

Landlord name: Clydebank Housing Association Ltd

RSL Reg. No.: 86

Report generated date: 30/05/2024 10:23:36

Approval

A1.1	Date approved	28/05/2024
A1.2	Approver	Lynette Lees
A1.3	Approver job title	Chief Executive Officer
A1.4	Comments (Approval)	
		N/A



Comments (Submission)

Stock numbers - please note that our stock increased by one unit during 2023/24, this was as a result of a shared ownership buy back with a sitting tenant in place. Subsequently, this reduced our shared ownership numbers by one, with a further sharing owner purchasing outright, meaning an over all reduction in shared ownership properties of 2 units.

We confirm that this organisation has completed the Annual Return on the Charter in accordance with the Technical Guidance, the contents have been subject to independent external validation and the Return has been reviewed and approved by the Governing Body at its meeting on 28.05.2024.



Social landlord contextual information

Staff

Staff information, staff turnover and sickness rates (Indicator C1)

C1.1	the name of Chief Executive	Mrs. Lynette Lees
C1.2.1	C1.2 Staff employed by the RSL: the number of senior staff	5.00
C1.2.2	the number of office based staff	21.86
C1.2.3	the number of care / support staff	0.00
C1.2.4	the number of concierge staff	7.13
C1.2.5	the number of direct labour staff	0.00
C1.2.6	the total number of staff	33.99
C1.3.1	Staff turnover and sickness absence: the percentage of senior staff turnover in the year to the end of the reporting year	0.00%
C1.3.2	the percentage of total staff turnover in the year to the end of the reporting year	5.59%
C1.3.3	the percentage of days lost through staff sickness absence in the reporting year	4.62%

Social landlord contextual information

Lets

Number of lets during the reporting year, split between 'general needs' and 'supported housing' (Indicator C3)

C3.1	The number of 'general needs' lets during the reporting year	77
C3.2	The number of 'supported housing' lets during the reporting year	0
Indicator C3		77



The number of lets during the reporting year by source of let (Indicator C2)

C2.1	The number of lets to existing tenants	3
C2.2	The number of lets to housing list applicants	35
C2.3	The number of mutual exchanges	2
C2.4	The number of lets from other sources	0
C2.5.1	C2.5 The number of applicants who have been assessed as statutorily homeless by the local authority as: section 5 referrals	39
C2.5.2	nominations from the local authority	0
C2.5.3	other	0
C2.6	the number of other nominations from local authorities	0
C2.7	Total number of lets excluding exchanges	77

Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Social landlord contextual information" section.

**Overall satisfaction****All outcomes**

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)

1.1.1	1.1 In relation to the overall tenant satisfaction survey carried out, please state: the number of tenants who were surveyed	456
1.1.2	the fieldwork dates of the survey	03/2022
1.1.3	The method(s) of administering the survey: Post	<input type="checkbox"/>
1.1.4	Telephone	<input checked="" type="checkbox"/>
1.1.5	Face-to-face	<input checked="" type="checkbox"/>
1.1.6	Online	<input type="checkbox"/>
1.2.1	1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded: very satisfied	221
1.2.2	fairly satisfied	218
1.2.3	neither satisfied nor dissatisfied	5
1.2.4	fairly dissatisfied	0
1.2.5	very dissatisfied	1
1.2.6	no opinion	11
1.2.7	Total	456

Indicator 1	96.27%
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Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Overall satisfaction" section.



The customer / landlord relationship

Communication

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2)

2.1	How many tenants answered the question "How good or poor do you feel your landlord is at keeping you informed about their services and decisions?"	456
2.2.1	2.2 Of the tenants who answered, how many said that their landlord was: very good at keeping them informed	220
2.2.2	fairly good at keeping them informed	236
2.2.3	neither good nor poor at keeping them informed	0
2.2.4	fairly poor at keeping them informed	0
2.2.5	very poor at keeping them informed	0
2.2.6	Total	456

Indicator 2	100.00%
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Participation

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes (Indicator 5)

5.1	How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision making processes?"	456
5.2.1	5.2 Of the tenants who answered, how many said that they were: very satisfied	249
5.2.2	fairly satisfied	206
5.2.3	neither satisfied nor dissatisfied	1
5.2.4	fairly dissatisfied	0
5.2.5	very dissatisfied	0
5.2.6	Total	456

Indicator 5	99.78%
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Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "The customer / landlord relationship" section.

Housing quality and maintenance

Quality of housing

Scottish Housing Quality Standard (SHQS) – Stock condition survey information (Indicator C8)

C8.1	The date your organisation's stock was last surveyed or assessed for compliance with the SHQS	11/2023
C8.2	What percentage of stock did your organisation fully assess for compliance in the last five years?	83.49
C8.3	The date of your next scheduled stock condition survey or assessment	11/2024
C8.4	What percentage of your organisation's stock will be fully assessed in the next survey for SHQS compliance	15.00
C8.5	Comments on method of assessing SHQS compliance.	

Clydebank HA employ the services of an independent surveyor to carry out stock condition surveys in person.



Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C9)

		End of the reporting year	End of the next reporting year
C9.1	Total self-contained stock	1,211	1,211
C9.2	Self-contained stock exempt from SHQS	85	85
C9.3	Self-contained stock in abeyance from SHQS	8	2
C9.4.1	Self-contained stock failing SHQS for one criterion	27	24
C9.4.2	Self-contained stock failing SHQS for two or more criteria	11	0
C9.4.3	Total self-contained stock failing SHQS	38	24
C9.5	Stock meeting the SHQS	1,080	1,100



C9.6	Total self-contained stock meeting the SHQS by local authority
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	End of the reporting year	End of the next reporting year
Aberdeen City	0	0
Aberdeenshire	0	0
Angus	0	0
Argyll & Bute	0	0
City of Edinburgh	0	0
Clackmannanshire	0	0
Dumfries & Galloway	0	0
Dundee City	0	0
East Ayrshire	0	0
East Dunbartonshire	0	0
East Lothian	0	0
East Renfrewshire	0	0
Eilean Siar	0	0
Falkirk	0	0
Fife	0	0
Glasgow City	0	0
Highland	0	0
Inverclyde	0	0
Midlothian	0	0
Moray	0	0
North Ayrshire	0	0



North Lanarkshire	0	0
Orkney Islands	0	0
Perth & Kinross	0	0
Renfrewshire	0	0
Scottish Borders	0	0
Shetland Islands	0	0
South Ayrshire	0	0
South Lanarkshire	0	0
Stirling	0	0
West Dunbartonshire	1,080	1,100
West Lothian	0	0
Totals	1,080	1,100



Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) (Indicator 6)

6.1.1	The total number of properties within scope of the SHQS: at the end of the reporting year	1,211
6.1.2	projected to the end of the next reporting year	1,211
6.2.1	The number of properties meeting the SHQS: at the end of the reporting year	1,080
6.2.2	projected to the end of the next reporting year	1,100

Indicator 6 - Percentage of stock meeting the SHQS at the end of the reporting year	89.18%
Indicator 6 - Percentage of stock meeting the SHQS projected to the end of the next reporting year	90.83%



Percentage of tenants satisfied with the quality of their home (Indicator 7)

7.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with the quality of your home?"	456
7.2.1	7.2 Of the tenants who answered, how many said that they were: very satisfied	177
7.2.2	fairly satisfied	246
7.2.3	neither satisfied nor dissatisfied	29
7.2.4	fairly dissatisfied	3
7.2.5	very dissatisfied	1
7.3	Total	456

Indicator 7	92.76%
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Repairs, maintenance & improvements

Average length of time taken to complete emergency repairs (Indicator 8)
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8.1	The number of emergency repairs completed in the reporting year	1,341
8.2	The total number of hours taken to complete emergency repairs	3,462

Indicator 8	2.58
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Average length of time taken to complete non-emergency repairs (Indicator 9)

9.1	The total number of non-emergency repairs completed in the reporting year	2,793
9.2	The total number of working days taken to complete non-emergency repairs	13,185

Indicator 9		4.72
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Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)

10.1	The number of reactive repairs completed right first time during the reporting year	2,316
10.2	The total number of reactive repairs completed during the reporting year	2,793

Indicator 10		82.92%
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How many times in the reporting year did not meet your statutory duty to complete a gas safety check (Indicator 11).

11.1	The number of times you did not meet your statutory duty to complete a gas safety check.	0
11.2	if you did not meet your statutory duty to complete a gas safety check add a note in the comments field	
		N/A

Indicator 11		0
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Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12)

12.1	Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?"	285
12.2	Of the tenants who answered, how many said that they were:	186
12.2.1	very satisfied	
12.2.2	fairly satisfied	81
12.2.3	neither satisfied nor dissatisfied	9
12.2.4	fairly dissatisfied	7
12.2.5	very dissatisfied	2
12.2.6	Total	285

Indicator 12	93.68%
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Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance, or compliance with tenant and resident safety requirements regarding the figures supplied in the "Housing quality and maintenance" section, including non-compliance with electrical, gas and fire safety requirements and plans to address these issues.

C.6 - Figure includes 25 properties which had an electrical inspection or had electrical upgrade work carried out during the financial year but do not have a valid EICR certificate within that last 5 years. Following discussion with our SHN ARC auditor, these properties have been recorded as a pass.

C.6 - Figure includes 11 properties which fail for more than one criteria. All eleven properties fail due to electrical inspections not being completed within the previous five years. All eleven properties are included within ongoing rewire or electrical inspection programmes. Target completion dates were missed due to poor data being available and procedures are underway to have work completed within the first quarter of 2024/25.

C.6 - Figure includes 5 properties which fail for more than one criteria where abeyances have been applied. All five properties fail due to electrical inspections not being completed within the previous five years due to work not being able to be completed. This is a result of hot water cylinders obstructing contractors access to distribution boards which would allow necessary checks to be completed. These cylinders have been removed as part of a district heating installation programme in April 2024 which will allow the necessary works to be completed.



Neighbourhood & community

Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 & 4)

	1st stage	2nd stage
Complaints received in the reporting year	50	4
Complaints carried forward from previous reporting year	0	1
All complaints received and carried forward	50	5
Number of complaints responded to in full by the landlord in the reporting year	50	5
Time taken in working days to provide a full response	127	73

Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 1	100.00%
Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 2	100.00%
Indicators 3 & 4 - The average time in working days for a full response at Stage 1	2.54
Indicators 3 & 4 - The average time in working days for a full response at Stage 2	14.60



Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in (Indicator 13)

13.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?"	456
13.2.1	13.2 Of the tenants who answered, how many said that they were: very satisfied	199
13.2.2	fairly satisfied	254
13.2.3	neither satisfied nor dissatisfied	2
13.2.4	fairly dissatisfied	1
13.2.5	very dissatisfied	0
13.2.6	Total	456

Indicator 13	99.34%
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Percentage of tenancy offers refused during the year (Indicator 14)

14.1	The number of tenancy offers made during the reporting year	107
14.2	The number of tenancy offers that were refused	34

Indicator 14		31.78%
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Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 15)
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15.1	The number of cases of anti-social behaviour reported in the last year	34
15.2	Of those at 15.1, the number of cases resolved in the last year	34

Indicator 15	100.00%
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Abandoned homes (Indicator C4)

C4.1	The number of properties abandoned during the reporting year	8
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Percentage of the court actions initiated which resulted in eviction and the reasons for eviction (Indicator 22)

22.1	The total number of court actions initiated during the reporting year	6
22.2.1	22.2 The number of properties recovered: because rent had not been paid	1
22.2.2	because of anti-social behaviour	0
22.2.3	for other reasons	0

Indicator 22 - Percentage of the court actions initiated which resulted in eviction because rent had not been paid	16.67%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour	0.00%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction for other reasons	0.00%
Indicator 22 - Percentage of the court actions initiated which resulted in eviction	16.67%

Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Neighbourhood & community" section.

Indicator 14 - we have noted a significant number of refusals from section 5 nominations from the Council (47% of our refusals), which has contributed to the increase in our refusal percentage this year. We have made West Dunbartonshire Council aware of this and will be engaging with them to seek improvement in the section 5 nominations made, as we do not believe this category of applicants should have this high a percentage of refusals.

Access to housing and support

Housing options and access to social housing

Percentage of lettable houses that became vacant in the last year (Indicator 17)
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17.1	The total number of lettable self-contained stock	1,211
17.2	The number of empty dwellings that arose during the reporting year in self-contained lettable stock	73

Indicator 17	6.03%
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Number of households currently waiting for adaptations to their home (Indicator 19)

19.1	The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year.	36
19.2	The number of approved applications completed between the start and end of the reporting year	24
19.3	The total number of households waiting for applications to be completed at the end of the reporting year.	12
19.4	if 19(iii) does not equal 19(i) minus 19(ii) add a note in the comments field.	
		N/A

Indicator 19	12
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Total cost of adaptations completed in the year by source of funding (£) (Indicator 20)

20.1	The cost (£) that was landlord funded;	£2,405
20.2	The cost (£) that was grant funded	£31,825
20.3	The cost (£) that was funded by other sources.	£0

Indicator 20		£34,230
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The average time to complete adaptations (Indicator 21)

21.1	The total number of working days taken to complete all adaptations.	1,133
21.2	The total number of adaptations completed during the reporting year.	26

Indicator 21	43.58
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Homelessness – the percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let (Indicator 23)

23.1	The total number of individual homeless households referrals received under section 5.	109
23.2	The total number of individual homeless households referrals received under other referral routes.	0
23.3	The total number of individual homeless households referrals received under section 5 and other referral routes.	109
23.4	The total number of individual homeless households referrals received under section 5 that result in an offer of a permanent home.	49
23.5	The total number of individual homeless households referrals received under other referral routes that result in an offer of a permanent home.	0
23.6	The total number of individual homeless households referrals received under section 5 and other referral routes that result in an offer of a permanent home.	49
23.7	The total number of accepted offers.	39

Indicator 23 - The percentage of referrals under section 5, and other referrals for homeless households made by a local authority, that result in an offer	44.95%
Indicator 23 - The percentage of those offers that result in a let	79.59%

Average length of time to re-let properties in the last year (Indicator 30)

30.1	The total number of properties re-let in the reporting year	77
30.2	The total number of calendar days properties were empty	973

Indicator 30	12.64
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Tenancy sustainment

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 16)

16.1.1	The number of tenancies which began in the previous reporting year by: existing tenants	11
16.1.2	applicants who were assessed as statutory homeless by the local authority	73
16.1.3	applicants from your organisation's housing list	62
16.1.4	nominations from local authority	3
16.1.5	other	0
16.2.1	The number of tenants at 16.1 who remained in their tenancy for more than a year by: existing tenants	11
16.2.2	applicants who were assessed as statutory homeless by the local authority	71
16.2.3	applicants from your organisation's housing list	59
16.2.4	nominations from local authority	2
16.2.5	other	0

Indicator 16 - Percentage of new tenancies to existing tenants sustained for more than a year	100.00%
Indicator 16 - Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	97.26%
Indicator 16 - Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	95.16%
Indicator 16 - Percentage of new tenancies through nominations from local authority sustained for more than a year	66.67%
Indicator 16 - Percentage of new tenancies to others sustained for more than a year	N/A

Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Access to housing and support" section.

Indicator 16 - in its final year, our three year tenancy sustainment project has assisted us in helping more tenants to work through difficulties and remain in their tenancy, in particular newer tenants. In turn, we believe that this has had a positive impact on our performance in this indicator.

Indicator 23 - our local authority, West Dunbartonshire Council, moved towards multiple section 5 referrals during the year, where single referrals are sent to multiple RSLs at the same time. This has resulted in an increase in the number of referrals we have received proportionate to our void level, and also we believe, increased the number of refusals we have experienced, as well as negatively impacting our % of offers compared to number of referrals. We are in ongoing dialogue with WDC along with other local RSLs to improve communication in this regard and agree alternative referral processes to try and address this.

Getting good value from rents and service charges

Rents and service charges

Rent collected as percentage of total rent due in the reporting year (Indicator 26)

26.1	The total amount of rent collected in the reporting year	£5,160,607
26.2	The total amount of rent due to be collected in the reporting year (annual rent debit)	£5,035,989

Indicator 26		102.47%
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Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 27)

27.1	The total value (£) of gross rent arrears as at the end of the reporting year	£163,445
27.2	The total rent due for the reporting year	£5,045,851

Indicator 27		3.24%
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Average annual management fee per factored property (Indicator 28)

28.1	The number of residential properties factored	601
28.2	The total value of management fees invoiced to factored owners in the reporting year	£11,962

Indicator 28		£19.90
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Percentage of rent due lost through properties being empty during the last year (Indicator 18)

18.1	The total amount of rent due for the reporting year	£5,045,851
18.2	The total amount of rent lost through properties being empty during the reporting year	£9,862

Indicator 18		0.20%
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Rent increase (Indicator C5)

C5.1	The percentage average weekly rent increase to be applied in the next reporting year	4.60%
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The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C6)

C6.1	The number of households the landlord received housing costs directly for during the reporting year	690
C6.2	The value of direct housing cost payments received during the reporting year	£2,673,836



Amount and percentage of former tenant rent arrears written off at the year end (Indicator C7)

C7.1	The total value of former tenant arrears at year end	£59,501
C7.2	The total value of former tenant arrears written off at year end	£17,771

Indicator C7	29.87%
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**Value for money**

Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 25)
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25.1	How many tenants answered the question "Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?"	456
25.2.1	25.2 Of the tenants who answered, how many said that their rent represented: very good value for money	197
25.2.2	fairly good value for money	254
25.2.3	neither good nor poor value for money	4
25.2.4	fairly poor value for money	1
25.2.5	very poor value for money	0
25.3	Total	456

Indicator 25	98.90%
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Percentage of factored owners satisfied with the factoring service they receive (Indicator 29)

29.1	How many factored owners answered the question "Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?"	265
29.2.1	29.2 Of the factored owners who answered, how many said that they were: very satisfied	146
29.2.2	fairly satisfied	87
29.2.3	neither satisfied nor dissatisfied	23
29.2.4	fairly dissatisfied	4
29.2.5	very dissatisfied	5
29.3	Total	265

Indicator 29	87.92%
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Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Getting good value from rents and service charges" section.

Indicator 27 - having worked with specific based teams for several years, we moved back to a patch based service in the summer of 2023. This has contributed to positive performance in arrears management and also the subsequent improvement in our gross arrears figure.



Other customers

Gypsies / Travellers

For those who provide Gypsies/Travellers sites - Average weekly rent per pitch (Indicator 31)

31.1	The total number of pitches	0
31.2	The total amount of rent set for all pitches during the reporting year	N/A

Indicator 31		N/A
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For those who provide sites – percentage of Gypsy/Travellers satisfied with the landlord's management of the site (Indicator 32)

32.1	How many Gypsies/Travellers answered the question "How satisfied or dissatisfied are you with your landlord's management of your site?"	
32.2.1	32.2 Of the Gypsies/Travellers who answered, how many said that they were:	
	very satisfied	
32.2.2	fairly satisfied	
32.2.3	neither satisfied nor dissatisfied	
32.2.4	fairly dissatisfied	
32.2.5	very dissatisfied	
32.2.6	Total	

	Indicator 32	
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Annual Return on the Charter (ARC) 2023-2024

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Other customers" section.