



***Celebrating
40 Years***



clydebank housing association

Annual Report 2024/2025

“Offering our community more than a home”

Contents

Welcome from the Chairperson	02	Our Performance - Maintenance	18
Our Wider Role	03	Our Performance - Housing Management	20
At a Glance	03	Our Performance - Complaints	21
Highlights	04	Staff	22
Celebrating 40 Years/Clydebank in the 1980's	14	Committee	23
Our Performance - Finance	16	Associates	23

Welcome from the Chairperson



CATHERINE
BOYLE, CHAIRPERSON
JUNE 2025

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 continue to address the challenges and attempt to limit the impact of the ongoing cost-of-living crisis including increasing costs.

However, despite increasing pressures and challenges, I am pleased to report that the Association continues to perform to a high standard. Our recent Tenant's Satisfaction Survey reported that 93% of the 485 tenants surveyed stated they were satisfied with the overall service that we provide and 94% of those surveyed feel their rent offers value for money.

It is our 40th year and we aim to celebrate this anniversary with our tenants, shareholders and the community.

We started off back in 1985 as Clydebank and East Community Council Steering Group and then registered as Central and East Clydebank Housing Association with the Housing Corporation.

In 1986, we completed rehabs of 5 closes at Kilbowie Road and Alexander Street and have come a long way to where we are now with a £6m turnover, over 1,240 homes and £48m of housing assets. We have come far, and remain committed to "offering our community more than a home".

We are lucky to have Paul Shiach, our current Secretary, still on our Committee as he was one of the founding members of the original Steering Group.

We are also very proud of the many activities delivered at Centre81 in collaboration with our various partners. This year marks 17 years since we opened Centre81 and during that time, Clydebank Housing Association tenants and residents have benefitted from these services and activities.

In the last 12 months, we have spent over £1.4m on our Major Repairs programme. This investment includes the installation of new windows, bathrooms, rewiring and door entry systems.

A review of our 30-year investment programme will be carried out in the next few months, alongside the update of our Business and Financial Plans. We welcome any comments and feedback on our future plans.

We currently have no confirmed development plans for 2025/26 but we continue to work closely with West Dunbartonshire Council and we remain committed to the development and regeneration of Clydebank and our communities.

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 training courses, meetings, pop into the office and respond to emergency decisions and I thank them for this.

Catherine Boyle

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 classes, employability, English as a Second Language (ESOL), kids' 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 £16.22 (incl. 5% VAT) a week (as at 01 April 25) and also supplies the local church.

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



Clydebank Social Economy Centre (SEC)

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

We are delighted that the office space is fully occupied by Community Links Scotland and Stepping Stones Mental Health Organisation.



At a Glance

at 31/03/25



Providing
homes in
Clydebank
since
1985



O
N
E
Registered Tenants
Organisation
- Radnor Park
Multis Tenants
and Residents
Association



Factor to
600⁺
owner
occupiers
32
shared staff*
ownership



* 34 full time equivalent

Our Highlights

Donation Thanks



West Dunbartonshire Community Foodshare thanked us for providing £1,295. Through our World Kindness Day activities, we were able to contribute £1,175 and a further £120 for rent consultation responses received. We are pleased to be able to support this worthwhile organisation.



WhatsApp Launch



We launched our WhatsApp Business Account as a new way for customers to contact us.

We wanted to make it easy for customers with no call allowance on their mobile phones but have access to WiFi to be able to contact us. Our number is 07415 401581.

Easter Party Success!



We held a fantastic Family Easter Party at Centre81 for the community.

Over 100 kids and their families joined in with the Egg Puzzle Hunt, disco and party games. Café81 supplied the yummy buffet for everyone. And, of course, every child left with an Easter Egg!

Project Success



We were delighted to have finished the first year of our Scottish Government Investing in Communities Fund (ICF) project. Some of activities covered by the funding included: Bike Mechanic and free bike repairs, Community Gardener and garden advice, ISARO and Strathclyde Autistic Society weekly activities, range of low cost fitness classes, Centre81 Steering Group weekly sports club & cooking classes.



Clydebank Housing Association Ltd

Big Disability Day



We thoroughly enjoyed meeting with so many of the agencies that were there at the Big Disability Day in April and chatting to current and potential future housing applicants.



Grant to Support Group



We provided support "in-kind" and £1,400 of annual grant to Radnor Park Multis Tenants & Residents Association. This helped support their trip of over 40 residents to St Andrews. Our staff attend nearly all of the group's public meetings.



Community Support Officer



Fiona Campbell's new role of Community Support Officer, part funded by the National Lottery, continues our partnership with Knowes and Dalmeir Park Housing Associations, and will ensure that tenants and their wider families are supported within their homes for the next three years.



Kiltwalk Team - They Did It Again!



The 'Red Hot Chilli Steppers', a team of 11 staff, walked 14.4 miles at the Kiltwalk on 28 April 2024 and raised a fantastic £1,465 for Accord Hospice.

Accord Hospice, said, "Thank you to the team for supporting the patients and families of ACCORD. You were all awesome!"



Repair Satisfaction Rises Again



We are thankful to the 285 tenants who participated in our 2023/24 Repairs and Maintenance Satisfaction Survey with independent research company, Research Resource. We saw an improvement again from the same survey carried out in 2022/23 from 90.9% to 93.7%.



Radnor Clear Out Day



We held our 11th community clear-out day at Radnor Park in June and tenants took advantage of this great opportunity to get rid of unwanted items in the lovely sunshine.

This event was made possible thanks to funding received from Anglian Home Improvements, who had replaced windows in Radnor Park.



Wellbeing Hamper Winner



For Mental Health Awareness Week in May, we prepared a wellbeing basket for a Facebook competition.

The lucky winner was Katy McBride who was delighted. Well done. We thank everyone for getting involved.

Focus Groups & Events Held



We wanted to make sure that the information we are giving tenants in our Performance Report to Customers is the information tenants want, so we held a focus group in July.

An event was held for those who had an "upheld" complaint in year to check they were happy with the process.

A further focus group was held for tenants to help shape our Estate Management Policy.

Our Highlights

Annual General Meeting & Social Event



We were delighted at the success of our 39th Annual General Meeting (AGM) held at our Centre81.

Shareholders were given a warm welcome by Chairperson, Catherine Boyle, who detailed the work staff and Management Committee members had been doing in the year.

There was then an update from the Head of Housing Services on favourable performance in the year and from the Chief Executive on a robust financial position at the year-end.

Members then enjoyed a fish tea, free raffle, sweet treats, prize bingo and a dance to live music.

Retirement Presentation



Councillor Lawrence O'Neill presented a gift on behalf of Clydebank Provost, Douglas McAllister, to John Hillhouse, on his retirement from the Association's Management Committee after 35 years' service.

Councillor O'Neill commented, "John is a shining example of someone who has volunteered selflessly, and his experience, knowledge and dedication will be missed".

Art Room Makeover



We were thrilled to unveil our newly transformed Art Room at Centre81. It is now a more vibrant, functional space designed to inspire creativity for all ages.

With new couches, upgraded storage and a kitchen refresh it's now better equipped for cooking classes, art classes and more.

Dumbarton Road Heating Connection



Work got underway on the long awaited project to connect 45 Dumbarton Road properties to the Queens Quay's District Heating Network. This £1.2 million project is funded by the Scottish Government and the Association, through a CAF Bank Green Loan.

Window Replacement



Window refurbishments at 119-173 Dumbarton Road and 177-189 Glasgow Road were completed.

The windows really do make a difference, not only visually, but in retaining heat in our tenants' homes.

Volunteer Thanks!



Staff from Aico, who provide our smoke alarm monitoring technology, once again volunteered with us.

This time it was the turn of the community garden at Centre81 to get some attention. We sincerely thank Gregor and Tony for their help to freshen up the garden!



Fun in the Sun at Centre81



Over 600 people attended throughout the day on Saturday 5th August, where they enjoyed music/DJ, free kids' fairground rides, BBQ and refreshments, massage taster sessions, face painting, bracelet making, strawberries & cream and lots more.



We appreciate everyone who volunteered and got involved including Police Scotland and the Scottish Fire & Rescue Service. We couldn't do it without you!



Water Upgrades – Radnor Park



A major investment programme to upgrade water systems at Radnor Park from a gravity fed water tank system to a mains water supply was completed.

This work removes the need for enhanced legionella testing and treatment in the flats which brings financial benefits to us and, ultimately, our tenants in the long run.

Scottish Housing Day



To celebrate Scottish Housing Day we invited tenants to the office for afternoon tea.

Staff provided a warm welcome to the tenants who came along. We had a lovely time catching up, with staff popping in and out for a blether. We received lovely feedback from all the tenants who came along.

Staff Become Mentors



Joe Farrell, Head of Housing Services, and Sinéad Farrell, Customer & Corporate Services Manager, became career mentors.

The staff members each mentor a young person from a local high school as part of the Career Ready Scotland programme for 2024-2026.

Our Highlights

MacMillan Morning



MACMILLAN
CANCER SUPPORT

Our 8th 'CHA bake off' was held in October.

The highly sought after award was again won by Raeann, our Maintenance Assistant, who retains her 'Star Baker' crown. We thank our staff - makers, fakers and donators - who supported the event and raised nearly £150.

Halloween Fun @Centre81



Centre81

CSG

In partnership with the Centre81 Steering Group we held our Halloween Disco, with over 200 people attending! The young people dressed up and played spooky party games and there was lots of dancing too. Thanks to Domino's Clydebank for supplying the yummy free pizzas for all to enjoy.



Customer Support Event



In November, we held an event for anyone worried about paying their rent, CHA Power heating or factoring bills.

We wanted to provide an opportunity for tenants and customers to meet with staff for an informal chat and to provide support and a listening ear.

AutumnFest Success



Centre81

During the October week we held a pizza making class in our newly refurbished Art Room.

The children enjoyed rolling the dough and being creative with the toppings. Safe to say that all found the experience really fun and devoured the final product.

PlayTalkRead Visit



Centre81

The PlayTalkRead Bus and the team came to visit us at Centre81. The sessions with the wee ones went really well.

Thanks for stopping by!

playtalkread

25th Anniversary of Stock Transfer



Our stock more than doubled overnight following a successful Stock Transfer from Scottish Homes in 1999. We gained 754 properties in Linnvale, Bannerman Estate, Drumry, Radnor Park and Whitecreek. We paid £2.5m for the stock and in the first 20 years alone had spent nearly £20m on the properties.

Cost of Living Support



We were delighted to jointly host an event with MSP Marie McNair for Cost of Living Support.

At the annual November event at Centre81, our staff showcased the high level of support we provide to new and existing tenants to the hundreds of visitors.

Fish Tea Treat



We treated our Bingo Buddies to a Fish Tea in November.

They all tucked into delicious fish & chips before enjoying their famous weekly bingo sessions.

Tenants Group Event



Many tenants from Bannerman Place, Cumbrae Court, Montrose Street joined us for lunch and a chat in November. We wanted to meet to see whether tenants wished to set up a tenants group. We enjoyed providing details of the help and support we can provide over a nice lunch.

Community Benefits



Our staff were delighted to welcome along Jim Percival from Community Links Scotland to provide training on fuel poverty support.

Staff learned ways to support our customers over a lunch and learn session.

We later ran 5 Fuel Poverty & Energy Efficiency Drop-In Sessions for customers, Jan - Mar 2025.



Remembrance Day



Our Chief Executive, Lynette Lees, was honoured to lay a wreath at the Remembrance Day Service.

The Service at Clydebank Town Hall was well attended by civic leaders, churches, representatives of the armed forces, uniformed organisations and members of the local community who all paid their respects.

World Kindness Day



Many of our contractors, consultants and suppliers supported our World Kindness Day activity in November.

We raised £1,800 and donated half of this to West Dunbartonshire Community Foodshare for their Christmas Toy Appeal 2024 with the rest being used to spread kindness in our community.

We thank those who contributed for getting involved.



Our Highlights

Christmas Jumper Day 2024



Staff donned their Christmas jumpers to raise money for Clyde 1's Mission Christmas.

Staff got together to raise money for this worthy cause, with over £80 being raised.



Employee of the Year 2024



We were delighted to present Clerical Officer, Jacqui Richmond, with this staff nominated award.

Jacqui, pictured left, is the sixth recipient of this award which was given at a staff training event. Jacqui received many nominations from her colleagues, including, *"She is helpful, kind and generous with her time".*

Radnor Park Christmas Lunch



We funded the entertainment and provided staff to help at the Radnor Park Multis Tenants and Residents Association annual Christmas Lunch at Centre81. Over 40 tenants enjoyed a delicious lunch by Café81. It really was a fantastic day and everyone enjoyed themselves.



Wreath Making at Centre81



Lauren from Herbal Homestead came to Centre81 for a Christmas Wreath Making workshop. Lauren took participants foraging for foliage and holly and they then made some gorgeous festive wreaths to take home. The workshop was provided free to participants.

Gifts Workshop



Herbal Homestead was back at Centre81 delivering a Homemade Gifts Workshop.

Participants made gorgeous bath salts, hand & face cream and muscle rub. All made with natural ingredients. This workshop was also provided free.

Spreading Christmas Cheer



Our staff elves donned their Christmas jumpers and distributed over 100 selection boxes and mince pies at our community garden in Radnor Park.

Our ground maintenance contractor, Averton Landscapes, kindly donated a tree for the event.

We had hot drinks from Café81 whilst listening to festive songs from the lovely choir at Kilbowie Primary School.



Santa Paid a Visit!



In December, Santa Claus paid a visit to Centre81 and we had a party with DJ James Flames to celebrate!

Thanks to C81 Steering Group for assisting with the party and to Centre81 and CHA staff who served hot chocolate to keep everyone toasty.



Staff Swap Shop



Staff raided wardrobes and lofts to hold a pre-Christmas Swapshop!

Many staff enjoyed taking a few new items home whilst the remaining 5 black bags of children and adult's clothes, shoes and household items were delivered to Barnardos Donation Centre in Clydebank.

Christmas Lunch!



Another brilliant Community Christmas Lunch was held on in December. Everyone had a ball!

70 local people enjoyed a delicious 3 course festive lunch by Café81, a glass of wine, prize bingo and a free raffle.

Thanks to the Centre81 team for organising and Clydebank Housing Association Ltd staff elves for helping out.

Bike Repair Service



Our bike mechanic worked on over 100 bikes in the year - repairs, services, and even building some from scratch, helping keep people in the community moving.

This work is partly funded by the Scottish Government and Cycling UK.

Scotrail also donated over 30 bikes which were redistributed to community members for free.



Christmas Toy Appeal



Staff took part in the West Dunbartonshire Community Foodshare Toy Appeal for Christmas 2024. Games, toys and pyjamas were donated. They were thanked by Foodshare for their generous donations.

SSPCA Donation



Staff donated blankets, towels and fleeces.

Staff got together to provide a donation to the SSPCA to help keep the animals at the Milton shelter warm and comfortable over the winter. We are also an emergency pet food supplier partner of the SSPCA.

Our Highlights

Christmas Community Benefit



We welcome formal and informal community benefits from our contractors for the benefit of our customers.

We were delighted when window contractor, CR Smith, provided some much-needed heated blankets and duvets for us to hand out to those in need locally.

CR SMITH

First Menopause Café



We held our first Menopause Café and many of our staff members came along.

It was a space to discuss and gain a greater understanding of all things menopause as both staff members and managers. It was great to get together and also see what other ideas we could incorporate into our Staff Wellbeing Strategy.

Local Service: Ask Access



A staff Lunch & Learn was held to learn more about this local service, Ask Access.

Staff learned that Ask Access is for anyone in West Dunbartonshire looking to be connected quickly with the right community service to help them feel and live better. It is WDCVS' community referral service.

Rent Setting Consultation



Thank you to our tenants, sharing owners and registered tenants organisation who got involved in our rent setting process for 2025/2026.

Everyone who got involved was entered into a prize draw. Mrs McElhill was the lucky winner of the £100 prize draw!

For every response received we also made a donation to West Dunbartonshire Foodshare!

Cooking Classes Commence



We held our first block of healthy eating cooking classes in January and February. This was funded by NHS GGC Health Improvement.

Participants learned how to cook healthy, low-cost meals and were then given a free three-month membership of Gym81 by Centre81.

Window Replacements



Work continued on our window replacement contract with excellent feedback. The new windows provided a huge benefit in terms of heating homes more efficiently with comments such as, "No more draughts or noise from the traffic outside!" and "The house is much warmer. I haven't had to put the heating on nearly as much."

CR SMITH

Community Donation



We were delighted to provide the Centre81 main hall to Clydebank East Community Council for their community lunch on 18th December.

The group thanked us for allowing them to have the hall for free which enabled them to provide more lunches for community members.



University Placement



Manda joined the Centre81 team on a placement from the University of the West of Scotland and is a dedicated volunteer.

You'll find Manda welcoming customers on reception, lending a hand at cooking classes, keeping busy in the community garden or, as a qualified personal trainer, doing gym inductions for new members to start with confidence. Thank you Manda!

Blitz Memorial Service



We again attended the wreath laying ceremony held by Radnor Park Multis Tenants & Residents Association.

We paid our respects on the occasion of the 84th Anniversary of the Clydebank Blitz. Chief Executive, Lynette Lees, attended and laid a wreath in our small memorial garden.



Cosy Afternoon Success



Every Friday from November to March, we held our free Cosy Afternoons at Centre81.

In January, to celebrate Burns Day, we served up haggis, neeps and tatties, along with shortbread and Irn Bru. We finished up with a Spring/Easter themed afternoon.

We welcomed more than 450 people. There were many new faces. Our catering was provided by Café81 and the feedback was again really positive!

Community Litter Pick



We thanked our staff who helped out at the Whitecrook litter pick organised by the Whitecrook Community Action Group.

We also provided the volunteers with water, a cereal bar and an invite to pop into Centre81 for some soup afterwards. Great community spirit!

International Women's Day



We were delighted to attend the International Women's Day 2025 event at Centre81, organised by ISARO Community Initiative.

Guest speakers included Marie McNair MSP and Janet Oluwatosin from African Women Support Network. We were treated to delicious multi-cultural buffet, henna art and wonderful singing by Bukky.



Celebrating 40 Years



1985

Clydebank and East Community Council Steering Group registered as Central and East Clydebank Housing Association with the Housing Corporation

1986

Completion of 5 Tenemental rehabilitations totalling 164 units. Official close opening 24th April 1986

1990

First AGM held as "Clydebank Housing Association Limited"

2005

Official Opening of Clydebank Social Economy Centre

CHA Power Ltd set up so that 300+ tenants can benefit from lower cost heating and electricity

2008

Centre81 was officially opened

One of the first electric car hire schemes for residents and shareholders launched

2009

New build housing development of 44 units completed in Cart Street

2020

Celebrating 35 years of CHA while having to adapt due to Covid-19 and the pandemic world shutdown and prioritise tenant wellbeing

2022-23

New build housing developments completed at Dalton Avenue, Queens Quay and Pavillion Court (97 units)

2025

40 years of service, 35 staff, £6m turnover, £49m of housing stock and assets

Clydebank in the 1980's

Photos © Owen McGuigan, used with permission and our thanks



1991-92

First newbuild housing developments completed at Forth Street and Jean Armour Drive marking the start of an intense build programme over the next 10 years

2010-13

Periods of recession and support required for tenants

Welfare reform and financial pressures

1999

Stock was then further increased by 750 properties in Linnvale, Radnor Park, Whitecrook and central Clydebank through a stock transfer from Scottish Homes

2015

Continued funding successes at Centre81 and tenant support through welfare rights service

2002-03

Association obtains Charitable Status

Moved back into purpose-built Offices at Kilbowie Road after 2 fires!

2018

Official opening of 44 units at Graham Avenue development at La Scala Cinema site



(1979)

clydebank
clydebank housing association

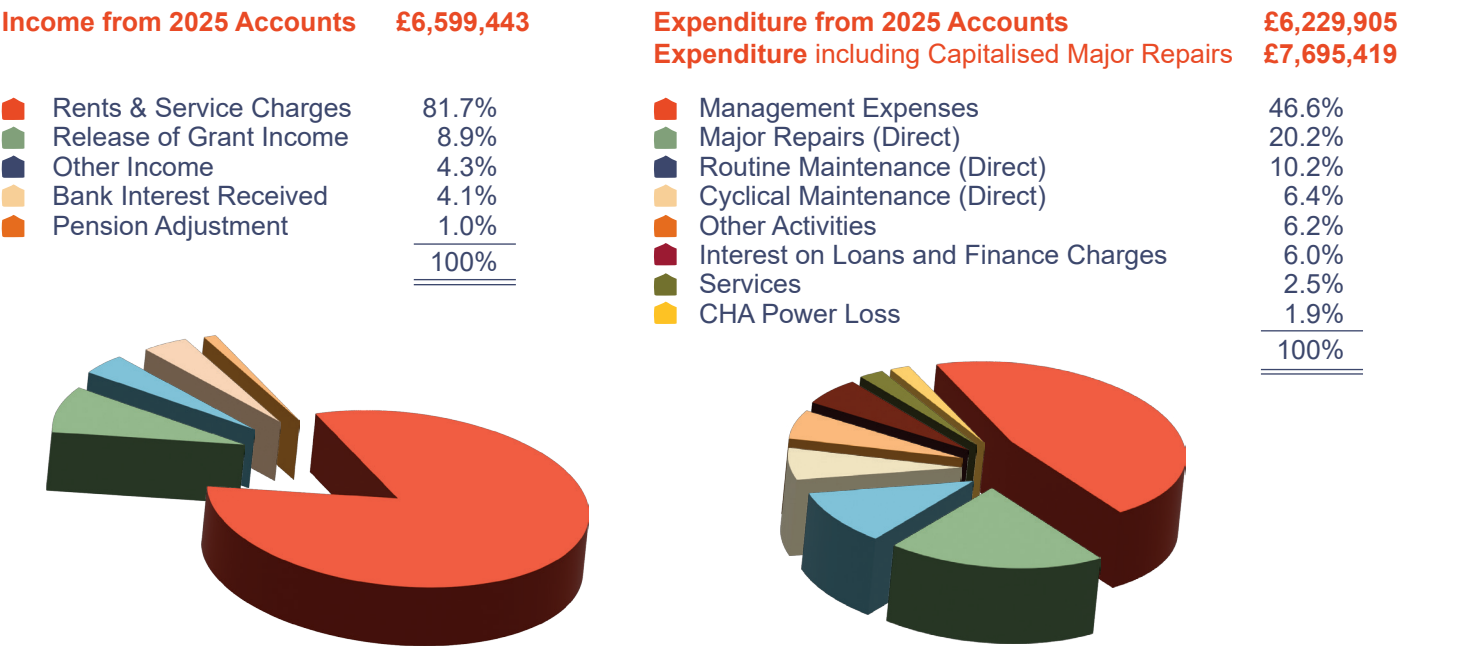


KEY FINANCIAL RESULTS

- £5.4m received in rental income with a 4.6% rent increase applied in 2024/25. £281k of income was received for our other activities (wider role, factoring etc.).
 - £271k was received in bank interest. Average rate of interest receivable was 4.4% (2024: 3.1%).
 - £5.2m was spent providing housing services and maintaining our existing housing stock. £478k was spent on our other activities (wider role, factoring etc.).
 - 50p of every £1.00 of your rent received was spent on direct maintenance costs.
 - £439k was payable for loan interest. Average rate of interest payable was 6.1% (2024: 6.9%).
- Over c. £1.56m was spent on Major Repairs in the year, including replacement programmes for windows, kitchens, rewiring and bathrooms.
 - During the year to 31 March 2025, the Association purchased 2 properties through the Shared Ownership Buy Back Policy.
 - 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 2025 is as follows:



HOW EACH £1 OF INCOME WAS SPENT

	2024/2025	2023/2024
Direct Costs:		
Major Repairs	£0.25	£0.24
Routine Maintenance	£0.12	£0.11
Cyclical Maintenance	£0.08	£0.08
Services	£0.04	£0.05
Total Direct Maintenance Costs	£0.50	£0.48
Staff Salaries	£0.22	£0.22
Office Overheads	£0.08	£0.08
Interest on Loans	£0.08	£0.08
Other Activities*	£0.06	£0.09
Property Insurance	£0.02	£0.02
General Expenses	£0.03	£0.03
Bad Debts/Voids	£0.00	£0.00
CHA Power Loss (impairment)	£0.02	£0.01
(Taken from)/Put into reserves	-	-
TOTAL	£1.00	£1.00

SUMMARY OF THE STATEMENT OF FINANCIAL POSITION

The Association's financial results to 31 March 2025 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 2025.

ASSETS	£'000	£'000	Non-Accountants' Guide
Non-Current Assets			
Housing Properties:			
Gross cost less depreciation	45,034		The cost of all our houses
Other Non-Current Assets	<u>2,927</u>		Office premises/computers/furniture
		47,961	
Investments		211	Asset value of our subsidiary company, CHA Power Ltd
Current Assets			
Receivables	467		Money owed to us from debtors
Bank/Cash	<u>5,938</u>		Money in the bank
	6,405		
Less: Current Liabilities	(1,298)		Money we owe to others (repayable in less than 1 year)
Net Current Assets		<u>5,107</u>	
Total Assets less Current Liabilities		53,279	
Less: Long Term Creditors		(6,932)	Money we owe to others (repayable in more than 1 year)
Less: Provision for Pension Liability		(300)	
Less: Deferred Grant Income		<u>(21,699)</u>	Grants received towards the cost of our flats/houses
NET ASSETS		<u>24,348</u>	
Funded by:			
Revenue Reserves		24,648	Money set aside to pay for future major repairs
Pension Reserves		(300)	
TOTAL EQUITY		<u>24,348</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.



Scottish Government
Riaghaltas na h-Alba
gov.scot

THE HUGH FRASER
FOUNDATION



Centre81



CENTRE81 TENANTS



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 Repairs and Maintenance Policy.

The categories and our performance are as follows:

REACTIVE REPAIRS - Repairs which tenants report to us		2024/2025	2023/2024
Number of reactive repairs (excluding emergency repairs)		2,568	2,793
Number of reactive repairs completed right first time		2,191	2,316
Percentage of reactive repairs completed right first time		85.3%	82.9%
Average length of time to complete a reactive repair		4.4 days	4.7 days

VOID REPAIRS - Repairs to empty properties before they are re-let		2024/2025	2023/2024
Number of void repairs		509	431
Percentage of void repairs completed within target		96.7%	96.1%

EMERGENCY REPAIRS - Repairs necessary to prevent serious damage to the building, danger to health, risk to safety etc.		2024/2025	2023/2024
Number of emergency repairs		1,230	1,341
Percentage of emergency repairs completed within target (4 hours)		92.6%	94.7%
Average length of time to complete emergency repairs		3.6 hours	2.6 hours

MAINTENANCE SPEND A breakdown of our direct maintenance spend is:

Repair Type	Description	2024/2025	2023/2024
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£738,099	£642,361
Cyclical repairs	This included gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£494,290	£453,519
Major repairs (contracts)	Includes all planned major repair programmes.	£1,395,514	£4,183,257
Major repairs (ad-hoc)	Includes all non-scheduled premature failures and empty property major repairs.	£160,266	£243,695
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.	£238,008	£293,292
TOTAL		£3,026,177	£5,816,124

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%. All services were carried out within timescale during the year.

	2024/2025	2023/2024
Number of gas services due	632	631
Completed within timescale	100%	100%

MAJOR REPAIRS

The year saw us continue with our major repair investment programme despite the increased costs to deliver such programmes which is being seen across the sector.

Over £1.4m was spent on Major Repair contracts in the year. We continue to prioritise programmes of work relating to Health and Safety, our landlord obligations and work which we believe will help our tenants with their energy costs. Highlights for the year include the installation of district heating to 45 properties at Dumbarton Road, the upgrade of the water system to a mains supply at our multi storey flats and our window replacement programme.



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 had completed 5 years of stock condition surveys throughout our stock. Between 2018 and 2023 we assessed 87% of stock to confirm passes, abeyances and failures and to evidence exemptions.

This information has been collated and will form the foundation of our investment programme both in the short and long term alongside our landlord obligations.

A target of a 20% of stock condition surveys has been set for 2025/2026.

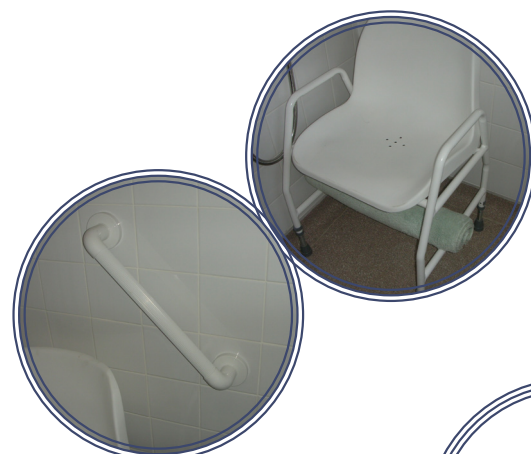
Where the Association is prevented in meeting the standards, an exemption is applied. An example of this is where access has been refused for work to be carried out or where it can be evidenced that the standard cannot be met no matter what work is carried out. An abeyance is recorded where a temporary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

Our performance in relation to SHQS is as follows:

	2024/2025	2023/2024
Number of properties in ownership	1,213	1,211
Percentage of stock assessed for compliance in last five years	54.7%	83.5%
Stock exempt from SHQS	77	85
Stock in abeyance from SHQS	6	8
Stock failing for one criterion	7	27
Stock failing for two or more criterion	5	11
Stock meeting SHQS standard	1,118	1,080
Percentage of properties meeting SHQS	92.2%	89.2%

MEDICAL ADAPTATIONS

During the year we carried out 20 medical adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured c. £22k grant funding from the Scottish Government to fund these installations all of which was spent with an additional c. £5k provided by the Association.



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 be working hard to improve things even further and strive to ensure that the services we offer provide maximum benefit, as well as value for money to our tenants and customers alike.

Indicator	Performance at 31 March 2025	Target to 31 March 2025	Target Met?	Performance at 31 March 2024
Maximum rent loss on vacant properties	0.13% of annual rental income	0.4% of annual rental income	Yes	0.20% of annual rental income
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	1.43%	2.05%	Yes	2.06%
Gross arrears (non-technical* and former tenant)	2.48%	3.24%	Yes	3.24%
Number of calendar days to let a property	9.37 calendar days	13 calendar days	Yes	12.64 calendar days
Processing of housing application forms	7.29 calendar days	10 calendar days	Yes	5.57 calendar days
Conclusion of neighbour complaints: Category A (Extreme)	N/A (0)	1 working day	N/A	N/A (0)
Category B (Serious)	100% within timescale (3)	5 working days	Yes	100% within timescale (2)
Category C (Dispute)	98% within timescale (41)	15 working days	Yes	97% within timescale (32)

* 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 first year of our Community Support Project, we continue to assist vulnerable and ‘in need’ tenants via 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 2024/25, a total of 492 tenants received some form of assistance, with a total of £40,098 equivalent being generated in either financial or equivalent gain assistance.

The project is crucial in our ability to support tenants during these difficult times of fuel and cost of living crises.



RE-LETS

During 2024/25, with no new housing developments, we re-let a total of 67 properties. A breakdown of our 67 lets is as follows:

By list		By area	
Homeless	31	Central	30
Existing housing list	33	Radnor Park	17
Transfer	3	Whitecrook	11
Nomination	0	Linnvale	7
		Drumry	2
	67		67



ADDITIONAL INFORMATION

- We received c.£5.4m in rent this year
- We have 1,555 housing applicants on our waiting list
- We carried out no evictions during the year
 - 5% (61) of our tenants have arrears of 1 month or more
 - 1.5% (19) of our tenants have arrears of 3 months or more

Our Performance

Complaints

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	63	3
Complaints carried forward from the previous year	2	0
All complaints received and carried forward	50	3
Number of complaints responded to in full in the reporting year	65	3
Time taken in working days to provide a full response	213	33
Percentage of all complaints responded to in full	100%	100%
Average time in working days for a full response*	3.3	11

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

SERVICE IMPROVEMENTS

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

- The information on district heating emergencies was widely promoted
- Customer service promises reiterated to staff and all staff received training on our customer service policy
- Review of contractors code of conduct and toolbox talk with operatives
- Signage updated
- Additional staff added to group email box to enhance monitoring

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

To improve our service we also monitor the complaints upheld/partially 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/partially upheld in the reporting year	40 (61.5%)	1 (33.3%)

Compliments

These are just some of the 71 compliments received from tenants and other customers throughout the year. We thank them for taking the time to contact us.

We hosted 4 of your team today at the Young Housing Professionals Network and just wanted to say what a lovely group they were, really interested and enthusiastic. Super ambassadors for Clydebank HA!

Thank you for the great service from the maintenance staff. Not just for the recent repair, but for all your help over the years.

New tenant complimented the housing team for their help with his new home. He said they were so lovely and helpful and that he appreciated everything that has been done for him and loved the new home starter pack.

Tenant wanted to pass on huge thanks to the Estate Caretaking team for cleaning out the bin stores in Graham Avenue. They 'absolutely went above and beyond'.

Thanks so much to all the staff at Centre81 for being so friendly and helpful. Nothing is ever too much trouble.

Owner called in to say he was very happy with CHA and said we were a joy to deal with in comparison to other Factoring companies he uses.

Best landlord ever! The caretakers, the flat itself, the staff, all brilliant. And you're always at all the public meetings, always on hand to answer any questions.

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

HOUSING SERVICES - HOUSING MANAGEMENT

Scott Graham
ICT & Compliance Officer

Fiona Campbell
Community Support Officer (PT /
funded post)



Lynne McGeachan
Housing Officer

Angela Marshall
Housing Officer

Kate Day
Housing Officer

Janie Preston
Housing Assistant

Elaine Bannerman
Housing Assistant

Melanie Cameron
Housing Assistant

Jacqui Richmond
Clerical Officer

Alan Duckett
Estate Caretaking Supervisor

Donald Cameron
Estate Caretaker

John Douglas
Caretaker

Charlie Kane
Caretaker

Osama Almoliky
Estate Caretaking Apprentice

HOUSING SERVICES - MAINTENANCE

Sam Joyce
Maintenance Officer

Kirsty Woods
Maintenance Officer

Rae Carruthers
Asset Management
Assistant

Raeann Rankine
Maintenance Assistant

Rachael Odiamehi
Maintenance Assistant

Bethany Jones
Clerical Officer

FINANCE & CORPORATE SERVICES

Geri Whitley
Finance Assistant

Fanica Ciobotaru
Accounts Assistant

Drew McDougall
Clerical Officer

Taylor Kelly
Clerical Assistant

CUSTOMER & CORPORATE SERVICES

Ali Mailey
Corporate Services
Assistant (PT) / Centre81
Co-ordinator (PT)

Jean Edmonds
Centre81 Clerical Officer

James McKay
Centre81 Caretaker

Joe Ramsay
Centre81 Caretaker (PT)

Gillian Greig
Centre81 Gardener (PT /
funded post)

Brian Fraser
Centre81 Bike Mechanic
(PT / funded post)



Scottish Government
Riaghaltas na h-Alba
gov.scot



EQUAL OPPORTUNITIES MONITORING

We advertised 3 vacancies during the year. We monitor the ethnic origins and disability details of our job applicants. We also monitor the ethnic origins and disability details of our staff, Management Committee, housing applicants and new tenants and report these details annually to the Scottish Housing Regulator to ensure access and opportunity for all.

STAFF TRAINING & DEVELOPMENT

Investing in our people makes good business sense and ultimately leads to our tenants and other customers receiving the best possible service. We thank staff for their commitment to continuous improvement through training and development.

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 the CIH Level 2 and CIH Level 4 in Housing Practice and the Fundamentals of Factoring.

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

MANAGEMENT COMMITTEE

Catherine Boyle
Chairperson

Doris Smith
Vice Chairperson

Lynne Ramsay
Treasurer

Paul Shiach
Secretary

Joe O'Donnell
Chris Johnson
Damilola Adeoye
Mary-Anne Richford
Lynsey Dickie
Anthony Blake
Bill McGoldrick

Co-opted members:
Cllr Sophie Traynor
Cllr Gurpreet Singh Johal



Our Core Values:

Respectful

Professional

Accountable

Responsive &
Informative

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
Wbg
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"

**Celebrating
40 Years**



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 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

T. 0141 941 1044 | WhatsApp 07415 401581 | 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. Old photos © Owen McGuigan, used with permission and our thanks.