

Annual Report on the Scottish Social Housing Charter

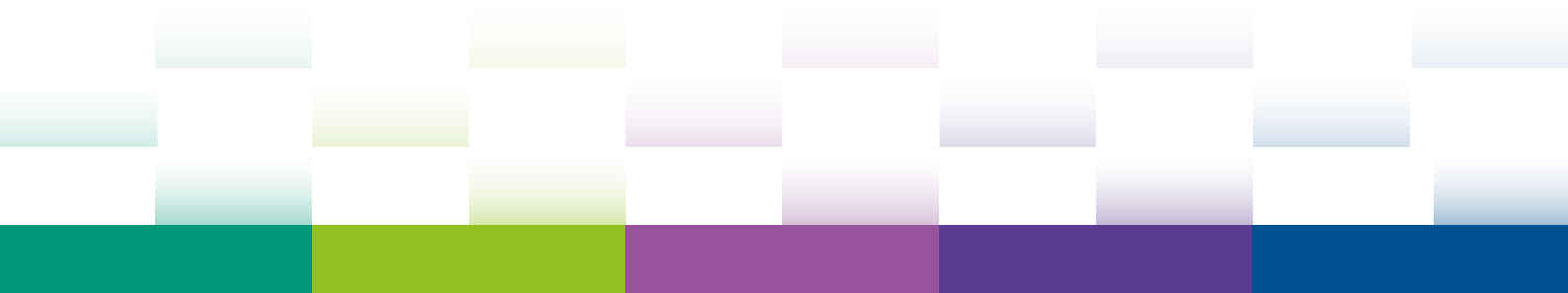


OUR VISION:

Quality homes and excellent services for today and the future

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Welcome

Welcome to Clydesdale Housing Association's Charter Report to Tenants.

The Charter sets out certain standards that you, our tenants, can expect from us in the services we deliver and the way we deliver them. We are committed to delivering an excellent service to all of our customers and this report lets you know how we have performed.

We are proud of what we achieved and the service that we provided in 2015-16 but we know that we can always do better. We hope that you find this report interesting and would welcome your feedback. If you have any comments, please get in touch.

Email us at: mail@clydesdale-housing.org.uk

Call us on: 01555 665316

Write to us or come in to see us at 99 High Street, Lanark ML11 7LN

Remember to visit and like our Facebook page. You will get regular updates on news, jobs and events. www.facebook.com/ClydesdaleHousingAssociation



Chairperson's Report

This year has seen a continuation in the monitoring of Tenant Satisfaction. This is one of the main areas of the Charter. Last year we took on board what our tenants had said in the survey of 2014, made changes to our methods and procedures to ensure that the service would better meet the needs of our tenants.

An improvement in satisfaction was achieved, and monitoring has continued to ensure that standards are being met. With the assistance of Research Resource, surveys continue to be carried out, giving positive results. I am pleased to report that in all areas the level of tenant satisfaction has improved from last year's figures.

A Tenant Scrutiny panel has been established. This allows tenants to increase their influence on our activities. They will review various areas and standards of the Association, the first being our new tenant re-let standards, looking to ensure all our re-let properties are clean, free from the need to carry out immediate maintenance, and that all equipment and fixtures is in working order.

A programme of surveys is currently being carried out to our stock. There are two surveys, one looking at the condition of the stock, whilst the other one is measuring the energy efficiency of the properties. Some houses will have both surveys carried out, whilst others will only be the stock condition survey or the energy efficiency survey.

The stock condition surveys will give a better picture of what works are needed to keep the houses up to standard, and will allow works on major elements, such as windows, doors, kitchens and bathrooms to be included in our cyclical programmes and carried out efficiently.

The energy efficiency surveys are being carried out to meet the new Energy Efficiency Standard for Social Housing (EESH) which was published in April 2014. The deadline for compliance with the standard is December 2020. Once the surveys are completed the required works will be identified and costed for future works programmes. We are currently meeting with other housing providers in the area to seek opportunities for joint working.

We will also be carrying out a major new survey towards the end of 2016. Whilst this is a requirement of the Scottish Housing Regulator, it is an excellent means by which we can listen to tenants' views, and take action on what they tell us. It is our intention to speak with as many tenants as possible during the survey programme.

As the costs for our proposed new offices have escalated, we looked are looking at other options. The Management Committee continues to be very satisfied with the Association's performance but is ever mindful of the need for continuous improvement.

Iain Cochrane Chairperson

CHA at a glance



739 homes



£73.30 average weekly rent



**1.8% rent increase
for 2016/17**



£2,747,992 total rent due



66 tenancy offers made



**26 medical adaptations
completed**



**Factoring service provided
to 191 properties**

Housing Quality & Maintenance

89% of our tenants are satisfied with the quality of their home compared to the 86% average for Scotland's Housing Network Landlords.



100% of our gas checks were completed on time compared to the 99.7% average for Scotland's Housing Network Landlords.



93% of our tenants are satisfied with our repairs service compared to the 90% average for Scotland's Housing Network Landlords.



Scotland's Housing Network –

Scotland's largest housing benchmarking and practice exchange organisation

We completed 95% of our non-emergency repairs right first time compared to the 91% average for Scotland's Housing Network Landlords.



We carried out non-emergency repairs within 4.8 days compared to the 6.2 days average for Scotland's Housing Network Landlords.



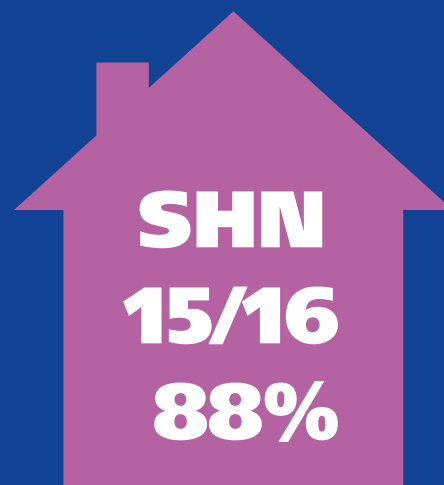
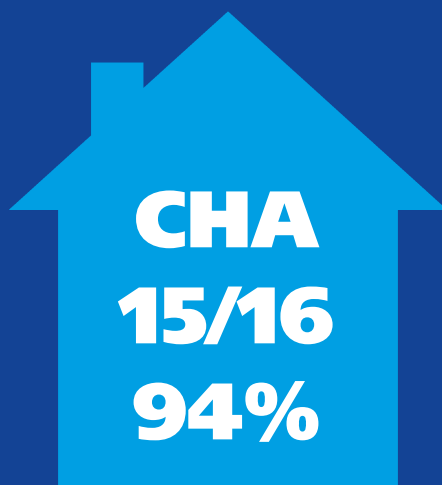
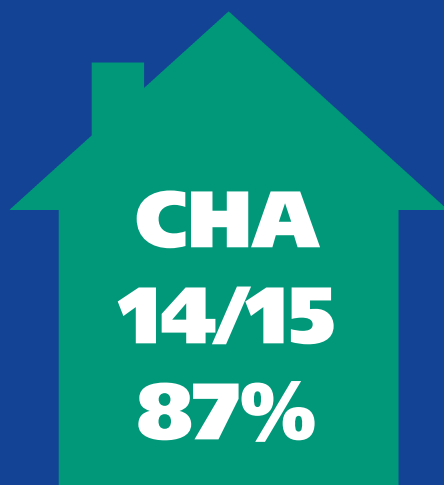
91% of tenants were satisfied with the overall standard of their home when they moved compared to the 89% average for Scotland's Housing Network Landlords.



We carried out emergency repairs within 2.35 hours compared to the 3.6 hour average for Scotland's Housing Network Landlords.



The Customer Landlord Relationship



We achieved a 7% increase in overall satisfaction from 2014/15 to 2015/16. We are delighted to report that since our first Annual Report on the Charter was published, tenant satisfaction has risen by 15%.



We are members of the Scotland's Housing Network (SHN) who has 81 Registered Social Landlords and 28 Local Authorities members. We are using data collected by them to compare our performance. Our performance is 6% better than the Scotland's Housing Network average.

92% of our tenants feel we are good at keeping them informed compared to the 89% average for Scotland's Housing Network Landlords



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Web: www.clydesdale-housing.org.uk
Facebook: www.facebook.com/ClydesdaleHousingAssociation



Our Planned and Cyclical Maintenance Programme for 2016/17

Planned and cyclical maintenance is a way of completing major works such as new kitchens, bathrooms and electrical upgrades by planning the work out over months and years ahead. This programming means that we can be more cost effective and get more work done for the money available.



We have a dedicated programme of works for the coming months.

It is going to be another busy year for our Maintenance Team and we will be carrying out significant improvements to your homes.



Our Tenants Scrutiny Panel was established with the aim of giving tenants greater influence over our activities. The panel will review various aspects of our business, and have the ability to exercise power over decision-making, governance and service delivery.

What has the Scrutiny Panel done so far?

So far, the Panel has attended training with Alistair Reid from the Tenants Information Service. The Panel will now review our new tenant Re-let Standards, which is looking at ensuring all our re-let properties are clean, free from the need to carry out immediate maintenance and that all equipment, fixtures and fittings are in working order and conform to safety standards.

How to get involved

If the Tenant Scrutiny Panel sounds like something you might be interested in, please get in touch with either: Jane Guthrie, Deputy Chief Executive or Elizabeth Miller, Corporate Services Assistant, on 01555 665316 or email them at mail@clydesdale-housing.org.uk

You spoke, we listened

Tenant Satisfaction Update

As you know, we've been working on improving our services since our Big Satisfaction Survey results were published in 2014. Our independent company survey of 1,000 tenants on how satisfied or dissatisfied they were with the work we do.

Overall satisfaction

We are pleased to report that satisfaction with the overall service we provide has increased by 14% since the Big Survey.

Results over April 15 to December 15 (2015/16 YTD) showed 89% overall satisfaction. This compares with the target of 80% satisfaction we set for ourselves.

Tenant priorities

You spoke - in the Big Survey you told us that your top 5 service priorities are:

1. Repairs & maintenance
2. Overall quality of your service
3. Keeping you informed
4. Value for money
5. Dealing with any problems

Annual Rent Consultation

Each year the Association considers how much rent will increase in the coming financial year which starts on 1 April 2016. In order for us to make that decision we need to get the views of as many of our tenants, as possible. Therefore as part of our annual rent consultation we have sent out to you a letter and a questionnaire asking you of our proposal and details of how this will impact on the weekly rent we charge you.

The information we have used to give the proposed rent increase to be applied next year, 1.2%, which is in accordance with our policy of the Retail Price Index (RPI) as at September 2015 plus 1%.

However, a final decision has yet to be reached so we will be in contact with you in the meantime, please let us know your views on our proposal. If you have any concerns about your rent, please do not hesitate to contact your Housing Officer on 01555 665316 or email us at mail@clydesdale-housing.org.uk.



Thank You

I was in the area today and noticed your beautiful garden



talk to us

**How do you like to be kept informed?
Let us know!**

Getting good value from rents and service charges

Rent collected

Scottish Housing Network
98.8%

98.3%
our performance

Value for money

Scottish Housing Network
79%

80%
our performance

Average rent

Scottish Housing Network
£75.94

£73.30
our performance

Rent Arrears

Scottish Housing Network
4.7%

**1.79% =
£49,162**
our performance

Voids, Rent lost

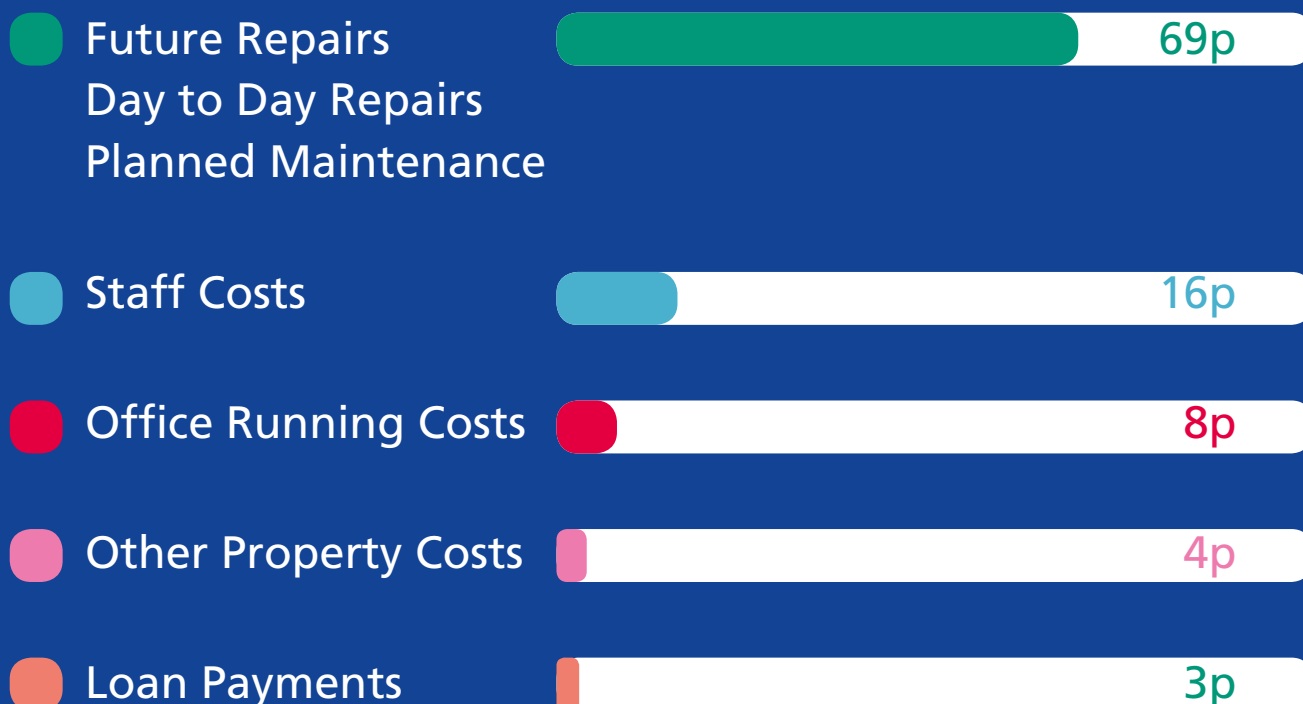
Scottish Housing Network
0.77%

**0.43% =
£11,845**
our performance



Every £1 counts

How is each £1 of income spent?



= £1

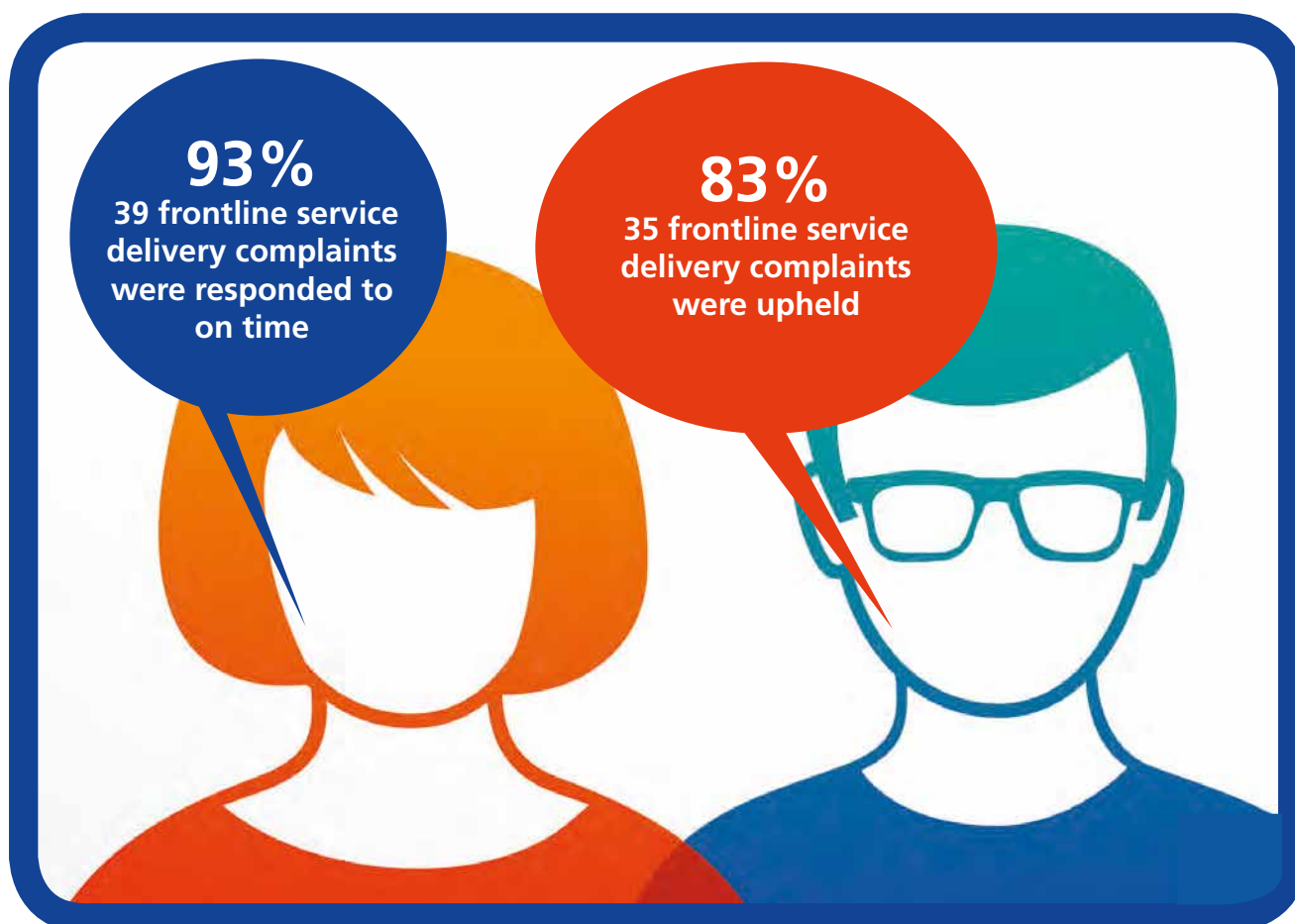
CHA Average weekly rents for 2015-2016

2 apt	(203)	£68.79
3 apt	(373)	£72.73
4 apt	(157)	£79.56
5 apt	(9)	£91.76

The average rent for all apartment sizes for CHA was £73.30 compared to £75.94 for all Scotland's Housing Network landlords

Frontline Complaints

In 2015-16 we received 42 frontline service delivery complaints



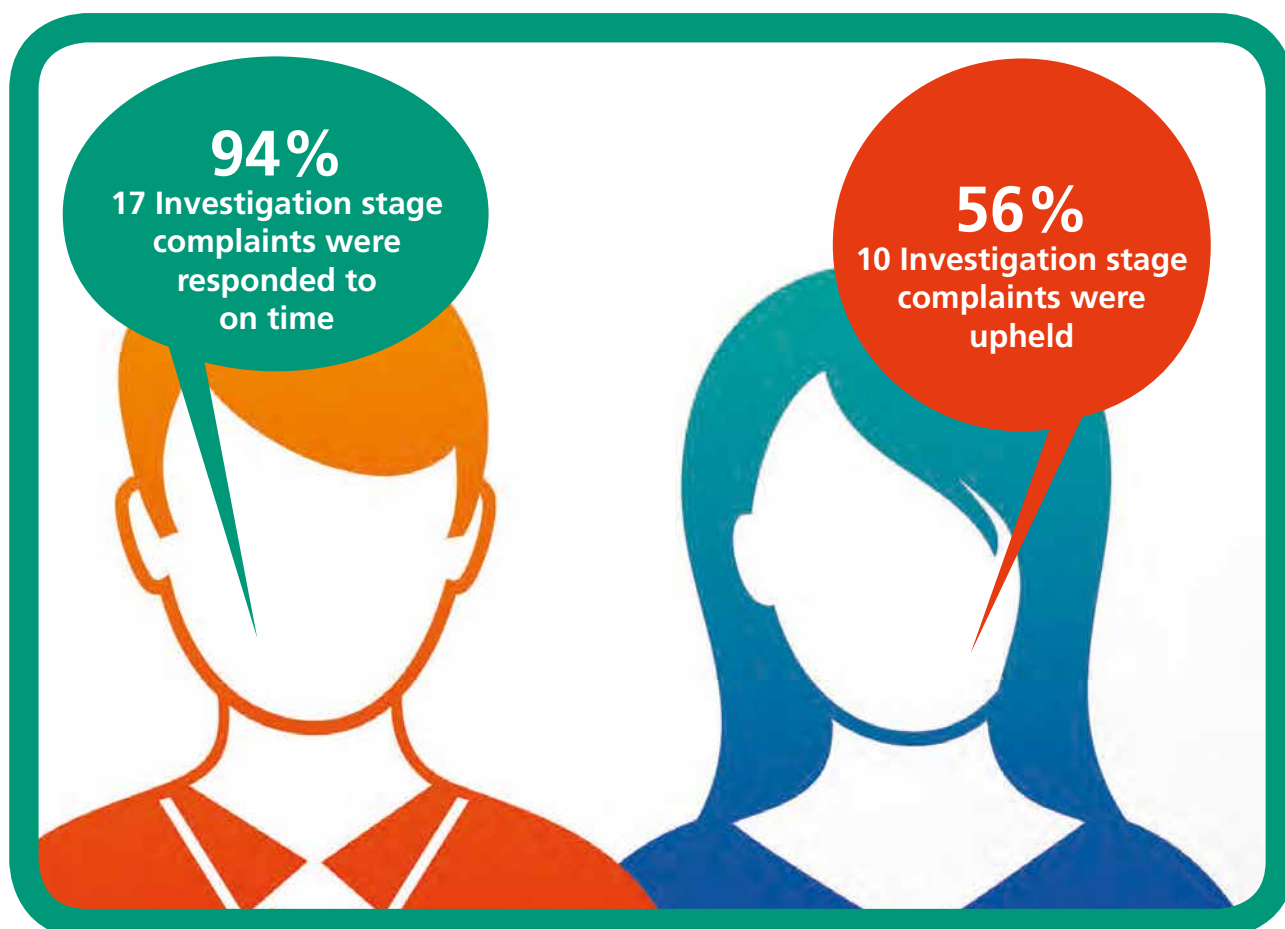
Type of Frontline complaints	Number of complaints	On Time	Number upheld
Reactive Repairs	17	17	15
Planned Maintenance	9	7	7
Estate Management	4	4	2
Cyclical Maintenance	5	5	5
Contractor Code of Conduct	2	1	1
Communication	5	5	5
	42	39	35

What does upheld mean? - If you are told that you're complaint has been upheld

Complaints help us to improve - please to not hesitate to contact

Investigation Stage Complaints

In 2015-16 we received 18 Investigation stage complaints



Type of Frontline complaints	Number of complaints	On Time	Number upheld
Staff Attitude	3	3	1
Rent Arrears	1	1	1
Reactive Repairs	6	5	4
Rechargeable Repair	1	1	1
Contractor Code of Conduct	2	2	2
Estate Management	4	4	0
Allocations	1	1	1
	18	17	10

it means that we agree with you that the service you received did not meet our standards.

us if you are dissatisfied with the services we provide to you.

Finance Highlights

Income & Expenditure Account for the year ended 31 March 2016

	31/03/2016	31/03/2015
	£	£
Turnover	3,558,385	3,561,063
Operating Costs	(2,725,406)	(2,680,377)
Operating Surplus	<u>832,979</u>	<u>880,686</u>
Gain On Sale of Housing Stock	183,192	80,151
Interest Receivable	9,882	8,679
Interest Payable	(123,194)	(128,771)
Other Finance Charges	(38,038)	(30,339)
Surplus for year	<u><u>864,821</u></u>	<u><u>810,406</u></u>

This year's surplus has increased because although the cost of maintaining housing properties has increased the increase in the gain on sale has outweighed this increase.

Balance Sheet for the year ended 31 March 2016

	31/03/2016	31/03/2015
	£	£
Tangible Fixed Assets		
Housing land & buildings - less Depreciation	29,828,604	30,903,058
Other Non Current Assets	46,616	39,999
	<u>29,875,220</u>	<u>30,943,057</u>
Current Assets		
Receivables	260,672	191,191
Cash at Bank & in Hand	4,359,277	3,664,415
	<u>4,619,949</u>	<u>3,855,606</u>
TOTAL ASSETS	34,495,169	34,798,663
Creditors due within one year	(715,858)	(817,601)
	<u>33,779,311</u>	<u>33,981,062</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		
Creditors due after more than one year	(4,888,093)	(5,182,445)
Deferred Income	(18,884,935)	(19,657,124)
	<u>10,006,283</u>	<u>9,141,493</u>
NET ASSETS	10,006,283	9,141,493
Capital & Reserves		
Share Capital	101	132
Revenue Reserves	10,006,182	9,141,361
	<u>10,006,283</u>	<u>9,141,493</u>

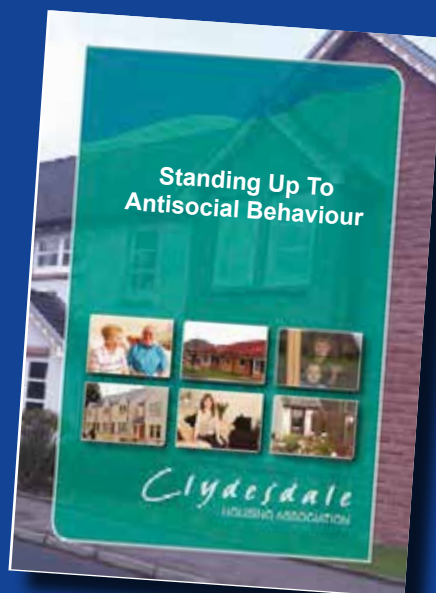
The balance sheet shows that the Association is in a healthy financial position. The "Net Assets" position shows an improvement of more than £864,000 on the previous year.

Neighbourhood and Community

85% of our tenants are satisfied with the management of the neighbourhood they live in. This is the same as the average for Scotland's Housing Network Landlords.



We had 181 cases of anti-social behaviour reported to us – we resolved 88% of them within the locally agreed target times.



Our ongoing customer feedback tells us parking is an issue – please be a good neighbour and park politely



We completed 111% of our scheduled estate management visits



Participation Routes

83% of our tenants are satisfied with opportunities to participate compared to 79% Scotland's Housing Network

Clydesdale
Tenants &
Residents Group

Focus
Groups

Tenant
Scrutiny

Tenant
Feedback

Management
committee

Tenant
participation
is key to the
effective
running
of our
organisation.

Our Clydesdale
RTO group meets
every six
weeks and
they are making
a difference to
how we do things

Do you want
get involved?
Call Jane on
01555 678941

Access to Housing

We have 739 rented properties



We completed 26 out of 28 medical adaptations which is 93%. On average we took 73 days to complete them.



9% of our stock became vacant over 2015/2016. This is the same as the average for Scotland's Housing Network Landlords



We let our properties on average within 12 days, compared to the 28 day average for Scotland's Housing Network Landlords



We let 66 properties. The table opposite shows where our new tenants come from





Where did our 2015/16 new tenants come from?

Internal Transfer	5
Another Landlord	13
Urgent Homeless	16
Waiting List	32
Total	66

Our Staff



Joe Gorman,
Chief Executive



Jane Guthrie,
Depute Chief Executive



Eileen Wilson,
Finance Manager



Vicky Rogers, Technical
Services Manager



Lisa Cochrane,
Housing Officer



Iain McMillan,
Housing Officer



Pauline McMullan,
Housing Officer



Kirsty Sinclair,
Technical Services Officer



Nikki McLachlan,
Technical Services Officer



Lesley Arthur,
Finance Assistant



Elizabeth Miller,
Corporate Services
Assistant



Elaine McIvor,
Customer Services
Assistant



Alison Connell,
Temporary Technical
Services Officer



Jacqueline Hart,
Housing Assistant



Irene Nimmo,
Office Cleaner

Our Committee Members

Our Committee Members are dedicated and committed volunteers who care about making a difference to people's lives. Our Committee Members as at 31st March 2016 were:

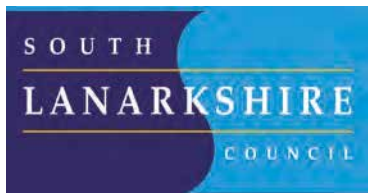
Committee	Responsibility	Length of Service
Iain Cochrane	Chairperson	2 years 6 months
Pauline Sandford	Vice Chairperson	9 years
Patrick Ross-Taylor	Treasurer	18 years
Jean Ramage	Secretary	20 years
Clive Malins	Committee Member	9 years
Catherine McClymont	SLC Representative	3.5 years
Don Anderson	Committee Member	4 years
Jeanette Arneil	Committee Member	8 years
Frank Caddell	Committee Member	1 year 6 months
Colin McInnes	Committee Member	6 months
Malcolm Topper	Committee Member	6 months
Christine Shookhye	Committee Member	6 months
Susanne Crayton	Committee Member	6 months
Lynsey Hamilton	Committee Member	6 months

During 2015-2016 the average Management Committee attendance level was 81% which was above the target of 70%



Working Together

Our Partners



South Lanarkshire Council

South Lanarkshire Council, CHA and other Registered Social Landlords are working together to provide HomeFinder, a common register of the houses they have available for rent.



Tenants Information Service

TIS provide independent advice, support and training for tenants and landlords across Scotland. They work alongside tenants and landlords to help change social housing in Scotland for the better.



Scottish Housing Regulator

The SHR are the independent regulator of Registered Social Landlords and Local Authority housing services in Scotland. The SHR have one statutory objective:

“ to safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by registered social landlords and local authorities”.



Happy to Translate

Happy to Translate is a unique and innovative national scheme which bridges communication gaps between organisations and service users who struggle to communicate in English.



Scotland's Housing Network

Set up in 1995 Scotland's Housing Network is a consortium of local authority and housing association landlords working together to drive up performance, meet the demands of Best Value and deliver quality services by means of benchmarking, peer review, good practice exchange and information sharing.



How do you think we are doing?

We value your feedback, and there are many ways to let us know what you think.

- Email us at mail@clydesdale-housing.org.uk
- Call us on 01555 665316
- Write to us or come in to see us at 99 High Street, Lanark ML11 7LN
- Follow us on Facebook

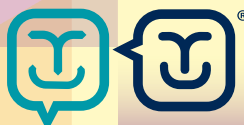
Or, get a bit more involved...

Become a member of Clydesdale Housing Association – it costs only £1.00 for life.

For that you get to attend our Annual General Meetings, vote in elections to our Management Committee – or you could even stand for election yourself!

If you would like this report in large print, high contrast or on CD, please let us know

We are



HAPPY TO TRANSLATE