



*Clydesdale*  
HOUSING ASSOCIATION

Annual Report 2009 – 2010



“Our house is lovely and we have great neighbours.  
Friendly and helpful staff”.

# Chairperson's report

I became the Chairperson of the Association in September 2009, and after a very successful year, I am delighted to present my first Chairperson's Report to you.

Our primary concern is customer care and service quality and I am pleased to report that we have continued to perform to a very high standard across all key areas of service delivery. We set ourselves very demanding targets every year and in most cases these were achieved. Of particular note is how well we performed in completing repairs on time. The performance in 2009/2010 is the best we have ever achieved. We have also managed to keep rent arrears under control, despite the very difficult financial climate we are all experiencing.

As previously reported, there have been some cuts to the Housing Association Grant we need to build houses. This makes building new homes for tenants in housing need much more difficult. Despite these cuts to our funding, we have acquired a site in Biggar where we intend to build 36 much needed houses. This development will start on site sometime in 2011.

We are in the process of completing a development at The Roddings in Lanark to provide 24 flats which should be complete in September this year. Having had an opportunity to visit the development myself, I am delighted by how spacious these flats are and I am confident they are being built to a very high standard.

Our customer's views are very important to us and we have continued to gather customer feedback

which has been very positive. I would like to thank everyone who has taken the time to respond to a questionnaire; it is greatly appreciated and provides us with invaluable information.

To help us to provide an even better service to our customers, we undertook a very challenging and rewarding programme called "Cultivate". Some of our tenants very kindly came along to one of the sessions where they were given the opportunity to say what is good and bad about Clydesdale Housing Association. I am delighted to report that the feedback was very good. However, there were some issues we need to address which we are in the process of doing. The outcome of the Cultivate programme is that staff and Committee know what direction we want to go in to allow us to deliver the highest possible standard of service and care to our valued customers.

I have thoroughly enjoyed my first year as Chairperson and while there have been challenges it has been very rewarding. I would like to thank the customers of Clydesdale Housing Association for their support and urge you to get involved in the work we do. A huge thank you to our voluntary Management Committee who support me, and to the staff for their total commitment and hard work over the past year.

I hope you enjoy reading the Report.

**Pauline Sandford**, Chairperson



“I love my house there are lots of kids and space for them to play. It is a very secure area.”



# Service quality and performance

## Access to housing and lettings

In 2009/2010 we received 157 applications for housing. Our service standard for processing applications is three days and our performance against this target was 90%; on average, we processed all applications within three days.

We have been working with other housing associations and South Lanarkshire Council to develop a Common Housing Register (CHR). Because of this, our process for administering housing applications had to change and we are no longer able to interview everyone wishing to apply for a house with us.

The development of the CHR has been ongoing for several years but is now fully operational and we have been an active participant since 1 April 2010. In anticipation of joining the CHR, we revised our Allocation Policy to align it with South Lanarkshire Council to minimise any possible confusion for our applicants. The revised policy was implemented in June 2009 and is available on our website.

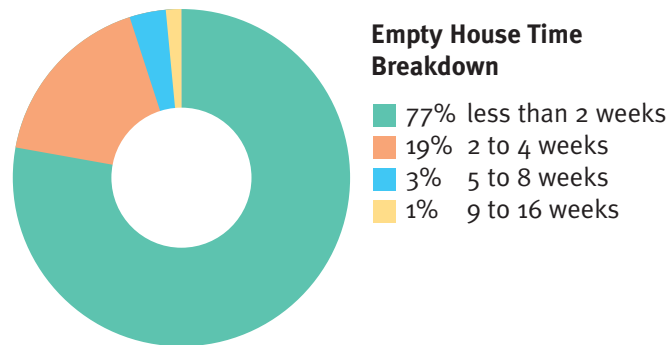
*Forsyth Court, Lanark – a very stable development with low tenant turnover.*



Allocating houses as quickly as possible is one of our key objectives to minimise any loss of rental income and to make sure we are housing people in need as quickly and efficiently as possible. We lost £5,896 in rental income through voids. The table below shows our performance against our targets for 2009/2010.

Key Performance Indicator	Target	Actual
Void loss as % of gross rental income	0.18%	0.27%
Average re-let time	10 days	10 days

A breakdown of how long it took to let empty properties is shown below:



### Customer Feedback...

93% of our new tenants surveyed have been satisfied with the services provided to them so far.

100% of our new tenants surveyed have been left with a positive impression of the Association.

“We love where we stay and all our neighbours do their bit to keep the area nice.”





## Quality of our neighbourhoods

Making sure the surrounding area our tenants live in, is safe, attractive and well managed is a priority for us. Our achievements in 2009/2010 are as follows:

- To visit each development twice every year – 100% performance against the target.
- To respond to tenant led complaints within the timescale of one, five or ten days (dependent on the category of complaint) – 71 complaints, 96% responded to on time.
- We were unable to achieve our target of inspecting the grounds maintenance contractor's work every eight weeks due to changes in staff; we did however manage to visit each development once. These visits uncovered some quality issues which were reported to our contractor.
- We contacted every tenant to arrange a settling in visit – we were allowed access to 77% of our new tenants' homes.

### Customer Feedback...

100% of the tenants surveyed felt their complaint had been handled fairly in the circumstances.

100% of the tenants surveyed felt their confidentiality had been protected.

“I am very happy with my house.  
I love it here and love the area.  
Everyone looks after each other”.

# Development activity

Clydesdale started work on 24 x 4 person mainstream flats in August 2009. The development is in Lanark, fairly close to the town centre. The anticipated completion date is September 2010.

In March 2010 we purchased a site in Biggar to develop 34 units. The properties are a mixture of cottage flats, terraced and semi-detached houses.



## Adaptations

Clydesdale recognises that the needs of our tenants changes over time and that the home they live in may at some point in the future need to be adapted. Referrals for medical adaptations are made to us from an Occupational Therapist. We receive funding from the Scottish Government each to carry out medical adaptations; in 2009/2010 our allocation of funds was £56,624 and we carried out the following work:

- twelve level access showers
- three wet floor showers
- one closomat
- two over bath showers
- moved one wc



*The Roddings, Lanark – the Association's newest development!*

Home visits can be arranged to discuss sensitive issues such as rent arrears before they become a problem.

# Rent and arrears

Clydesdale's current rent policy is for rents to increase by the Retail Price Index (RPI) + 2%. This resulted in us applying an average rent increase of 5% for 2009/2010.

In 2005 we reviewed our approach to rent arrears control and developed a very comprehensive rent arrears monitoring procedure. It was agreed that we would get in touch with tenants who fall into arrears very early. This early intervention has been very successful and we have a system in place which is designed to assist our tenants who find themselves in financial difficulties. Our performance in recovering rent arrears has been consistently good over the last few years and we have achieved this by working with our tenants and other agencies such as Money Matters and the Citizens Advice Bureau to make sure tenants in arrears are getting good advice. Last year saw an increase in current rent arrears which is not surprising given the financial difficulties facing many people. The graphs opposite chart our progress in recovering arrears over the past few years.

*Prompt rent payments ensure that our services can be delivered.*

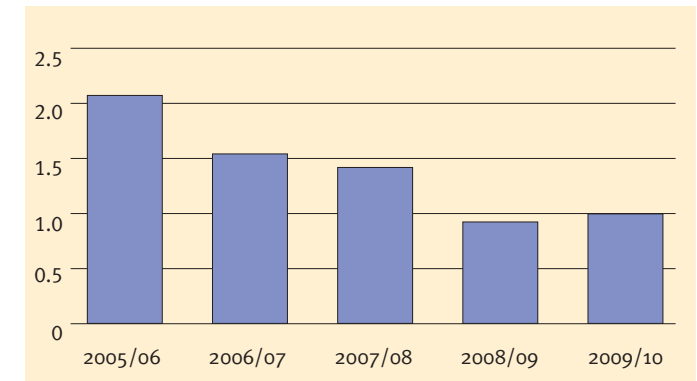


## Customer Feedback...

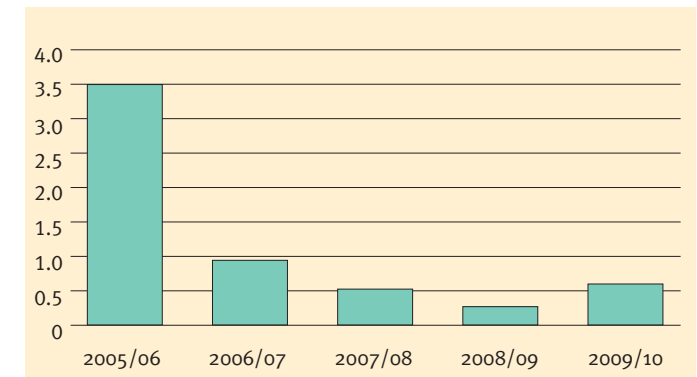
Of the tenants surveyed 93% were satisfied with how we dealt with their arrears.

Of the tenants surveyed 93% felt we had contacted them early enough when they fell into arrears.

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



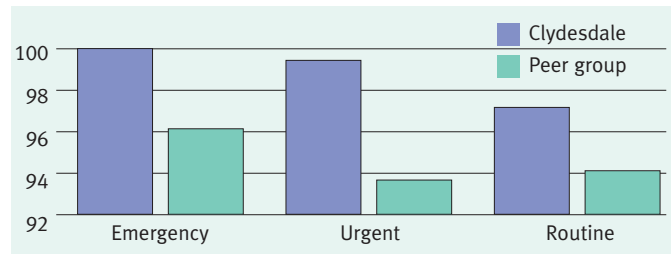
## % of Current Tenants in Serious Arrears



# Reactive repairs

Repairs and maintenance is one of the key services we provide to our tenants. We make sure that the quality of our reactive repairs service is excellent and provides very good value for money. Our performance in completing repairs on time has improved substantially over the years and we are one of the top performers in our peer group. The table below shows our performance in comparison to our peer group for 2008/2009.

## Repairs on Time Peer Group Comparison



In 2009/2010 our performance for repairs was:

- **Emergency Repairs** – we have a five hour response time and of the 196 jobs ordered, 196 were done on time. 100% target achieved.
- **Urgent Repairs** – we have a 48 hours response time and of the 97 jobs ordered, 97 were done on time. 100% target achieved.
- **Routine repairs** – we have a ten working day response time and of the 1260 jobs ordered, 1235 were done on time. Target of 97.5% exceeded. Actual performance was 98%.

## Customer Feedback...

Of the tenants surveyed, 100% felt the contractors were courteous and friendly.

Of the tenants surveyed, 98% consider the Association has a good reputation for its repairs service.

“I have been with CHA since the stock transfer, no problems at all. Any repairs requested have been done well and on time”.



## Long term and cyclical maintenance

Clydesdale carried out an extensive programme of long term and cyclical maintenance at a cost of £424,043. The programme of works included:

- A replacement heating system for our Rigside Stock Transfer tenants.
- Bakers Brae/New Trows Road, Lesmahagow benefitted from a new door entry system, external lights, new bathroom fans and new kitchens.
- External lights and new bathroom fans were also fitted in Cordiner Court, Lesmahagow.
- Gas servicing at 237 properties.
- External painting and gutter cleaning at 188 properties.
- Solid fuel checks at 14 properties.
- Hot water cylinder servicing at 103 properties.

Gas Safety Performance	2009/10
Total number of properties with gas appliances	237
Number of gas safety certificates held	237
Gas safety certificates obtained by due date	237



*Last year the Association spent £424,043 on long term and cyclical maintenance.*

“My new heating system is the best Christmas present ever. I have arthritis and now I don’t have to bend to empty ashes – fantastic”.

# Involving tenants

## Customer Feedback

At Clydesdale, we gather customer feedback on several of our key processes. These include reactive repairs, rent arrears recovery, new tenant visits, tenancy led complaints and planned maintenance. The information we gather is monitored and if we receive negative feedback, this is followed up by us. We use specific components of service delivery to measure how well we are performing and these include how to access our services, the competence of our staff and how courteous our contractors are.



*The Association values all tenant feedback.*

Apart from customer feedback questionnaires, we regularly hold focus groups to discuss specific issues. This year we involved our tenants in a Customer Excellence Programme called “Cultivate” and the feedback we received was very positive. The session with our tenants highlighted a need for us to consider how to improve planned and cyclical maintenance quality control.

### Customer Feedback...

Of the 327 tenants surveyed across a range of key services, 95% were satisfied with the service they had received.

## Tenant Participation and Consultation

Clydesdale’s Tenant Participation Strategy includes a comprehensive list of activities we aim to carry out each year. Here are some examples:

- We published the annual consultation calendar in the May 2009 newsletter.
- We included a Tenant Participation Resource Plan in the annual budget.
- We published two newsletters in May, and December 2009.
- We published a rent increase newsletter to every tenant in November 2009.
- We have a register of tenants who wish to participate in consultation activity.
- We sent a copy of the 2008 – 2009 Annual Report to all our tenants.
- Where consultation activity has taken place, we inform every tenant through newsletters of the outcome.
- We inform tenants of our performance against our key performance indicators once a quarter in a newsletter.

We asked our Clydesdale Tenants’ and Residents Group (CTRG) to provide us with a Score Card to see how it viewed our performance against our Tenant Participation Strategy Aims and Objectives. We are happy to report we were awarded an “A”.

## Complaints

At Clydesdale, while we hope never to let our tenants down, we are aware that it happens from time to time. When it does we want our tenants to let us know. Fortunately, in 2009/2010 we only had two informal complaints and three formal complaints. The table below shows the breakdown by category:

Complaint Service Area	Informal Complaints	Formal Complaints	% Responded to within 10 day target
H/Management	1	1	100%
Tech/Services	1	2	100%
Total	2	3	100%



# Finance highlights

## Income & Expenditure Account year ended 31 March 2010

	2009/10	2008/09	
Turnover	<b>£2,183,214</b>	<b>£2,079,196</b>	Rental income and factoring income.
Operating costs	(1,477,763)	(1,751,897)	Cost of managing and maintaining rented and factored properties.
Operating surplus	705,451	327,299	
Profit on sale of housing stock	43,387	75,856	Amounts due from Shared Ownership Tranche Up sales and RTB sales.
Interest receivable	4,696	27,914	Interest earned on money invested.
Interest payable	(187,622)	(222,788)	Interest payments on money borrowed (loans).
Surplus for year	<b>£565,912</b>	<b>£208,281</b>	Amount left from income after deducting all expenses.

This year's surplus has been improved because repair costs have been less this year. In particular this year's planned maintenance programme has cost less than last year's programme. Lower interest rates have resulted in less interest being paid to the bank on loans and less income being received from the bank on money invested at the bank.

## Balance Sheet year ended 31 March 2010

	2009/10	2008/09	
<b>Tangible Fixed Assets</b>			
Housing properties –cost less depreciation	£35,175,820	£33,882,771	How much the properties owned by the Association are worth – based on the cost of building them
Less: SHG and other grants	(28,919,103)	(27,474,308)	Grants received towards the cost of building properties.
	<u>6,256,717</u>	<u>6,408,463</u>	
Other fixed assets	53,280	57,516	How much the office premises and office equipment owned by the association are worth – based on the
	<u>6,309,997</u>	<u>6,465,979</u>	cost of buying them.
<b>Current Assets</b>			
Debtors	96,872	273,328	Money owed to the Association.
Cash at bank and in hand	3,188,323	974,693	Money in the bank.
<b>TOTAL ASSETS</b>	<b>£9,595,192</b>	<b>£7,714,000</b>	
Creditors due within one year	(374,419)	(294,157)	Money the Association owes to others.
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>£9,220,773</b>	<b>£7,419,843</b>	
Creditors due after more than one year	(5,574,189)	(4,340,805)	Amount of loans still to be repaid by the Association.
<b>NET ASSETS</b>	<b>£3,646,584</b>	<b>£3,079,038</b>	
<b>Capital &amp; Reserves</b>			
Share capital	136	151	Shares of £1 each issued and fully paid.
Designated reserves	2,890,553	2,471,004	Amount set aside for future repairs to the Association’s properties.
Revenue reserves	755,895	607,883	Amount built up from surpluses since the Association began.
	<u>£3,646,584</u>	<u>£3,079,038</u>	

The balance sheet reflects the progress of the new development at the Roddings in Lanark and the acquisition of a new site in Biggar for development. The “Net Assets” position shows an improvement of more than £567,000 on the previous year.



# Committee

## staff, consultants and services

### Management Committee

Pauline Sandford	<i>Chairperson</i>
William Kirkhope	<i>Secretary</i>
Don Anderson	<i>Treasurer</i>
Jean Ramage	<i>Vice Chairperson</i>
Cllr Mary McNeill	<i>(South Lanarkshire Rep)</i>
Clive Malins	
Alan Simpson	
Bobby MacDonald	
Graeme Berry	
Ricky Duncan	
Jeanette Arneil	

### Staff of Clydesdale Housing Association

Joe Gorman	<i>Chief Executive</i>
Jane Guthrie	<i>Depute Chief Executive</i>
Eileen Wilson	<i>Finance Manager</i>
Stewart Williamson	<i>Housing Manager</i>
Vicky Rogers	<i>Technical Services Manager</i>
Paul Agnew	<i>Housing Officer</i>
Wilma Stalker	<i>Housing Officer</i>
Michelle McManus	<i>Corporate Services Officer</i>
Joyce Watson	<i>Corporate Services Assistant</i>
Olivia MacLennan	<i>Senior Admin Assistant</i>
Becky Breakwell	<i>Temporary Senior Admin Assistant</i>
Irene Nimmo	<i>Office Cleaner</i>

### Consultants and Other Services

Auditors	Alexander Sloan, Glasgow
Internal Auditors	Shepherd Agency Services
Solicitors	Criggies, Lanark Hay Cassells, Hamilton TC Young, Glasgow
Bank	Royal Bank of Scotland
Employers Agents	Towler & Hyslop, Glasgow
Building Surveyors	F3 Surveyors, Glasgow
CDM Coordinator	CDM Scotland Ltd, Ayr
Clerk of Works	John Arnott Associates, Dunblane
Contractors	Development: Wilson Developments (Scotland) Ltd, Hamilton  Planned and Cyclical: City Building (Glasgow) LLP Alfred Bagnall & Sons, Glasgow John Frood & Sons, Lanark Amber Gas Group Ltd, Stirling
Others	CES Services, Edinburgh Sabre Systems, Lanark



*Symington Street, Leadhills – rehabilitation of miners cottages – Clydesdale's first project.*



**Registered Office**  
St. Kentigern's Church  
St. Kentigern's Court  
15 Hope Street  
Lanark ML11 7LZ

Tel: 01555 665316  
Fax: 01555 666144  
E-mail: [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)  
Web: [www.clydesdale-housing.org.uk](http://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.*

Registered as a Scottish Charity Number SC034228

