELP06	Timber solid doors UF	30	-
ELP07	Entrance doors	30	139,421
ELP08	Timber balcony doors	30	-
ELP09	Upvc patio doors	30	-
ELP10	Entrance doors and frames MSF	60	703,950
ELP11	Kitchen Floor & wall units etc.	20	1,570,556
ELP12	Sanitary ware	25	10,500
ELP13	Gas boiler	15	184,800
ELP14	Electric boiler	15	3,000
ELP15	Heating distribution (radiators)	30	9,200
ELP16	Heating distribution (radiators - electric)	30	-
ELP17	District heating installation	20	-
ELP18	Consumer unit/Rewire	30	836,114
ELP19	Ventilation fans	10	154,399
ELP20	Carbon monoxide detectors	10	-
ELP21	Heat/Smoke detectors	10	-
ELP22	TV: communal aerial system	30	12,600
ELP23	Entry call system	15	99,450
ELP24	Bin chutes	30	-
ELP25	Common windows and rooflights	35	795,690
ELP26	Front/rear close entry doors	20	11,000
ELP27	Front doors and screens/ironmongery/glazing	20	260,095
ELP28	Timber glazed screens	35	-
ELP29	Stair lighting	30	109,340
ELP30	Aircraft warning lights	10	-
ELP31	Emergency lighting batteries	10	-
ELP32	Emergency lighting invertors	20	-
ELP33	Communal fans	20	-
ELP34	Lift cars & gears	20	-
ELP35	Roughcast/Render	50	-
ELP36	Common Doors MSF	30	292,500
ELP37	PRV Pumped system MSF	40	487,500
ELP38	Replacement common carpets MSF	25	-
			7,364,501
	VAT	20%	1,472,900
	Fees	6%	441,870
	VAT on fees	20%	88,374
	<b>TOTALS</b>		<b>9,367,645</b>
	Add estimated amounts c/fwd 20/21 delayed due to Covid-19		1,200,000
			<b>10,567,645</b>

We ensure our policies, procedures and strategies are regularly reviewed to ensure our properties are maintained and invested in to protect these assets for current and future tenants.

## Technology

During 2019/20 we instructed the addition of smart technology within the installation programme for smoke, heat and carbon monoxide protectors in our stock. This allows us to monitor the performance of the equipment on a live basis. We will continue to look at ways to utilise this technology and integrate available technologies in order to monitor compliance with health and safety legislation, performance of equipment as well as providing an enhanced customer service.

## Audit, Reporting and Benchmarking

All of the above is complemented by quarterly reporting to the Housing Services Sub-Committee (HSSC) and an annual audit of our housing charter return (ARC).

A breakdown of our Major Repairs programme over the next 5 years is detailed below; the programme has been incorporated into our financial plans and tenants and owners have received personalised 5 year plans with details of Years 1-5. Any delay to the planned works, as a result of Covid-19, will be relayed to customers as soon as possible.

## Development

We aspire to grow through development activity to fulfil our objectives and to broaden the range of properties for affordable rent available to our customers. We will take a risk based approach to development and ensure that development activity does not jeopardise the ongoing viability of our business. We will also take cognisance of the Scottish Housing Regulator's expectation that developing RSLs should self-assess to ensure the principles set out in their Development Thematic Study (March 2017) are being met (carried out in November 2018). The Association adopted its first Development Strategy in March 2018 (reviewed in March 2019) and this sets out the approach that will be taken by Clydebank Housing Association to housing and related development in the period 2019/20 – 2020/21 and determines the following: -

- CHA's role as a developer.
- Whether or not it is appropriate and viable for a specific initiative to be progressed.
- CHA's activity in respect of individual schemes.
- The sound governance required of CHA in its development activities.

Building more affordable houses is a priority for the Scottish Government in the coming years with significant investment planned and therefore, we intend to continue exploring development opportunities at the Queens Quay and Linnvale sites and any other sites that are presented to us. The Association recognises the many benefits of having an active development programme including, amongst others: -

- Introducing modern, energy efficient homes to our affordable housing stock
- Ensuring tenants can enjoy a high specification and good space standards
- Ensuring rents remain affordable for our new build properties/schemes, otherwise we will not build
- Increasing the number and diversity of our stock
- Giving existing tenants and new applicants increased choice and an aspiration to move to a new build property
- Improves the area and its desirability
- Brings investment into our area of operation/town
- Creates jobs and improves the local economy
- Attracts Scottish Government and bond funding
- Improves lives, opportunities and wellbeing
- May dissuade people from moving out with the area
- Helps us in the delivery of CHA Objective 1 "To provide quality, affordable housing that meets the changing needs of our customers and to ensure fair access to housing within our area" and Objective 4 "To work in partnership with others, supporting our tenants and other customers, to maximise opportunities for physical and socio-economic regeneration in Clydebank."



Clydebank HA is an efficient and viable Housing Association with over £8m in the bank at the year-end, there to fund our major/cyclical repairs obligations over the next 30 years (c. £2.3m expenditure planned for 2020/21). The Association is lowly geared and is expected to have over 615 unencumbered assets

by the end of 2020 (excluding the multi-storey flats). This means that Clydebank Housing Association has the capacity to contribute further to the physical regeneration in our area.

In light of this increased development activity, the Association undertook a comprehensive review of its development policies and procedures as well producing an up to date new build development design guide and technical brief in 2019.

Despite delays to our development programme during full lockdown, building work has recommenced on our Queens Quay site and is expected to begin in early November for our Linnvale project, with no increase in scheme costs reported by either of the contractors thus far as a result of Covid-19.

## Wider Role

Wider action activities are largely focused on community engagement and capacity building. In April 2014 (reviewed in 2017 and 2020), the Association's Management Committee adopted a comprehensive Wider Role Policy and we plan to continue to take this forward in the year ahead.

Wider Role can be defined as activities undertaken by registered social landlords over and above the strict remit of the functions of a landlord which help to improve the economic, social and environmental conditions of individuals and communities. Physical regeneration is core business for housing associations but increasingly socio-economic regeneration has also become an essential part of a Housing Associations activities.

Essentially wider role or regeneration activities should serve to enhance the quality of life of the association's tenants and provide a lasting transformation for the better of people, places and communities.

The Scottish Government describes regeneration as "the lasting transformation of places to benefit those who live and work there." The Government goes on to identify regeneration as targeted action in the most disadvantaged areas, with power devolved locally to find sustainable solutions.

Regeneration covers a wide range and scale of activity, from major urban regeneration companies delivering long-term multi-agency strategies, to small-scale local projects. It must always be about empowering and engaging communities to address challenging local issues, particularly where there is deprivation.

We are aware that CHA currently shows an operating deficit on some of its wider role activities; however, we have made a conscious decision to support activities that we feel improve the quality of life of our tenants,

residents and the wider community. Through its high quality housing and delivery of its wider role activities, the Association has become a significant presence in our local community and local people continue to look to CHA to provide services well beyond those of the traditional landlord. It is our ambition that Centre81 maintains its position as a community hub which delivers a wide range of services and we will be focussing on the medium to long-term sustainability of the project in the year ahead. We continue to believe that wider regeneration and community capacity building deliver clear benefits to and are undoubtedly in local tenants' interests.

Last year saw the Association secure significant funding (c. £437k) for its socio-economic and environmental wider role projects including the following: -

Climate Challenge Fund	
Growing Change for Good (Completes in March 2022)	£192,473
Investing in Communities Fund	
Empowering Clydebank (completes March 2022)	£245,044

This funding has enabled the Association to create 3 new posts which have assisted in the delivery of the projects.



In 2018, the Association secured c. £66k of funding from Sustrans' Community Links programme to develop a feasibility study and design proposals in conjunction with the community for a canal access path from Centre81. An application for capital funding in support of the feasibility study was subsequently submitted to Sustrans in 2019 and funding was secured at the end of March 2020. The total cost of the project (c. £300k) is now fully funded as the balance of "match" funding was secured from West Dunbartonshire Council, Cycling Scotland, Glasgow

Airport Flightpath Fund and Clydebank HA (in-kind). The project is scheduled to go on site at the beginning of November 2020 with a view to primarily promote active travel but also to hopefully generate more footfall into Centre81 and increased income as a result.

A Centre81 Business Plan is currently being drafted (scheduled for Feb 2021) and will form the basis of our plans for the future of the Centre and ultimately our planned wider role activities in the next 5 years.

Our completed and ongoing wider role projects include:

- The refurbishment of a former Bank of Scotland building to create Clydebank Social Economy Centre to provide quality, inclusive accommodation for social economy, voluntary and community businesses. Community Links Scotland (our wider role partner) has remained a long standing tenant and we secured a 5-year lease with Citizens Advice Bureau in 2014, which has recently been extended for a further 5 years.
- Our Subsidiary company, CHA Power Ltd, was established in 2005. CHA Power generates electricity, which produces heat used to supply tenants at Radnor Park with low cost, environmentally friendly central heating and hot water. Surplus electricity is sold to the national grid and the proceeds are offset against the heating charges to our tenants, who pay a low, fixed, monthly tariff. Heating the flats this way combats greenhouse gases by using a heat network supplying more than one building or customer. It provides a carbon saving of 11,313 tonnes over 25 years and gives the flats supplied an 84%+ Energy Performance Rating, the same as our new purpose-built eco-friendly flats.

We have been approached by West Dunbartonshire Council with a view to connecting some of their residential and non-residential properties to our scheme and the viability of options together with the benefits to our tenants is currently being explored.

The ongoing viability to the subsidiary will continue to be closely monitored and in particular we will convey to our tenants the importance of using the system responsibly. Individual metering to each block has been installed primarily due to new legislation but also enables consumption to be monitored more closely to identify unusual consumption. The Housing Services sub-committee will continue to monitor usage across all 7 multi-storey blocks.

- Construction of Centre81 (formerly Whitecrook Regeneration Centre) was completed in April 2008. Over the years our focus has remained constant. Through Centre81 activities and in

partnership with a number of organisations and community groups, we have addressed inequality within our community by delivering employability services, skills development, training, further education, community capacity building and health improvement (including a variety of regular fitness classes, gym provision, community garden provision, healthy eating programmes). We recognise our community's needs are ever changing and we promote social integration and embrace diversification by maximising access and opportunity for all. But most of all, we bring the community together on a regular basis through different social activities to celebrate different cultures and to have fun.

CHA has been successful in securing Scottish Government PCF funding (2012/ 2019 and extended to September 2019), ICF Funding (to March 2022) as well as Climate Challenge Funding (to March 2022) and Aspiring Communities Fund monies to deliver these much needed activities and projects and will continue in its endeavors to ensure that Centre81 is sustainable and progress towards being fully self-financing in the future. A full review of the service scheduled in 2019/20 has been delayed and has now been rescheduled in 2020/21.

## Covid-19 – Impact and Mitigation

As with many premises, Centre81 has been impacted by Covid-19 and the subsequent lockdown measures and closed to the public from 5pm on Friday 20th March 2020, following Government guidelines.

All of our project activities for 2020/21 have been significantly impacted as a result of the lockdown measures. We have adapted some aspects of our CCF project, Growing Change for Good, in order to deliver certain elements of the project, for instance, running cooking class online and safely delivering raised beds and window boxes to participants.

One of our ICF delivery partners, ISARO, have started delivering their classes and courses via Zoom which has been working well.

We are slowly introducing a phased return with all our classes and activities to ensure that all groups and users are adhering to our new safety rules. This will involve smaller sized classes as well as a change to class times and delivery methods.

In partnership with West College Scotland we are currently running a Horticulture Course at Centre81. Should lockdown restrictions tighten again, delivery of the remainder of the course will be online.

We continue to follow Government advice in terms of social distancing and will make decisions on the full re-opening of Centre81 based on this advice.

## Community Assistance

Over the last 6 months, Centre81 has worked in partnership with Café81 and Glasgow North West Foodbank to deliver over 11,000 ready meals and almost 2,000 food parcels to the local community through our Wellbeing Fund project funded by Inspiring Scotland. We also partnered with the Centre81 Steering Group to provide children lunches and arts & crafts packs for online activities.

## Finance and Corporate Services

The Association's finance and corporate services department works closely with all sections to support each service delivered ensuring high levels of customer care, compliance with procurement legislation and ensuring Value for Money in all aspects of our business. It takes the lead in policy development and provision of the factoring service to owner-occupiers and the administration of our subsidiary companies. Following the restructure, this department now oversees our communications and wider role functions and in particular ensuring that our funded projects are delivered and stated outcomes and outputs achieved per our funding applications.

In order to ensure our activities are financed and our resources are safeguarded, annual budgets are set and monitored on a quarterly basis throughout the year. Furthermore, our business plan and financial plans are reviewed on an annual basis and includes short, medium and long term projections, sensitivity analyses to reflect different economic/legislative scenarios as well as loan covenant information.

Our revised financial plans have been updated to reflect the impact of the pandemic in areas such as rent affordability, treasury management and interest rates, our planned investment programme and arrears recovery levels. The plans demonstrate that the Association remains on a sound financial footing through prudent financial planning and by ensuring income maximisation and cost efficiencies throughout the organisation.

The financial impact of any new risks and uncertainties has been identified and the financial plan aligns with the strategic objectives at all stages of our business planning process.

## Tenant and Service User Involvement

The Association recognises the importance of tenant participation and consultation, as a way of monitoring both the effectiveness of our policies and the quality of services provided. We welcomed the Tenant Participation provisions of the Housing (Scotland) Act 2001, as amended by the Housing (Scotland) Act 2010 and we use a variety of methods to involve

and consult tenants and tenant's groups, regardless of whether these groups choose to register with us. We were, however, delighted to welcome a new Registered Tenants Organisation (RTO) on board under the Housing (Scotland) Act 2001, La Scala Tenants Association. The group formed during the year and their application to become a RTO was approved by the Management Committee in December 2019. This is the Association's second RTO, with Radnor Park Multis Tenants and Residents Association having registered with us many years ago. We work with both on a regular basis on issues of shared interest and concern to improve the areas and provide both in kind and financial support.



In April 2012, the Scottish Government published the first Scottish Social Housing Charter setting out the outcomes we should achieve when delivering services to tenants and other customers (updated in 2017). At the same time, the Scottish Housing Regulator published its Regulatory Framework (updated in April 2019), setting out how it will regulate and scrutinise landlords as well as how it will assess landlord achievement towards the charter outcomes. As a result, tenant engagement is even more critical than before and our key priority in the plan period will be to further increase our consultation register to ensure that we have an adequate pool of customers willing to comment on and shape our services. We also intend to draft an action plan which will set out the key areas of the Charter in relation to how we will consult with a variety of other customers/groups and we will be focussing on in this on the year ahead.

2015/16 saw the creation of CHA's Tenant Panel which is charged with scrutinising our services and procedures and making recommendations for improvement. In the year to 31 March 2020, the Panel concluded their review of our recording and reporting on the Energy Efficiency Standard for Social Housing (ESSH) and presented a thorough report to the Management Committee in December 2019 detailing observations and recommendations. An improvement recognised in the self-assurance

process 2019 was for the Management Committee to formally respond to the report and this was provided to the Panel and published on our website. As well as this, they again assisted in reviewing and setting our performance targets and commenced their next chosen scrutiny topic in January, Landlord Health and Safety Responsibilities. In 2020, the Panel adopted an annual work plan to ensure momentum and consistency in the approach to each different topic, including reflecting on the progress of past recommendations.

Going forward, we intend to further support our Tenant Panel to expand their knowledge to increase their capacity to meaningfully influence our decisions and practices. We will do this by striving to provide them with excellent information during scrutiny exercises, provide training on scrutiny to the Panel, staff and Management Committee and promote vacancies through our newsletters and direct contact. Training on Tenant Participation & Scottish Social Housing Charter took place with the Management Committee in June 2018.

Three consultations and three focus groups also looked at/commented on the following areas in the year: -

2019/20			Business Plan Target 2019/2024
Customer Consultations	4	Charter Report, Rent Setting Cage Areas/Dogs in Multis, Business Plan Feedback Survey 366 responses	6
Focus Groups	3	Customer Care (11/04), Repairs & Maintenance Policy (11/07) Self Assurance (22/10 & 25/10)	

As well as promoting the interests of tenants, the contribution of owner-occupiers who we factor and other customers, is also recognised and valued. We encourage owners and other customers (e.g. applicants, owners, etc.) to contribute within consultation processes and help shape our services. We invited all of our owners to participate in our Factoring Policy review in the summer and in 2019 applicants participated in the review of the Allocations Policy.

Articles on the variety of ways to get involved, including joining our Tenant Panel, and joining our Management Committee continue to feature in each quarterly

newsletter. Importantly feedback from any customer surveys is included along with actions to resolve any issues identified. Recent examples include a 4 page special addressing issues raised in the Owner Occupier Satisfaction Survey 2020, within our June 2020 ChitChat newsletter.

As a community based Registered Social Landlord, our primary and principal function is to provide well maintained, rented accommodation. It is therefore appropriate that we should promote the empowerment of our tenants and other customers in the decision-making and implementation of our housing and related policies. Our tenant satisfaction results for 2018/19 dictate that 90% (404/450) of tenants surveyed are satisfied with the opportunities given to participate in and influence Clydebank Housing Association's decision making processes. Our Tenant Participation Strategy underwent a minor annual review, approved by the Management Committee in September 2019, and this was promoted in our December 2019 newsletter. Importantly we increased the funding available to residents groups on an annual basis. A full review will take place in 2020 and is underway.

During the year we adopted a Communications Strategy (May 2020) which details all the methods of communication the Association uses and encourages staff and Management Committee to use, where appropriate, to help us achieve our strategic objectives, engage effectively with our tenants and other customers and more. The Strategy included a dedicated section on Emergency Situations the ways we could reassure our tenants and other customers of our support services and those of others. Given the Coronavirus pandemic, a total of five 4-weekly rolling Communication Plans were developed from 23 March and executed and these included:

- Additional newsletters
- Information emails to tenants
- Sponsored Facebook campaigns with the local press
- Fortnightly adverts in the local press
- Local signage updated
- Dedicated website section
- Check-in telephone calls to vulnerable Association tenants
- Participating in the sharing of food parcels

We ensured that our residents groups knew we were here to support them and one continued to have regular Zoom and social distanced meetings, given the close proximity of all members, while one kept in touch via email and telephone with each other and our staff for updates.



### Coronavirus support and advice

The situation has brought about a new approach to our tenant engagement which will be further explored, with digital Tenant Panel meetings about to take place, funding for devices and data being investigated and the review of our Tenant Participation Strategy will include the use of the digital methods and communications developed during Coronavirus lockdown as standard.

Our Communications Strategy will further be updated in the coming weeks to take account of our business plan priorities and our ongoing pandemic work plan in order to terms of tenants, lenders and other key stakeholders' assurance/re-assurance.

## Equality and Diversity

Clydebank Housing Association is committed to developing an organisational culture which values people from all sections of the community and the contribution that individuals make to that community. As such, the Association seeks to promote an environment of respect, understanding, encouraging diversity and eliminating discrimination by providing equality of access and opportunity for all in relation to all its services.

The Scottish Housing Regulator requires all registered social landlords to develop and implement an Equality and Diversity Action Plan and as well as our statutory responsibility, contained within the Housing (Scotland) Act 2001, as amended by the Housing (Scotland) Act 2010, we are dedicated to create safe and inclusive neighbourhoods and an environment where people can live and work without experiencing any form of discrimination or harassment. Centre81 offers access and opportunity for all tenants and residents within the community by providing a range of services and projects which enhance their social, environmental and economic wellbeing.

In the year ahead we aim to evaluate all aspects of our business in terms of equality and diversity to enable us to focus on areas where we need to attract people from under-represented groups.

## Complaints

The Association has a comprehensive complaints handling procedure in place for anyone who is dissatisfied with our services and reflects our commitment to valuing, improving and learning from complaints. The procedure, based on the Scottish Public Services Ombudsman's (SPSO) Model procedure (currently under review), clearly sets out the process for making complaints which can ultimately lead to the tenant exercising their right to complain to the Public Services Ombudsman when appropriate. To ensure customers are aware of how to make a complaint, information about the procedure is readily available; displayed in our reception areas, on our website and it is periodically referred to in newsletters.

The complaints handling procedure will help us do our job better, improve relationships with our service users and enhance public perception of Clydebank Housing Association. It will help us keep the customer at the heart of the process, while enabling us to better understand how to improve our services and increase customer satisfaction by learning from complaints.

It is imperative that individual employees, contractors and the organisation as whole not only learn from complaints but make improvements to our services and processes accordingly. Complaints information and complaints statistics are reviewed regularly across all departments to ensure this is the case.

Information recorded throughout the year forms part of the annual Scottish Social Housing Charter reporting requirements (Annual Return on Charter – ARC).



## Performance Targets

In order to manage performance, the Management Committee as well as the various Sub-Committees will operate the following targets for 2020/21 and monitor and compare actual performance against targets throughout the year. 2020/21 targets have been fully discussed and considered by both the Association's Tenant Panel, the Management Committee and staff based on achievements in 2019/20 as well as predictions/expectations going forward.



Category	2020/21 Target	2019/20 Target	2019/20 Actual Performance	2018/19 Actual Performance
<b>Governance</b>				
Memberships (New)	>20	>20	12	7
Membership attendance at AGM	>25%	>25%	16.7%	21.3%
Attendance at MC meetings	>80%	>80%	69%	77%
Percentage of Meetings quorate	100%	100%	100%	100%
Training Events attended by one or more MC members	>20	20	16	14
<b>Complaints</b>				
Resolve complaints before ombudsman	100%	100%	100%	100%
1 <sup>st</sup> stage complaints resolved within target	100%	100%	99%	99%
2 <sup>nd</sup> stage complaints resolved within target	100%	100%	94%	94%
<b>Housing Management</b>				
Average time to process applications (Internal CHA Statistic)	<10 calendar days	<10 calendar days	7.1 days	7.6 days
%age new tenants happy with standard of home when moving in (SHN Statistic)	96%	96%	96%	96%
%age of tenants satisfied with the quality of their home (ARC Indicator 7)	90%	90%	87.56%	87.56%
Average re-let time (ARC Indicator 30)	<15 Days	<15 Days	14.63 days	15.05 days

Category	2020/21 Target	2019/20 Target	2019/20 Actual Performance	2018/19 Actual Performance
%age offers refused (ARC Indicator 14)	<36%	<36%	29.84%	40.17%
%age tenancies sustained > 1 year (Indicator 16)	>90%	>90%	88.41%	92%
Rent loss due to voids (ARC Indicator 18)	<0.4%	<0.4%	0.30%	0.43%
% lets to section 5 referrals/nominations (ARC Indicator C2)	Maximum of 50%	Maximum of 50%	49%	49%
Successful post allocation visit within 8 weeks (Internal Stat)	90%	95%	89%	80%
Successful post allocation visit overall (Internal CHA Statistic)	95%	N/A	96%	80%
Gross Arrears (ARC Indicator 7)	<3.9%	<3.9%	4.12%	3.84%
Former Tenant Arrears (ARC Indicator C7)	<1.75%	<1.75%	1.75%	1.78%
<b>Investigating neighbour complaints</b>				
Conclusion of Complaint – within target timescales for categories (A,B,C) (ARC Indicator 19)	>95%	>95%	100%	86.79%
<b>Factoring &amp; Rechargeable Repairs</b>				
%age recovery rate in year- Factoring	112%	112%	120%	110%
%age recovery rate in year –Rechargeable Repairs	100%	100%	82%	48%
<b>Maintenance</b>				
<b>Repair Categories</b>			<b>Total ARC repairs 3274</b>	<b>Total ARC repairs 3274</b>
Average length of time to complete emergency repairs (Indicator 11)	4 hours	4 hours	2.04 hours	2.40 hours
%age emergency repairs completed within target	95%	95%	96.30%	95.40%
Average length of time to complete non-emergency repairs (Indicator 12)	5 days	5 days	3.38 days	3.38 days

Category	2020/21 Target	2019/20 Target	2019/20 Actual Performance	2018/19 Actual Performance
<b>Maintenance</b>				
%age of reactive repairs carried out in last year completed right first time (Indicator 13)	95%	95%	91.47%	95.65%
%age gas safety checks completed by anniversary date (Indicator 15)	100%	100%	100%	99.49% (3 failures)
Percentage of medical adaptations completed (Indicator 22)	75%	75%	55.78%	78%
Average time to complete approved applications for medical adaptations (internal target from start to completion)	30 days	30 days	72.37 days	N/A
%age of tenants who had repairs carried out in last 12 months, satisfied with service (Indicator 16)	95%	95%	91.36%	90.52%
Right to Repair carried out within timescale	95%	95%	93.78%	93.40% (609/652)
EESSH Compliance %age (exc. exemptions)	100%	92.86%	97.27% (excludes 51 exemptions)	89.8%
SHQS Compliance %age – Energy Efficiency (Exc exemptions)	100%	98.48%	98.81%	96.43%
SHQS Compliance %age – Overall (exc. Abeyances and exemptions)	97.07%	92.96%	95.74%	91.53%
<b>Finance</b>				
Provide quarterly Man Accounts to S-C	Achieved	Achieved	Achieved	Achieved
Admin Cost per unit	<Peer group average	<Peer group average	Not yet known	£1,312
Percentage income spent on overheads	<10%	<10%	7.0%	6.8%
Percentage income spent on salaries	<25%	<25%	22% (exc. Pension deficit)	22% (exc. Pension deficit)
Loan interest per unit	<£260	<£260	£75	£83

Category	2020/21 Target	2019/20 Target	2019/20 Actual Performance	2018/19 Actual Performance
Current assets to current liabilities	>1.1	>1.1	5.2	5.9
CHA Power Customer arrears	<3.5%	<3.5%	5.9%	6.0%
CHA Power Arrears Recovery Rate	100%	100%	98%	98%
Staff Absenteeism	3%	3%	7.5%	5.64%
<b>Tenant Participation and Community involvement</b>				
Tenants/owners Newsletter	4 per year	4 per year	5 (4+additional Covid-19 newsletter)	4
%age tenants covered by tenant	>50%	>50%	38.6%	34.8%
Tenant Satisfaction with overall service	93%	93%	93%	93%
Tenant Panel scrutiny processes	1	1	1	1
Focus Groups (3) & Consultations (2)	5	5	7	6
Consultation Register	750	750	1,052	987
No. of responses from consultation	150	150	366	463

## Further Information

There are lots of other elements to our Business Plan including those listed below. Please do not hesitate to let us know if you'd like to look at this information also.

- Environmental Assessments (PEST)
- SWOT Analysis
- Risk Assessments
- Financial Planning
  - o Annual Budget 2020/21
  - o Financial Plan 2020/21
  - o Investment Strategy
- Staff/committee training programmes
- Action plans – delivery of objectives
- Disability/equality & diversity action plans
  - o Disability equality action plan
  - o Equality & diversity action plan
- Policies and review dates
- Strategic and operational risk management
  - o Strategic risk matrix 2020
  - o Caretaking service
  - o Routine and cyclical maintenance
  - o Major repairs
  - o Housing management
  - o Development and wider role
  - o Finance and corporate services
- Financial plan 2020-2025

“Offering our community more than a home”



If you or someone you know would like this summary in any other format, let us know.

**Clydebank Housing Association Ltd**

77-83 Kilbowie Road, Clydebank G81 1BL (currently closed to the public)

Tel 0141 941 1044

info@clydebank-ha.org.uk

twitter and facebook: @clydebankha  

Fax 0141 941 3448

www.clydebank-ha.org.uk

