

Clydesdale
HOUSING ASSOCIATION

Clydesdale
Housing
Association
Limited

Annual
Report
2007/2008

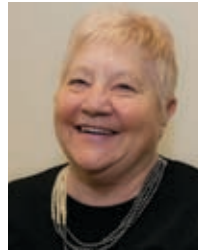
*"Helping people
enjoy their homes"*



*"Staff are friendly
and approachable"*

Chairperson's Report

I'm delighted to present Clydesdale's 2007/8 Annual Report to you following another very successful year.



Our focus is firmly on service quality. A year on from its full implementation, our system for obtaining regular customer feedback has delivered excellent results – high levels of tenant satisfaction and some constructive comment on service areas that could be further improved. I would like to thank all the customers who took the time to talk to us over the year and would assure them that their views will be used to further improve our services. Please read through the Report for further details on the customer feedback obtained.

A major improvement introduced over the period has been the new Service Charge system – the system we use for charging residents for the maintenance and upkeep of common areas. Clydesdale's common service charge has been changed from an unfair 'pooled' system which charged everyone the same rate, regardless of the level of services received, to a transparent structure that charges residents only for the services they receive. As a result, Service Charges are now easy for residents to understand and for the Association to monitor and control.

New housing development has been a vital part of our work to address housing need in rural South

Lanarkshire. Last year we completed a new-build project at Milledge which provided 25 much needed houses and flats to ease housing pressure in the Carluke area. The publication of the Scottish Government's ideas for changing the way new social housing will be delivered and a review of how Government grant for new housing will be calculated has given Clydesdale a lot to think about and we are currently involved in examining collaborative solutions to these issues with other organisations based in Lanarkshire.

Always keen to get our tenants involved in the running of the Association, we have recently recruited four tenants as Committee observers and we hope that they will follow up this interest by standing for election to the Management Committee at our next Annual General Meeting. I am sure that they will enhance our group of volunteer Committee Members and contribute to the continued success of Clydesdale Housing Association.

Thank you to Clydesdale's tenants for their support, and a big thank you to our voluntary Management Committee and staff for their commitment and hard work over the year.

I hope you enjoy reading the Report.

Jean Ramage, Chairperson

Service Quality & Performance

Access to housing & lettings

Our Allocation Policy is in the process of being revised to improve our effectiveness in meeting housing need and to simplify the allocation process for applicants. Partnership work with South Lanarkshire Council and other social landlords to introduce a Common Housing Register is now at an advanced stage and implementation is anticipated in 2009.

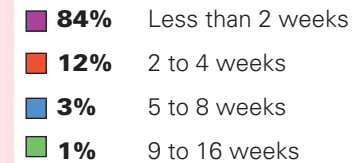
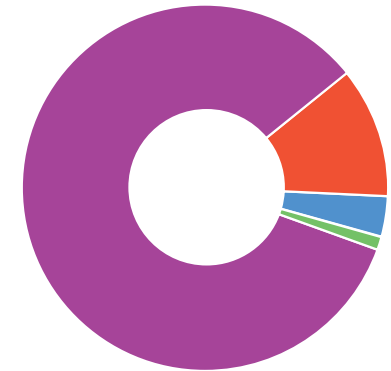
89% of the 311 applicants who joined our housing list in 2007/8 were processed within our 3 working day target and our average time taken to process applications was 2 days.

Customer Feedback Result:

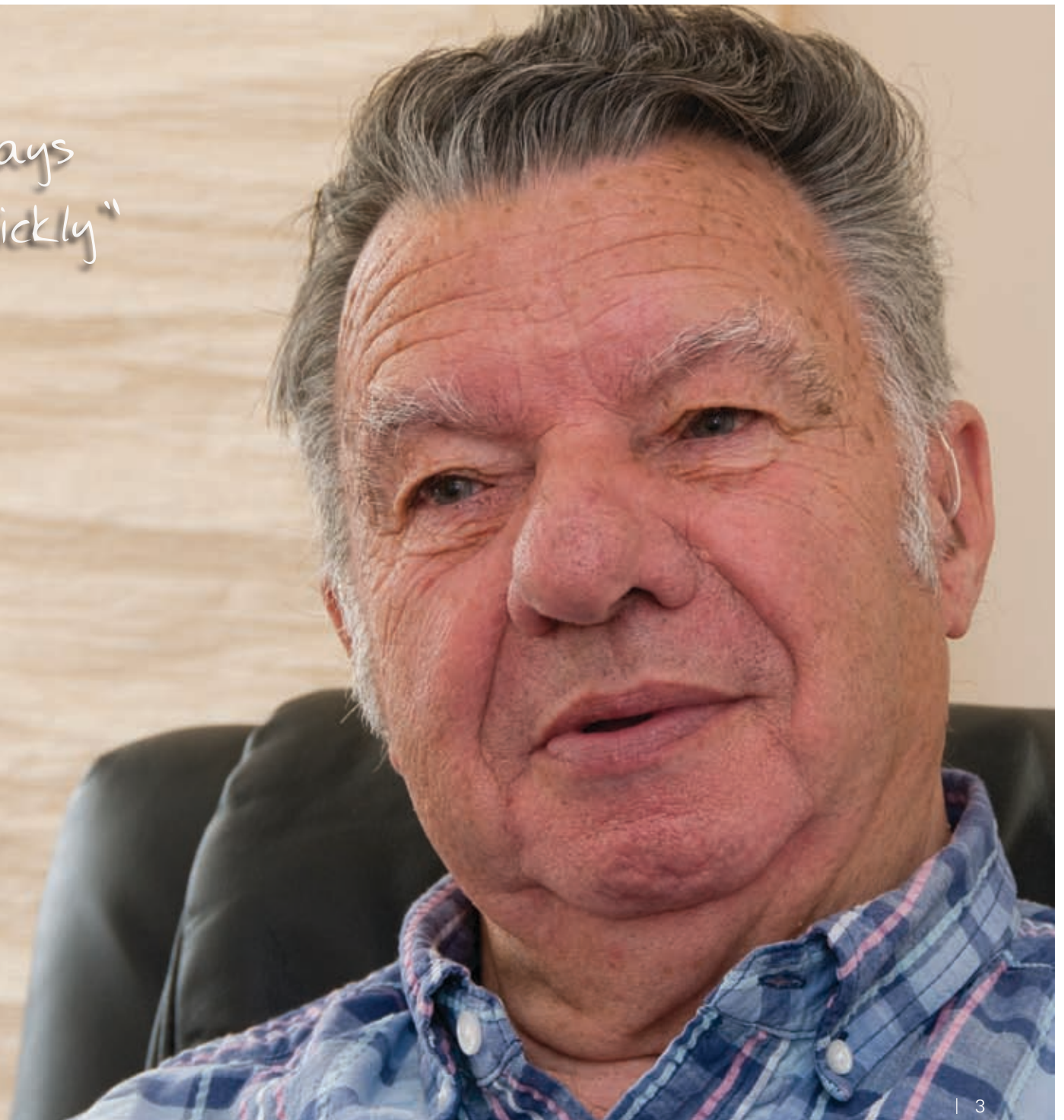
99% of new applicants surveyed were left with a positive impression of Clydesdale as a result of the service they received.

Letting homes quickly maximises the use of our housing stock and reduces income loss. A total of £4,866 was lost over 2007/8 in rental income through vacant properties (0.25% of receivable rent). We took an average of 10 days to re-let 61 homes and an average of only 1.6 days to let 25 new homes that were completed during the year. A breakdown of how long it took to let empty properties is shown below:

Empty House Time Breakdown



*“Clydesdale always
respond quickly”*



Quality of our neighbourhoods

Protecting the quality of our neighbourhoods is a Clydesdale priority and fulfils our objective of ensuring the comfort, safety and well-being of our tenants. Some of the work we carried out over 2007/8 to achieve this included:

- 94.3% of the neighbour complaints we received were responded to within our target timescales (a total of 106 complaints were received);
- Our service promise to inspect the condition of every Clydesdale estate twice a year was delivered;
- We achieved our target of inspecting our landscape maintenance contractor's work in each estate every 8 weeks;
- We carried out settling-in visits with 87% of our new tenants.



Customer Feedback Result:

Feedback received on dealing with neighbour complaints revealed a need to improve our performance on informing tenants of investigation outcomes. Procedures have since been revised and our quality control checks show **100%** compliance with our targets in this area.

New Housing

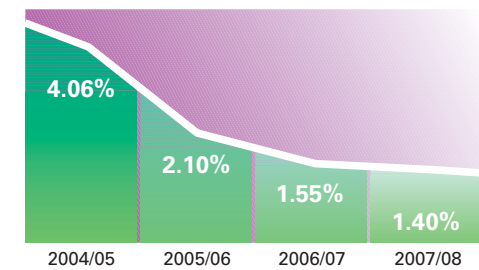
We completed a new housing development at Milledge, Carlisle in September 2007. Providing 25 new homes for rent these properties have been praised by the new tenants in the estate.



Rent & Arrears

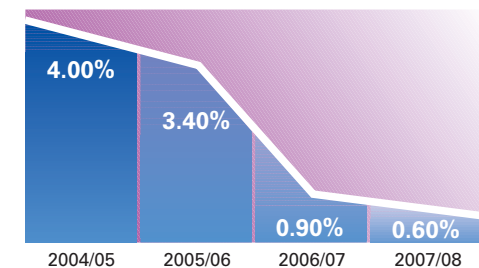
Our staff's hard work and our partnership with other agencies (Clydesdale Citizens' Advice and South Lanarkshire Council's Money Matters) on arrears prevention and debt management has maintained our ability to reduce rent arrears:

Current Arrears (non technical) as % of gross rental income



Arranging prompt advice for tenants with debt problems has helped to keep rent arrears at a manageable level:

% of current tenants in serious arrears*



* owing more than 13 weeks rent and >£250

Reactive repairs

Emergency repairs – for the third successive year 100% of jobs were completed within our target timescale. Due to the success of our contractors, we reduced our target timescale from 24 hours to 12 hours in 2006/7 – a further reduction in this target timescale down to 6 hours was introduced at the start of 2008/9.

Urgent repairs – for the first time in our history 100% of urgent jobs reported to us were completed within our 2 working day target.

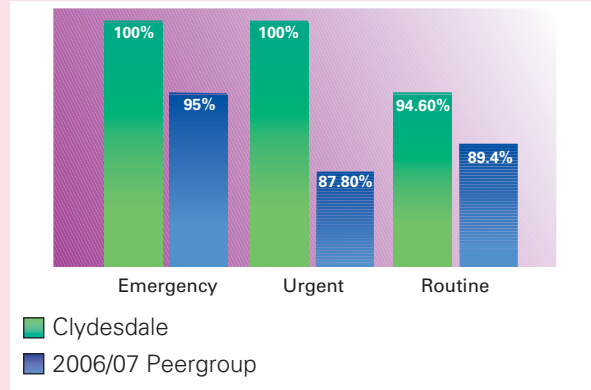
Routine repairs – 94.6% of repairs with a target completion timescale of 10 working days were completed on time. This compares to 95.6% completed on time the previous year.

Customer Feedback Result:

99% of tenants surveyed by us were satisfied with the overall repairs service provided by Clydesdale and the same proportion of tenants felt that the repair reported was carried out well by our contractors.

Our performance compares well with how other rural housing associations have performed:

Repairs completed on Time Comparison



Long term and cyclical maintenance

Clydesdale invested over £311,000 in the long term and cyclical maintenance of tenants' homes over 2007/8. Long term maintenance contracts included kitchen, external door and bathroom replacement contracts whilst cyclical work involved external painting, gas safety/servicing and hot water cylinder servicing.



Customer Feedback Result:

100% of tenants surveyed who had long term or cyclical work carried out in their home were satisfied with the service provided and the quality of the job done.

*"Our home is
so easy to keep warm"*



Involving Tenants

One of the reasons why Clydesdale is so good at delivering services is that we involve our tenants in what we do. This ranges from regularly providing information on our activities and performance to recruiting tenants to take part in our Management Committee work.

Customer Feedback

Clydesdale has a system for obtaining ongoing feedback from customers on the quality of the services we provide. Focusing on such issues as responsiveness, reliability, competence, communication and courtesy our survey results for 2007/8 were very positive.

Across a range of services (reactive repairs, arrears recovery, complaints, tenant participation, housing applications, new tenants, tenancy management and planned maintenance), results have shown high satisfaction levels among customers that used our services over the year.

Customer Feedback Result:

Average satisfaction levels across all service areas range from **93%** for staff competence to **99.8%** for courtesy.

Negative feedback we received was followed-up on by departmental managers and, where possible, we updated our working practices to take on board constructive points made by customers.



Tenant Participation & Consultation

A review of our Management Committee and Membership profile at the start of the year identified some priorities for achieving improved representation – particularly among tenants. Our resulting recruitment campaigns focused on attracting more younger people, tenants and women to join us.

Our 2007 Tenant Conference involved tenants in workshop activities connected with the then proposed review of the service charge system. The workshops provided important feedback to us on how tenants felt estate costs should be apportioned among residents.

As a follow on from the Tenant Conference, our Chief Executive organised a series of road shows in local towns and villages in order to discuss our service charge review proposals with tenants. Well attended, the roadshows provided us with an opportunity to show tenants how the changes would affect their particular estate and how their charge under the new

system compared to the previous one. Tenants welcomed the more transparent charging system being introduced and the new system was implemented from 1 April 2008.

Summary of tenant participation & consultation activity:

- Published 3 tenant newsletters;
- Annual Report distributed to all tenants;
- Published a report on tenant participation activity;
- Customer feedback results published;
- Service charge review roadshows;
- Annual rent increase and budget consultation completed;
- Tenant Conference;
- Recruited 4 tenant observers to the Management Committee;
- Met regularly with representatives of 2 registered tenant organisations.

Complaints

Complaints are a very useful customer feedback method which we use to improve our services. Over 2007/8 we took an average time of 9.5 days to respond to complaints.

Scottish Public Services Ombudsman – one tenant chose to exercise their right to complain to the Ombudsman about how their complaint was handled by the Association. The case, which concerned how a neighbour dispute had been handled by us, was investigated by the Ombudsman - the complaint was not upheld. A report on the complaint can be found at the Ombudsman’s website at www.spsso.org.uk

Complaint Service Area	Informal Complaints	Formal Complaints	% Responded to within 10 day Target
Reactive Maintenance	2		50%
Planned & Cyclical Maintenance		1	100%
Arrears Recovery		1	100%
Customer Care	1		100%
Total for 2007/8	3	2	80%
2006/7 Complaint Totals	14	6	95%



*"I've made lots
of new friends"*

Finance

Clydesdale Housing Association Limited Finance Highlights

Income & Expenditure Account Year ended 31 March 2008

	31/3/08 £	31/3/07 £	
Turnover	1,949,803	1,810,708	Rental income and factoring income.
Operating Costs	(1,400,110)	(1,278,224)	Cost of managing and maintaining rented and factored properties.
Operating Surplus	549,693	532,484	
Gain On Sale of Housing Stock	110,518	83,504	Amounts due from Shared Ownership Tranche Up Sales & RTB Sales
Interest Receivable	46,689	26,734	Interest earned on money invested
Interest Payable	(241,336)	(244,120)	Interest payments on money borrowed (loans)
Surplus	465,564	398,602	Amount left from income after deducting all expenses

This year's surplus has been improved despite increased repair costs because overhead costs have been reduced and the gain on sale of housing properties and interest receivable were greater than last year.



Balance Sheet Year ended 31 March 2008

	31/3/08	31/3/07	
	£	£	
Tangible Fixed Assets			
Housing Properties - Cost less Depreciation	32,977,260	31,895,438	How much the properties owned by the Association are worth - based on the cost of building them
Less: SHG & Other Grants	(26,583,800)	(25,874,365)	Grants received towards the cost of building properties
	<u>6,393,460</u>	<u>6,021,073</u>	
Other Fixed Assets	69,289	74,579	How much the office premises and office equipment owned by the association are worth - based on the cost of buying them
	<u>6,462,749</u>	<u>6,095,652</u>	
Current Assets			
Debtors	107,477	97,765	Money owed to the Association
Cash at Bank & in Hand	1,179,930	1,519,746	Money in the bank
TOTAL ASSETS	<u>7,750,156</u>	<u>7,713,163</u>	
Creditors due within one year	<u>(418,902)</u>	<u>(776,469)</u>	Money the Association owes to others
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>7,331,254</u>	<u>6,936,694</u>	
Creditors due after more than one year	<u>(4,461,017)</u>	<u>(4,532,046)</u>	Amount of loans still to be repaid by the Association
NET ASSETS	<u><u>2,870,237</u></u>	<u><u>2,404,648</u></u>	
Capital & Reserves			
Share Capital	170	158	Shares of £1 each issued and fully paid
Designated Reserves	2,315,634	1,987,684	Amount set aside for future repairs to the Association's properties
Revenue Reserves	554,433	416,806	Amount built up from surpluses since the Association began
	<u><u>2,870,237</u></u>	<u><u>2,404,648</u></u>	

The balance sheet reflects the completion of the new development at Carnwath Road, Carlisle and the acquisition of the new Roddings site in Lanark. The "Net Assets" position shows an improvement of more than £465,000 on the previous year.

Management Committee

Mrs Jean Ramage	<i>Chairperson</i>
Mr William Kirkhope	<i>Secretary</i>
Mr Don Anderson	<i>Treasurer</i>
Cllr Mary McNeill	<i>(S. Lanarkshire Council Rep)</i>
Mr Alex Barrie	
Ms Pauline Sandford	
Mrs Agnes Martin	
Mr Clive Malins	
Alan Simpson	
Mrs Christine Shookhye	
Mr John MacMillan	
Mr Hugh Macdougall	

Staff of Clydesdale Housing Association

Mr Joe Gorman	<i>Chief Executive</i>
Mrs Jane Guthrie	<i>Depute Chief Executive</i>
Mrs Eileen Wilson	<i>Finance Manager</i>
Mr Stewart Williamson	<i>Housing Manager</i>
Miss Vicky McGilvary	<i>Technical Services Manager</i>
Mr Paul Agnew	<i>Housing Officer</i>
Mrs Wilma Stalker	<i>Housing Officer</i>
Mr Alex Knox	<i>Maintenance Officer</i>
Miss Michelle McManus	<i>Corporate Services Officer</i>
Mrs Joyce Watson	<i>Corporate Services Assistant</i>
Miss Olivia MacLennan	<i>Administrative Assistant</i>
Mrs Irene Nimmo	<i>Office Cleaner</i>

Consultants and Other Services

Auditors:
Alexander Sloan & Company, Glasgow

Internal Auditors:
Alexander Sloan & Company, Glasgow

Solicitors:
Criggies, Lanark;
T.C. Young, Glasgow;
Hay Cassells, Hamilton

Bank:
Royal Bank of Scotland, Lanark

Architects:
D. S. Toy, Lanark
Assist Architects, Glasgow

Employers Agents:
Towler & Hyslop, Glasgow

Building Surveyors:
Martin Aitken Associates, Glasgow
F3 Surveyors, Edinburgh
Cass Property Consultants, Lanark

Engineers:
Woolgar Hunter Consulting Engineers, Irvine
Proficio Consulting, Glasgow

Planning Supervisors:
CDM Scotland Ltd, Ayr

Clerk of Works:
John Arnott Associates, Dunblane

Contractors:
Development
Wilson Developments (Scotland) Ltd, Hamilton
Highline Construction, Glasgow

Planned/Cyclical
City Building (Glasgow) LLP
Mitie Property Services (UK) Ltd, Airdrie
Alba Gas, Glasgow

Others:
McKenzie Design, Edinburgh
CES Services, Edinburgh
Sabre Systems, Lanark
S.C.H.R.I, Glasgow



*"It's a lovely
community here"*



Registered Office

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E-mail: mail@clydesdale-housing.org.uk
Web: www.clydesdale-housing.org.uk

Opening Hours

9.00am – 1.00pm
2.00pm – 5.00pm Monday to Thursday

9.00am – 1.00pm
2.00pm – 4.00pm Friday

Office is closed from 12.00 to 1.00pm every Tuesday
for staff training

