



clydebank housing association



clydebank housing association

"Offering our community more than a home"

Annual Report 2022/2023

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Welcome

from the Chairperson



CATHERINE BOYLE,
CHAIRPERSON
JUNE 2023

During the last 12 months, our Management Committee and staff have been continuing to focus on the health and wellbeing of our residents alongside reviewing key risks facing the organisation and we again continue to address the challenges and attempt to limit the impact of the cost-of-living crisis including increasing fuel bills and rent arrears.

Throughout the year we provided a high level of tenancy sustainment support which

included providing food and fuel vouchers, toiletry and cleaning packs, welfare rights advice and opening our Radnor Park laundries later and at weekends. We held a wide range of events, including our cosy afternoons, and you can read more about these in the Highlights section.

We will continue our productive working relationship with Radnor Park Multis Tenants & Residents Association and also to support our tenants and residents all we can in the forthcoming year and to "offer our community more than a home".

We are very proud of the many activities delivered at Centre81 in collaboration with our various partners. This year marks 15 years since we opened Centre81 and during that time, Clydebank Housing Association tenants and residents have benefitted from these services and activities. We have recently been awarded £341,000 of funding from the Scottish Government to continue various projects until March 2026. These projects will focus on Active and Sustainable activities and classes so please look out for those in our upcoming publications.

In the last 12 months, I am delighted to report that we have added 79 new homes to our portfolio.

Our 24 units at Dalton Avenue in Linnvale, comprising of one, two and three-bedroom flats, including 2 wheelchair adapted properties, were handed over in June 2022 and all new tenants have settled in well.

Our 37 units at Queens Quay were handed over in July and October 2022 and the site was recently shortlisted for the Homes for Scotland Best Large Development Award.

This development, at the former John Brown Shipyard, comprises one, two and three-bedroom flats, including 4 wheelchair adapted properties.

The development also has its own District Heating system, electric car charging points, a free bike hire scheme and an electric car hire scheme.

And lastly, our 18 units in John Knox Street were handed over in March 2023. This development was built on a disused bowling green and allowed the Bowling Club to fund its future activities. This site comprises of one and two bedroom flats, 2 of which are wheelchair adapted properties.

We will continue to work closely with West Dunbartonshire Council and we are currently exploring other potential development sites to show our commitment to the development and regeneration of Clydebank and our communities.

Lastly, I would like to add a special thank you to my fellow Committee members for continuing to carry out their unpaid work diligently and with dedication. They regularly give up their time to attend meetings, pop into the office and respond to emergency decisions and I thank them for this.

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, Café81, a community garden, raised beds area and has an outdoor multi use games area (MUGA).

We run our own activities and activities in partnership with others, including health and fitness, employability, English as a Second Language (ESOL), youth club and weekly bingo. We have a project funded bike mechanic and community gardener.

We provide office space to a range of organisations, and our hall and rooms are available for hire.



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 370 two bedroom multi-storey properties, for just £56.65 (incl. 5% VAT) a week (as at 01 April 23) 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 were delighted that, during the year, the majority of office space was rented to Community Links Scotland and the West Dunbartonshire Citizens Advice Bureau. The Bureau has since moved on to be based more in the community and Stepping Stones Mental Health has moved in from July 2023.

At a Glance

at 31/03/23

1,210
homes for rent



Providing
homes in
Clydebank
since
1985



ONE
Registered Tenants
Organisation
- Radnor Park
Multis Tenants
and Residents
Association

96.3%
of tenants
satisfied with
our overall
service



Factor to
600⁺
owner
occupiers
38
shared
ownership



Our Annual Report 2022/2023

* 32.2 full time equivalent

Our Highlights

Competition Winners



Well done to the two lucky winners of our Easter competition.

Jackson (7) and Millie (9) are pictured above collecting their prize from the Spring newsletter competition – an 'Easter basket' packed full of goodies!

New Manager Appointed



Sinéad Farrell was appointed to an exciting new role of Customer and Corporate Services Manager. Sinéad was delighted, stating *"I am so lucky to work in such a great Association that focuses on supporting its tenants and the local community and wants to offer an excellent customer experience."*

Big Disability Open Day



We thoroughly enjoyed meeting with so many of the agencies that were in attendance at the Big Disability Open Day in April and chatting to current and potential future housing applicants, to promote our wheelchair adapted properties.



Free Bike Repairs Continued



We were delighted to be awarded a further £2k from the Scotland Cycle Repair Scheme which allows our Bike Mechanic, Brian, to provide free cycle repairs and maintenance work, up to the value of £50 per person or up to £100 for non-standard cycles e.g. trikes, tandem bikes.

SCOTLAND
CYCLE REPAIR
SCHEME



Tenant Portal Launched



We launched our tenant portal, which is a brand new and easy way for us to contact our tenants and for tenants to contact us. Through the portal tenants can report repairs, check a rent account, get a rent statement, change contact details and more.

The Results Are In!



We were very thankful to the 456 (40%) of our tenants who participated in our tenant satisfaction survey.

We were blown away to receive such amazing results, with all key indicators up on 2019! We hope our presence, assistance and support provided during Covid-19 and since has helped with increased levels of satisfaction.



Queens Quay Information Day



Ourselves and the other 2 landlord partners of the Queens Quay development, Loretto Housing Association and West Dunbartonshire Council, were delighted to invite prospective and allocated waiting list applicants along to find out more about the development and local community at a May event held at our community centre in Whitecrook, Centre81.

Allocations Policy Review



We were grateful to the tenants who got involved and helped us review our Allocations Policy.

In 2019 our Allocations Policy had a major overhaul as the law had significantly changed. We discussed the changes we were proposing in terms of good practice for 2022 over a delicious afternoon tea. The reviewed Policy has since been approved.

It's Time to be Kind!



Our Customer & Corporate Services Manager, Sinéad Farrell, was pleased to host a workshop at the Tenant Participation Advisory Service Scotland annual conference on 11 June. Sinéad showcased the wide range of work that we are doing to support tenants.



Dalton Avenue Officially Opened



There was excitement as 24 new homes for social rent were officially opened in June. The £4.6m social housing development was funded by Allia Charitable Donation funding, CAF Bank private loan finance and Scottish Government housing grant. Lynette Lees, Chief Executive, said, "These homes will help to address the ever-increasing demand for social housing in the area and also assist us in achieving our objective of 'providing quality, affordable housing that meets the changing

needs of our customers'. We appreciate the continued support of the Scottish Government, CAF Bank and West Dunbartonshire Council and thank our contractors and consultants for delivering these fantastic new modern homes".



Bell Group Lends a Hand



Our paintwork contractor, Bell Group, continued to provide us with 'community benefits' over the summer, by volunteering with the Centre81 Steering Group, including at their summer party, pictured above. We thank Angela for her continued contribution.



Our Highlights

Welfare Rights Partnership

**citizens
advice
bureau**

We launched our partnership with Citizens Advice Bureau (CAB) to ensure our tenants continued to access a dedicated Welfare Rights Service.

CAB can assist our tenants on a wide range of issues including debt and money, benefits, work, family matters and the law.

Support to the Local Community



We were delighted that our contractor at our Dalton Avenue Development, Cruden, had been able to provide £3,300 funding towards the Linnvale Summer Gala Day organised by the Linnvale Community Group. Our staff hosted an information stall. It was a wonderful day.



Annual General Meeting & Social Event



We were thrilled at the success of our 37th Annual General Meeting (AGM) held at Centre81 in Whitecreek.

On 30 June 2022, 35 of our shareholders attended our AGM and heard about the Association's focus on the health and wellbeing of residents alongside addressing the challenges facing the community.

It Pays to Get Involved!



Radnor Park tenant, Mrs Wallace, was the lucky winner of our consultation prize draw 2022, drawn at our Annual General Meeting, winning a £50 voucher.

Congratulations to Mrs Wallace and thanks to everyone who got involved with us in the year. We really appreciate all of the feedback we receive.

Centre81 Gala Day Returned!



Our first Centre81 Gala Day since 2019, and the sun was shining.

Over 600 people attended throughout the day on 13th August, where they enjoyed music/DJ, free kids' fairground rides, BBQ and refreshments, dancing, garden and bike maintenance stalls and face painting.



Community spirit at its best!

We were delighted to be able to run this very popular annual event again. A great day was had by all!



Queens Quay - That's a Wrap!



We were so happy to have allocated all 37 of our new homes within our fantastic partnership development at Queens Quay.

Cabinet Secretary Shona Robinson MSP later visited the development.

Ms Robinson said, "It is fantastic to see first-hand the completion of these 146 affordable homes in Clydebank and to hear about the positive impact they will have on the lives of residents."

Lynette Lees, our Chief Executive, said, "We are grateful to the Scottish Government and our lenders, CAF Bank to enable the provision of our 37 much-needed homes for rent which are a welcome addition to our housing stock."



1st Radnor Park Summer Event



We were delighted to attend our registered tenants organisation's first summer community event. Radnor Park Multis Tenants and Residents Association held a very successful afternoon and provided food and a free raffle to residents. We provided live music which was a hit!



Scottish Housing Day



To celebrate Scottish Housing Day we held a prize draw which was supported by our Clydebank Bowling Club site builder, JR Group. We invited the 14 lucky winners along to collect their prizes which included air fryers, slow cookers, quilts and hampers. A lovely afternoon was had by all.



Garden Competition



We held a garden competition over the summer of 2022. We were so pleased to be able to offer 1st, 2nd, 3rd place, 3 runners up and 20 highly commended letters. In addition we awarded the 'James Drummond Special Award' in memory of a previous regular winner of our garden competitions.

Aico Staff Volunteer



Once again Aico staff volunteered for us as part of their commitment to volunteering in the community.



What a job Tony (pictured) and Gregor did volunteering with us on 11 October!

Local tenant, Mrs Doogan expressed her delight with the work. She said they "did a fantastic job and made such a difference".

Our Highlights

Future Housing Leaders



Our Customer & Corporate Services Manager, Sinéad Farrell, pictured, was delighted to host a workshop at a housing training provider's conference, SHARE's Future Housing Leaders, in October.

Sinéad showcased the wide range of work that we are doing to support tenants, which has allowed us to achieve high levels of tenant satisfaction.



Tenant Event Raises Money



We were delighted to host a partnership event along with the Tenant Participation Advisory Service (TPAS) in October to raise money for the STV Breakfast Appeal. Partners, including the Citizens Advice Bureau and Scottish Fire & Rescue, were in attendance. Over £250 was raised for this worthy cause.



CHA Bake Off!



Our staff once again held an event in support of Macmillan's Biggest Coffee Morning, raising £200.

Our 6th 'CHA bake off' was held in October. The highly sought after star baker award was won by Rachael with her delicious sticky toffee pudding!



Window Contract On Site



We were so excited to finally have this contract on site at our 7 Radnor Park multi storey buildings!

We secured Anglian as a contractor for this work after a prolonged procurement exercise. This work represented a major investment in the area and we were thrilled for our residents and thank them for their patience.



Free Activities @ Autumn Fest



We held a very successful full week of free activities for all ages and abilities during the October week, funded from our 'Community Pot'.

Activities included autumnal batch cooking classes, chair yoga, sports, arts & crafts and herbal remedies workshops.



Many items for the cooking classes and herbal workshops were sourced from the community garden. We then enlisted the Centre81 Steering Group to finish off the celebrations with a kids party with food and treats!

World Kindness Day



It was great to be able to support our community for World Kindness Day 2022 in November.

Along with ourselves, many of our suppliers, contractors and consultants contributed to a special fund for World Kindness Day, with £1,960 being secured.

Half of the fund was used to show kindness in our community with the remaining 50% being

handed over to West Dunbartonshire Community Foodshare for their Christmas Toy Appeal 2022.

We were able to distribute lots, including:

- 8 £50 grocery vouchers to help towards a Christmas shop
- 20 kindness bags which included a £10 grocery voucher
- 9 £15 Amazon vouchers

We thank all involved for their support!

Contractor Installs Christmas Tree



Our ground maintenance contractors, Ground Control, kindly donated and decorated a tree for our Radnor Community Garden. They did a great job! They also provided some Christmas goodies for us to distribute.



Christmas Joy at Radnor Park



Our staff elves donned their Christmas jumpers on Thursday 8th December and distributed over 150 selection boxes and mince pies at our community garden in Radnor Park. We treated residents to tea, coffee and hot chocolate.

We were also delighted to help out at our residents group's Christmas Lunch in Centre81 where over 40 tenants enjoyed 3-courses with all the trimmings.

Pensioners Lunch



Our local pensioners were delighted to have their Annual Christmas Lunch at Centre81.

On 15th December, many of our regular bingo buddies enjoyed a 3-course Christmas Lunch, prize bingo and a free raffle. The feedback from all those who attended was great!

Employee of the Year



We were delighted to present Housing Officer, Lynne McGeachan, with this staff nominated award.

Lynne, pictured, is the fourth recipient of this award which was awarded at a staff training event. Lynne received many nominations from her colleagues acknowledging her positive attitude and commitment to our housing service and supporting staff.

Our Highlights

Christmas Jumper Day 2022



Staff donned their Christmas jumpers to raise cash for Clyde1's Cash for Kids Appeal for Christmas 2022.

On 9th December, staff got together to raise money for this worthy cause with £90 being raised.

Christmas Fun at Centre81



In December Santa Claus paid a visit to Centre81 and we had a party to celebrate with a DJ and free pizza thanks to from Domino's!

Over 150 local children were able to visit Santa's Grotto and each received a selection box.

Staff served luxury hot chocolate to keep everyone toasty and warm.

Prize Winners



To celebrate the 90th edition of our quarterly newsletter, ChitChat, we held a competition for two residents to win a £90 grocery voucher.

Charles McBrearty and Lorraine Hefford were picked as the lucky winners. Both were delighted to pop in and collect their voucher.

Rent Consultation Prize Winner



Miss Johnstone was one of 164 tenants and sharing owners who got involved in our rent setting consultation process and was picked as the winner of a £50 grocery voucher. Miss Johnstone of central Clydebanks was very happy to receive the prize voucher.

We thank all of those who got involved.

Pavillion Court Officially Opened



Pavillion Court, our £3.2m, 18 home social housing development has officially opened in March.

Our new development was opened by Councillor Johal and Councillor Traynor. The development was funded by CAF Bank private loan finance and Scottish Government housing grant.



The development brings high-quality, affordable housing to the area, but has also helped secure the long-term future of Clydebanks Bowling Club – a trusted and important part of the local community.

Lynette Lees, Chief Executive, said, "It's wonderful to see this project completed."

Tenancy Sustainment Success



During the year our Tenancy Sustainment Officer supported 565 vulnerable or in need tenants, with a total of £28,940 equivalent being generated in either financial or equivalent assistance.

This support service recently featured in the local Clydesider Magazine.



Out and About



Throughout the year we took many opportunities to get out and about. Lynette Lees, Chief Executive, Joe Farrell, Head of Housing Services, (pictured) and Bethany Jones, Estate Caretaking Apprentice, attended a Working4U apprenticeship event in Dumbarton to showcase our apprenticeship vacancies and to promote social housing as a great career choice.



More Benefits for the Community



We appreciate both formal and informal benefits from our contractors for our community.

Columbus provided structural work for free to our Social Economy Centre as a community benefit. City Technical provided vouchers to allow us to purchase hygiene and cleaning items for tenants



Supporting Tenants into the Future



In March, Lynette Lees, Chief Executive, and Sinéad Farrell, Customer & Corporate Services Manager, presented workshops at the SHARE Annual Conference. They discussed all of the ways we are supporting tenants through these tough times and into the future.



Blitz Memorial Service



Our Chief Executive, Lynette Lees, and John Mooney, a member of our voluntary Management Committee attended the wreath laying ceremony held by by Radnor Park Multis Tenants & Residents Association on Sunday 12th March to pay our respects on the occasion of the 82nd Anniversary of the Clydebank Blitz. We also laid a wreath.

Cosy Afternoons Success



We welcomed over 400 people to our Cosy Afternoons at Centre81 from November to March. Each Friday we provided free soup, tea/coffee, biscuits, magazines, newspapers and of course company. We finished up on 31st March with an 'afternoon tea'. Feedback was really positive.

KEY FINANCIAL RESULTS

- £4.88m received in rental income with a 1.5% rent increase applied in 2022/23. £429k of income was received for our other activities (wider role, factoring etc.).
- £107k was received in bank interest. Average rate of interest receivable was 1.2% (2022: 0.3%).
- £4.32m was spent providing housing services and maintaining our existing housing stock. £604k was spent on our other activities (wider role, factoring etc.).
- 55p of every £1.00 of your rent received was spent on direct maintenance costs.
- Over c. £1.75m was spent on Major Repairs in the year, including a significant window replacement programme at our Radnor Park flats and kitchens, rewiring and gas boilers in other properties.
- £218k was payable for loan interest. Average rate of interest payable was 6.2% (2022: 2.5%).
- During the year to 31 March 2023, the Association purchased 2 properties through the Shared Ownership Buy Back and Open Market Purchase Policies.
- 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

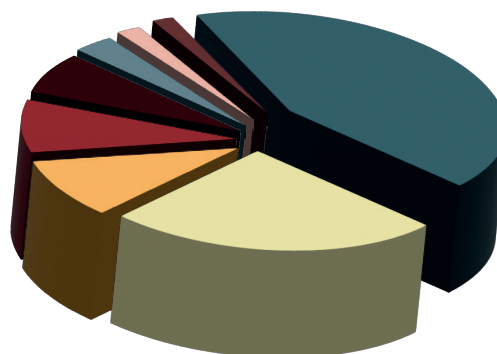
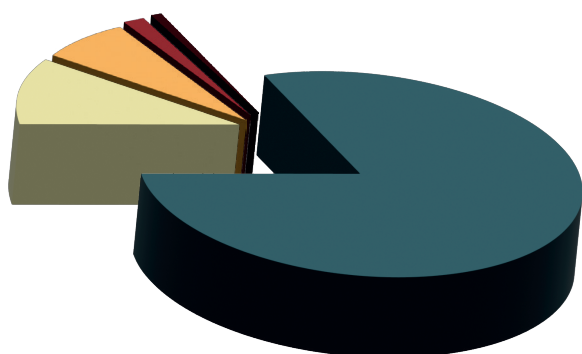
Income and expenditure associated with our housing stock for the financial year to 31 March 2023 is as follows:

Income from 2023 Accounts £6,131,587

Rents & Service Charges	79.5%
Release of Grant Income	11.0%
Other Income	7.0%
Bank Interest Received	1.7%
House Sales	0.8%
	<u>100%</u>

Expenditure from 2023 Accounts £5,450,951
Expenditure including Capitalised Major Repairs £7,119,561

Management Expenses	42.9%
Major Repairs (Direct)	25.3%
Routine Maintenance (Direct)	9.1%
Other Activities	8.7%
Cyclical Maintenance (Direct)	7.3%
Interest on Loans and Finance Charges	3.2%
Services	2.0%
CHA Power Loss	1.5%
	<u>100%</u>



HOW EACH £1 OF INCOME WAS SPENT

	2022/2023	2021/2022
Direct Costs:		
Major Repairs	£0.32	£0.12
Routine Maintenance	£0.09	£0.14
Cyclical Maintenance	£0.09	£0.06
Services	£0.05	£0.04
Total Direct Maintenance Costs	£0.55	£0.35
Staff Salaries	£0.20	£0.22
Office Overheads	£0.08	£0.08
Interest on Loans	£0.04	£0.01
Other Activities*	£0.09	£0.08
Property Insurance	£0.02	£0.02
General Expenses	£0.02	£0.02
Bad Debts/Voids	£0.01	£0.00
CHA Power Loss (impairment)	£0.02	£0.00
(Taken from)/Put into reserves	(£0.03)	£0.22
TOTAL	£1.00	£1.00

SUMMARY OF THE STATEMENT OF FINANCIAL POSITION

The Association's financial results to 31 March 2023 are detailed in separately bound annual accounts, which are available to review on our website or by 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 2023.

ASSETS	£'000	£'000	Non-Accountants' Guide
Non-Current Assets			
Housing Properties:			
Gross cost less depreciation	42,547		The cost of all our houses
Other Non-Current Assets	<u>3,049</u>		Office premises/computers/furniture
		45,596	
Investments		420	Asset value of our subsidiary company, CHA Power Ltd
Current Assets			
Receivables	226		Money owed to us from debtors
Bank/Cash	<u>9,235</u>		Money in the bank
	9,461		
Less: Current Liabilities	(1,857)		Money we owe to others (repayable in less than 1 year)
Net Current Assets		<u>7,604</u>	
Total Assets less Current Liabilities		53,620	
Less: Long Term Creditors		(6,721)	Money we owe to others (repayable in more than 1 year)
Less: Provision for Pension Liability		(124)	
Less: Deferred Grant Income		<u>(22,609)</u>	Grants received towards the cost of our flats/houses
NET ASSETS		<u>24,166</u>	
Funded by:			
Revenue Reserves		24,290	Money set aside to pay for future major repairs
Pension Reserves		(124)	
TOTAL EQUITY		<u>24,166</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.



CENTRE81 TENANTS



Our Performance

Maintenance

We carry out repairs under various categories and provide statistical information to the Scottish Housing Regulator through the Annual Return on the Scottish Social Housing Charter (ARC). Timescales are calculated from the moment in which a repair is reported to us and in line with our updated Repairs and Maintenance Policy.

The categories and our performance are as follows:

REACTIVE REPAIRS - Repairs which tenants report to us	2022/2023	2021/2022
Number of reactive repairs (excluding emergency repairs)	2,312	2,303
Number of reactive repairs completed right first time	1,877	2,092
Percentage of reactive repairs completed right first time	81.2%	78.4%
Average length of time to complete a reactive repair	4.3 days	4.9 days

VOID REPAIRS - Repairs to empty properties before they are re-let	2022/2023	2021/2022
Number of void repairs	402	395
Percentage of void repairs completed within target	93.5%	77.7%

EMERGENCY REPAIRS - Repairs necessary to prevent serious damage to the building, danger to health, risk to safety etc.	2022/2023	2021/2022
Number of emergency repairs	1,233	955
Percentage of emergency repairs completed within target (4 hours)	89.4%	85.8%
Average length of time to complete emergency repairs	3.7 hours	3.7 hours

CYCLICAL REPAIRS - Repairs programmed at regular intervals	2022/2023	2021/2022
Number of cyclical repairs	335	454
Percentage of cyclical repairs completed within target	75.4%	72.0%

MAINTENANCE SPEND A breakdown of our direct maintenance spend is:

Repair Type	Description	2022/2023	2021/2022
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£513,435	£683,776
Cyclical repairs	This included gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£506,819	£304,425
Major repairs (contracts)	Includes all planned major repair programmes.	£1,668,610	£472,292
Major repairs (ad-hoc)	Includes all non-scheduled premature failures and empty property major repairs.	£78,725	£123,812
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.	£254,191	£213,472
TOTAL		£3,021,780	£1,797,777

MAJOR REPAIRS

We continue to face challenges in relation to the procurement of major repairs due to the availability of materials and increase in costs.

Over £1.66m was spent on Major Repairs contracts in the year. Programmes relating to our landlord obligations, health & safety issues and programmes of work which will help tenants with their energy costs such as window replacements were prioritised however, we have also been able to commence the second phase of our kitchen refurbishment programme and upgrade common ventilation infrastructure throughout our stock.



PROPERTIES MEETING SCOTTISH HOUSING QUALITY STANDARD

The Scottish Housing Quality Standard (SHQS) was introduced in February 2004 and is the Scottish Government's principal measure of housing quality in Scotland.

The purpose of introducing a minimum housing standard in Scotland is essentially to provide a 'floor' below which a property should ideally not fall. The Scottish Government set a target for us to bring our stock up to every element of the standard (where applicable) by April 2015.

To evidence this the Association has carried out annual stock condition surveys within throughout our stock and gathers information through repairs/major repairs programmes.

Where the Association is prevented in meeting the standards, an exemption is applied. An example of this is where access has been refused for work to be carried out or where it can be evidenced that the standard cannot be met no matter what work is carried out. An abeyance is recorded where a temporary exemption is applied to a property.

Our performance in relation to SHQS is as follows:

	2022/2023	2021/2022
Number of properties in ownership	1,210	1,129
Percentage of stock assessed for compliance in last five years	67.8%	54.3%
Stock exempt from SHQS	84	98
Stock in abeyance from SHQS	4	45
Stock failing for one criterion	50	48
Stock failing for two or more criterion	64	0
Stock meeting SHQS standard	1,008	938
Percentage of properties meeting SHQS	83.3%	83.1%

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 our target of 100%. Over the course of the year we failed to meet our landlord obligations in relation to 2 properties. All other services were carried out within timescale.

	2022/2023	2021/2022
Number of gas services due	631	589
Completed within timescale	99.68%	100%

MEDICAL ADAPTATIONS

During the year we carried out 30 medical adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured £25,000 grant funding from the Scottish Government to fund these installations with a total spend of £24,955.



Our Performance *Housing Management*

The table below shows our performance in various Housing Management functions, as reported to the Scottish Housing Regulator through the Annual Return on the Charter (ARC). During the year we worked hard to try and improve performance across all areas of the service. In the coming year we will again strive to improve things even further and ensure that the services we offer provide maximum benefit, as well as value for money to our tenants and customers alike.

Indicator	Performance at 31 March 2023	Target to 31 March 2023	Target Met	Performance at 31 March 2022
Maximum rent loss on vacant properties	0.21% of annual rental income	0.4% of annual rental income	Yes	0.34% of annual rental income
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	2.93%	2.2%	No	2.29%
Gross arrears (non-technical* and former tenant)	3.98%	3.9%	No	3.68%
Number of calendar days to let a property	12.67 calendar days	15 calendar days	Yes	17.92 calendar days
Processing of housing application forms	5.83 calendar days	10 calendar days	Yes	8.04 calendar days
Conclusion of neighbour complaints: Category A (Extreme)	100% within timescale (1)	1 working day	Yes	100% within timescale (1)
Category B (Serious)	0% within timescale (1)	5 working days	No	100% within timescale (3)
Category C (Dispute)	100% within timescale (28)	15 working days	Yes	98% within timescale (41)

* 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

TENANCY SUSTAINMENT

In the second year of our funded Tenancy Sustainment Officer post, we continue to assist vulnerable and in need tenants. We offer support services and direct assistance in claiming welfare benefits, assistance with energy bills and furnishings, and a range of other assistance through direct means or by signposting to specialist support agencies.

During 2022/23, a total of 565 tenants received some form of assistance, with a total of £28,940 equivalent being generated in either financial or equivalent gain assistance.

The post continues to prove crucial in our ability to support tenants during these difficult times of fuel and cost of living crises.



LETS AND RE-LETS

During 2022/23, we let and re-let a total of 149 properties. Included in the 149 were 79 newbuild flats spread over three new developments at Queens Quay, Attlee/Dalton Avenue and Pavillion Court.

BREAKDOWN OF OUR 149 LETS DURING 2022/2023

By list		By area	
Homeless	73	Central	83 (inc new build)
Existing housing list	62	Radnor Park	26
Transfer	11	Whitecrook	8
Nomination	3	Linnvale	35 (inc new build)
		Drumry	3
	149		149



ADDITIONAL INFORMATION

- We have 1,408 housing applicants on our waiting list
- We carried out no evictions during the year
- 10% (112) of our tenants have arrears of 1 month or more
- 4% (43) of our tenants have arrears of 3 months or more

Our Performance

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, much of which we report to the Scottish Housing Regulator.

COMPLAINTS	1ST STAGE	2ND STAGE
Complaints received in the reporting year	60	4
Complaints carried forward from the previous year	0	0
All complaints received and carried forward	60	4
Number of complaints responded to in full in the reporting year	60	4
Time taken in working days to provide a full response	158	35
Percentage of all complaints responded to in full	100%	100%
Average time in working days for a full response*	2.63	8.75

* timescales expected: 5 working days for Stage 1 and 20 working days for Stage 2

To improve our service we also monitor the complaints upheld. This is where we review the information provided and decide in favour of the complainant. We apologise for our service failure, rectify it where possible and identify, record and put in place a service improvement.

UPHELD COMPLAINTS	1ST STAGE	2ND STAGE
Complaints upheld in the reporting year	36 (60%)	1 (25%)

Complaints

SERVICE IMPROVEMENTS

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

- Changes made to Allocations Procedure
- Caretakers' Procedures amended
- Housing Services Manager attended a toolbox talk with tradesmen regarding Code of Conduct
- Boot coverings to be put in CHA car/van and some stored at office so that contractor can collect if this is ever an issue
- Statements of Intent to Improve Performance were requested from 2 contractors
- Staff were reminded of importance of ensuring timely responses and accuracy in communications
- Contractors reminded about effective communication

We monitor trends and themes arising from complaints and put actions in place to address these.

Compliments

These are just some of the 74 compliments received from tenants and other customers throughout the year. We thank them for taking the time to contact us.

Tenant was delighted with how quick the service was and how polite and professional the operatives were in getting the job done.

. Thank you for your help, support and kindness. CHA treat me as a person and not just a number.

Tenant called into the office to let us know they are absolutely delighted with their new home at Queens Quay and wanted to thank all staff for the great work we do.

I'd like to thank the excellent service from all at Clydebank Housing through the years. You are all a professional, friendly bunch!

Tenant commented that Taylor and Drew are always really welcoming and friendly at reception.

Just want to let you know how pleased I am with your assistance. About 2 hours after I phoned you today, a plumber visited. This really is exceptional service.

Customer expressed how much they loved the ChitChat magazine and looked forward to receiving it. They stated it contains informative and helpful information.

Staff

at 31/03/23

SENIOR STAFF

Lynette Lees
Chief Executive Officer

Joe Farrell
Head of Housing Services

Fiona White
Finance & Corporate Services Manager

Sinéad Farrell
Customer & Corporate Services Manager

Jack Devlin
Housing Services Manager



Some of our dedicated staff team

FINANCE & CORPORATE SERVICES SECTION

Ali Mailey
Corporate Services Assistant (PT)

Geri Whitley
Finance Assistant

Fanica Ciobotaru
Accounts Assistant

Drew McDougall
Clerical Officer

Taylor Kelly
Clerical Assistant

FINANCE & CORPORATE SERVICES SECTION - CENTRE81 STAFF

Ali Mailey
Centre Co-ordinator (PT)

Jean Edmonds
Clerical Officer

James McKay
Caretaker

Joe Ramsay
Caretaker (PT)

Donald Campbell
Gardener (PT / Funded)

Brian Fraser
Bike Mechanic (PT / Funded)



HOUSING SERVICES - MAINTENANCE

George Stevenson
Maintenance Officer

Sam Joyce
Maintenance Officer

Rae Carruthers
Maintenance Assistant

Kirsty Woods
Maintenance Assistant

Rachael Odiamehi
Clerical Officer

HOUSING SERVICES - HOUSING MANAGEMENT

Scott Graham
ICT & Compliance Officer

Fiona Campbell
Tenancy Sustainment Officer (PT)

Lynne McGeachan
Housing Officer

Kate Day
Housing Officer

Angela Marshall
Housing Officer

Elaine Bannerman
Housing Assistant

Melanie Cameron
Housing Assistant

Janie Preston
Housing Assistant

Margaret McKeith
Clerical Officer

Vallia Agbokuma
Housing Trainee

Alan Duckett
Estate Caretaking Supervisor

Donald Cameron
Estate Caretaker

John Douglas
Caretaker

Charlie Kane
Caretaker

Bethany Jones
Estate Caretaking Apprentice

EQUAL OPPORTUNITIES MONITORING

We advertised 10 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.

In the year, staff undertook a great deal of both internal and external training. A number of staff were also successful in gaining accreditations and qualifications including CIPFA Corporate Governance, EVH Future Leaders, CIH Level 3 in Maintenance and Asset Management, CIH Level 2 Certificate in Housing and CIH Level 4 Certificate in Housing.

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

Clydebank Housing Association Ltd



Chartered
Institute of
Housing



The Chartered Institute of
Public Finance & Accountancy

Committee

at 31/03/23

MANAGEMENT COMMITTEE

Catherine Boyle
Chairperson

Doris Smith
Vice Chairperson

John Hillhouse
Treasurer

Paul Shiach
Secretary

Laura Breeze

Kimberley Tennant

John Mooney (appointed Jun 22)

Joe O'Donnell (resigned Dec 22, casual vacancy Mar 23)

Grace Daly (membership lapsed Feb 23, co-opted May 23)

Traceylee Hislop (membership lapsed Feb 23, casual vacancy May 23)

Gavin Lang (appointed Jun 22, resigned Jan 23)

Co-opted members:

Cllr Sophie Traynor (appointed July 22)

Cllr Gurpreet Singh Johal (appointed July 22)



Our Core Values:

Respectful

Professional

Accountable

Responsive & Informative

Associates

at 31/03/23

SOLICITORS & AUDITORS

Solicitors

TC Young
7 West George Street
GLASGOW G2 1BA

Harper Macleod
Haymarket Terrace
EDINBURGH EH12 5HD

External Auditors

Alexander Sloan
Accountants & Business
Advisers
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

The Big Issue Bronze Sponsor
PATH

Happy to Translate

Child Poverty Action Group

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
(No. Z6043444)

ACCREDITATIONS

Disability Confident



Living Wage Foundation





clydebank housing association

"Offering our community more than a home"



If you or someone you know need this annual report in any other format, please contact us.


For more regular updates of what we are up to, catch up on all our news on our social media pages [@clydebankha](#) or on our website www.clydebank-ha.org.uk.



OUR USUAL OPENING HOURS:

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

We close on the first Wednesday of each month until 2.00pm for staff training.

Please recycle this report. 



Clydebank Housing Association Limited | 77-83 Kilbowie Road | Clydebank G81 1BL
[@clydebankha](#) T. 0141 941 1044 | F. 0141 941 3448 | info@clydebank-ha.org.uk | www.clydebank-ha.org.uk 



Scottish Charity No. SC 033962. Registered Social Landlord with the Scottish Housing Regulator, Registration No 86. A Registered Society registered under the Co-operative and Community Benefit Societies Act 2014 (No. 2191RS). Registered Property Factor No. PF000231. Information Commissioner's Office Registration No Z6043444. Member of the Scottish Federation of Housing Associations. Registered in Scotland at the above address. Some percentages have been rounded to the nearest 0.1%. To the best of our knowledge the information contained within this report is correct at the time of going to print.