



Welcome

Welcome to Clydesdale Housing Association's Annual Performance Report to our tenants.

We will be reporting on our performance against many of the Indicators in the Scottish Social Housing Charter (the Charter). The Charter sets out the standards agreed by tenants for tenants.

2017-2018 was a very good year for us with high levels of tenant satisfaction across our key services. We hope the Report is interesting and informative. Please let us know what you think and if there is anything you would like to see in the Report which is not there.



92%

of tenants are satisfied with the overall service we provide.

Chairperson's Report

2017-2018 was another successful year for Clydesdale Housing Association. I am happy to report that customer satisfaction remains high and I would like to thank everyone who takes the time to participate in the monthly surveys. This information is invaluable to us.

The customer feedback we have received tells us that our repairs service continues to be the most highly valued service we provide. During 2017-2018 we started a tendering process for our reactive repairs service. This was a long and fairly complicated process which will result in a change in how we will deliver our reactive repairs service in the future. We hope that our new contractors will rise to the challenge which is to deliver an excellent and responsive service for our customers at a competitive price.

Good governance of our organisation is vital and our Management Committee has continued the process of learning and development activities to ensure we are all equipped with the skills and knowledge we need to lead the organisation. We have developed a very robust process for recruiting committee members which has resulted in some excellent people coming onto the Committee. Together with our existing very experienced Committee Members, we are well equipped for the challenges ahead.

By far the biggest challenge facing us is Universal Credit as more and more of our tenants move on to it. We have experienced Housing Management staff who are here to help. If you are having difficulties finding your way around this complex process, please get in touch. Our staff will do their best to help you so please let us know if you are experiencing difficulties.

I am delighted to report that work started on our new office, flats and community hub in July 2018. We are really excited about this and will be able to:

- Have an office that is accessible to all our tenants
- Have a meeting space for local community groups
- Provide tenants with access to computers to assist with Universal Credit claims
- Provide new homes to some applicants in a high demand area.

All things going well, we are hoping we will be able to move into our new office in July 2019.

Finally, my sincere thanks go to the Management Committee for all their hard work which they carry out with good grace and to our staff team who carry out their roles and responsibilities with dedication and enthusiasm.

Clydesdale's Management Committee and staff look forward to another year of working towards our vision of:

Quality homes and excellent services for today and the future.



Pauline Sandford
Chairperson



Getting good value from rents and service charges

93.2% of tenants said they **do not** have difficulty in affording to pay their rent

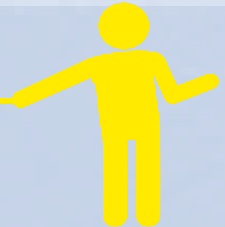


Rent collected from tenants as a Percentage of the total rent due in the reporting year

Average Scottish RSLs 99.6%
CHA 103.66%

Percentage of tenants who feel the rent for their property represents good value for money

Average Scottish RSLs 83.85%
CHA 83.48%



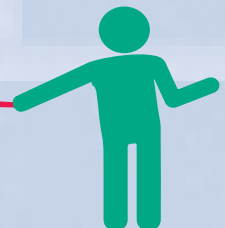
Average Weekly Rent

Average Scottish RSLs £81.33
CHA £76.89



Percentage of gross rent arrears of the rent due

Average Scottish RSLs 3.91%
CHA 2.21%



Percentage of rent due lost through properties being empty

Average Scottish RSLs 0.73%
CHA 0.49%





Homes and Rents

Size of home	Number of CHA properties	Average CHA weekly rent	Average Scottish weekly rent	Difference
2 apartments	203	£71.50	£73.96	£2.46
3 apartments	372	£76.43	£80.41	£3.98
4 apartments	154	£83.81	£88.13	£4.32
5 apartments	9	£99.16	£98.57	-£0.59

The average for all apartment sizes for CHA was £76.89 compared to £81.33 the average for all of Scotland's Registered Social Landlords





Getting Ready For Winter

Cold Weather Payment

You may get a Cold Weather Payment if you're getting [certain benefits](#). You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees celsius or below for 7 consecutive days. You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March. The 2017 to 2018 Cold Weather Payment scheme has now ended. Next year's scheme is due to start on 1 November 2018. You'll be able to check if your area is due a payment in November 2018.

Winter Fuel Payment

If you were born on or before 5 November 1953 you could get between [£100 and £300](#) to help you pay your heating bills. This is known as a 'Winter Fuel Payment'. You usually get a Winter Fuel Payment automatically if you are [eligible](#) and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). If you're eligible but do not get paid automatically, you will need to [make a claim](#). The deadline for claiming payments for winter 2018 to 2019 is 31 March 2019. Most payments are made automatically between November and December. You should get your money by 14 January 2019. If you do not get your payment, call the office that pays your benefits - their details are on any letters they sent you. Any money you get will not affect your other benefits.

Warm Home Discount Scheme

You could get £140 off your electricity bill under the Warm Home Discount Scheme. The money is not paid to you - it's a one-off discount on your electricity bill, between September and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out. The 2018 to 2019 scheme will start on 15 October 2018. The discount will not affect your [Cold Weather Payment](#) or [Winter Fuel Payment](#).

Eligibility

There are 2 ways to qualify for the Warm Home Discount Scheme:

- * you get the [Guarantee Credit element of Pension Credit](#) - known as the 'core group'
- * [you're on a low income](#) and meet your energy supplier's criteria for the scheme - known as the 'broader group'

How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.



Financial Information

How we spread the costs across our services

This section gives you information on the health of our business. There is a lot of jargon, which we have tried to simplify as much as we can, however if you would like more explanation on any of these figures please get in touch.

Housing Management, Rent

These are the costs associated with the management of your homes which include staff costs and insurance

£470,190

Housing Management- Shared Ownership

These are the costs associated with the management of Shared Ownership properties including staff costs,

£21,041

Current Maintenance

This is the costs of the day to day reactive repairs service we provide. Reactive repairs are repairs that arise on a day to day basis.

£634,850

Cyclical Maintenance

This is the work we carry out to your home on an agreed cycle such as gas servicing and hot water cylinder servicing.

£432,283

Major Repairs

These are the costs for the planned replacements to your home such as replacing kitchens and bathrooms

£372,624

Service Costs

These are the costs for maintaining communal areas

£77,123

Mortgage Interest

This is the interest payable on borrowings

£81,118

Total £2,089,229



Access to Housing

Within the financial year 1 April 2017 to 31 March 2018 we completed 21 medical adaption referrals from Occupational Therapists and all were completed during the financial year. We took on average 45 days to complete the adaptations compared to the 64 day average for all Scotlands Registered Social Landlords'.

11.65% of our stock-became vacant within the financial year 1 April 2017 to 31 March 2018. This is compared to the **8.42% average** for all of Scotland's Registered Social Landlords

We let our properties on average within 12 days compared with the **23 day average** for all of Scotland's Registered Social Landlords

we have
738
rented
properties

We let 81 properties 1 April 2017 to 31 March 2018 . The table below shows where our tenants came from

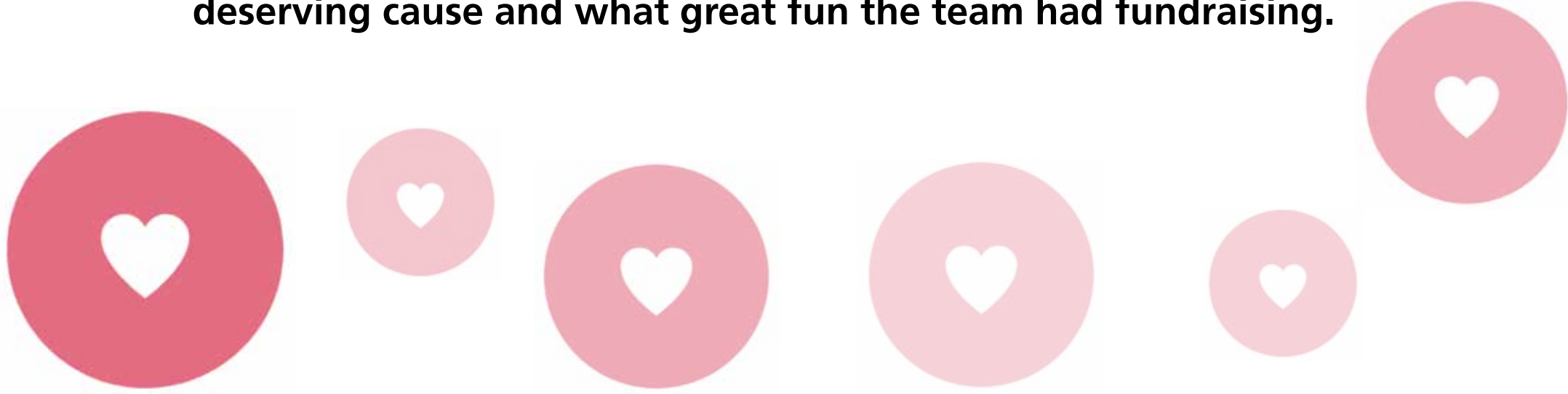
Internal Transfer	5
Another landlord	10
Urgent Homeless	20
Waiting list	45
Other sources	1
Total	81



We wore pink and raised money.

A massive well done to our wonderful staff.

We would like to say a massive well done to all of our wonderful staff who have helped raised over £200 for Breast Cancer Awareness Wear it Pink. It has been an absolute pleasure to support such a deserving cause and what great fun the team had fundraising.





Quality & Maintenance of Homes





Quality & Maintenance of Homes



Clydesdale Housing supported #scottishhousingday

Clydesdale Housing Association supported



#SCOTTISHHOUSINGDAY
19 September 2018

SCOTTISHHOUSINGDAY.CO.UK

To support Scottish Housing Day, Clydesdale Housing Association held an open event in Lanark Memorial Hall

A number of people braved storm Ali to join our staff and have a chat about issues such as:

- medical adaptations,
- fuel providers,
- homelessness,
- applying for housing
- fuel poverty
- benefit advice.

Our new build flats, Community Hub and office was also high on the agenda of topics for discussion.





& DIRECT RENT PAYMENTS

If you are making a new claim for Universal Credit or already receiving Universal Credit, you can ask for your rent to be paid directly to Clydesdale Housing Association. You can also request payments are made fortnightly instead of monthly.

Talk to your Housing Officer who can give you up to date information about your rent and also help you with your Universal Credit claim, including helping you to arrange to have your rent paid directly to us which can avoid the risk of any arrears building up.

Housing Officers

Pauline McMullan

Housing Officer
01555 678947
pauline.mcmullan@clydesdale-housing.org.uk

Jacqui Hart

Housing Officer
01555 678942
jacqueline.hart@clydesdale-housing.org.uk

Lisa Cochrane

Housing Officer
01555 678945
lisa.cochrane@clydesdale-housing.org.uk

Iain McMillan

Housing Officer
01555 678760
iain.mcmillan@clydesdale-housing.org.uk



Neighbourhood

Please be considerate when parking

Did you know

In our estates there are no designated car parking spaces for anyone, unless your home has a personal driveway. We rely on tenants co operating with each other to adopt a reasonable approach to car parking and be respectful of each other's needs.

If we provide courtesy disabled persons parking bays, we will write to all tenants within that estate asking them to respect the needs of those for whom they have been installed.

If we drop kerbs within our developments are there to assist those with mobility issues or prams and buggies. It is therefore not permissible to park in front of them except in the following circumstances:

- Setting down or picking up passengers and only for as long as it takes to do this.
- Loading or unloading a vehicle and only for as long as it takes to do this.
- Vehicles used by emergency services.

Car parking can often be a very contentious issue for our tenants and we need to make our approach clear to all our tenants. We will not get involved in car parking disputes where someone is parked in a responsible manner within a car parking space.

**89.5% of our
tenants said they
were satisfied with
management of
their neighbourhood
compared to the
89.3% average for all
Scotlands Registered
Social Landlords**



Neighbourhood

Estate News

We carried out a number of estate inspections recently and identified items for uplift which were dumped in gardens and common areas.

Did you know?

- As a tenant it is your responsibility to keep your garden and any common areas clean and well kept.
- Each tenant is entitled to ONE free uplift per year starting on the 1st April of each year?

Have you considered sharing an uplift?

Have you considered talking to your neighbours to ask if they need any items uplifted?

This would increase the amount of uplifts you could benefit from each year and keep your estates neat and tidy.

For further information on sharing uplifts or to report items that have been dumped in gardens or common areas please call the Housing Services Team on 01555 665316.





Our Performance

Tenant Satisfaction Indicator

	2015/16	2016/17	2017/18
Percentage of tenants satisfied with the overall service	94%	92.2%	92.2%
Percentage of tenants satisfied with the opportunities given to them to participate in our decision-making processes	82.7%	91.1%	91.1%
Percentage of tenants satisfied with the standard of their home when moving in	91.4%	89.4%	95.9%
Percentage of existing tenants satisfied with the quality of their home	88.9%	83.9%	83.9%
Percentage of tenants who have had repairs or maintenance carried out in last 12 months who were satisfied with the repairs and maintenance service	93.2%	91.2%	94.6%
Percentage of tenants satisfied with the management of the neighbourhood they live in	84.7%	89.5%	89.5%
Percentage of tenants who feel that the rent for their property represents good value for money	80.2%	83.5%	83.5%
Percentage of tenants who feel we are good at keeping them informed about our service and outcomes	92.4%	97.1%	97.1%



Rent Collection Indicator

	2015/16	2016/17	2017/18
Rent collected from tenants as a percentage of the total rent due in the reporting year	98.3%	100.8%	103.7%
Rent arrears as at the 31 March each year as a percentage of rent due for the reporting year	0.8%	1.1%	1.1%
Average number of days taken to relet properties in the year	12.5	19.4	11.8
Percentage of rent lost through properties being empty in the year	0.4%	0.6%	0.5%

Housing Quality & Maintenance Indicator

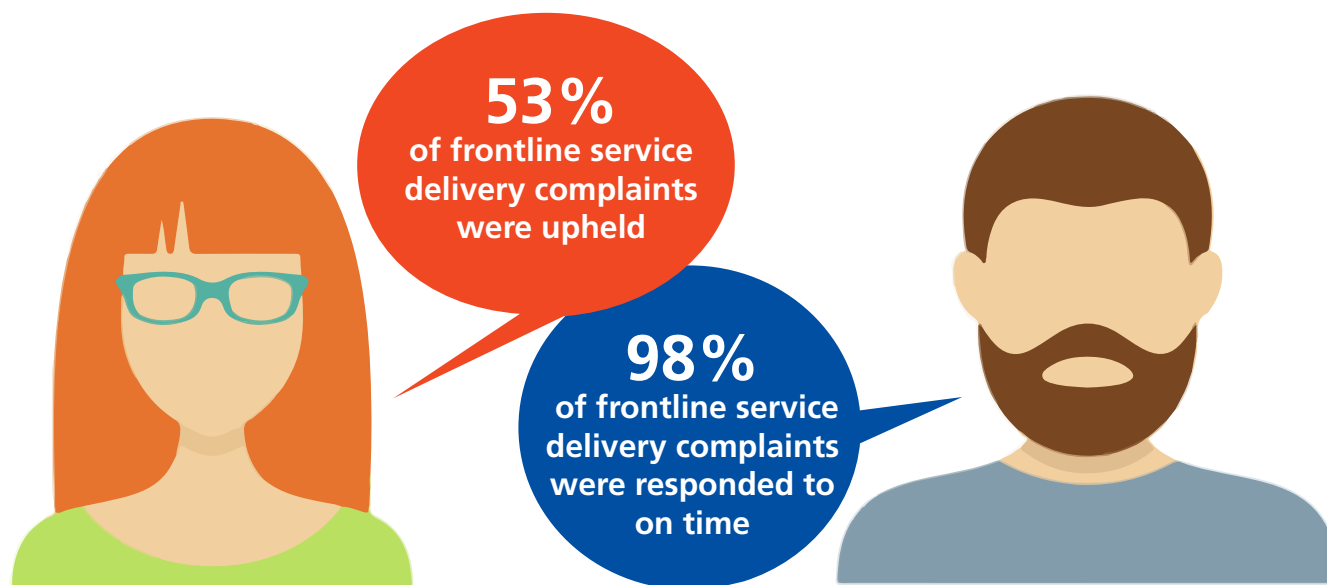
	2015/16	2016/17	2017/18
Average number of hours taken to complete emergency repairs	2.4	2.2	2.5
Average number of days taken to complete non-emergency repairs	4.8	5.3	4.4
Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date	100%	100%	100%
Percentage of reactive repairs carried out in the last year completed right first time	94.8%	92.2%	92.4%



Frontline Complaints

We listen to the feedback our customers give us, and we learn from mistakes we make to improve how we work going forward

Our complaints procedure has two stages, **Stage 1, Frontline Resolution** & **Stage 2, investigations**



Stage 1, Frontline resolution

We aim to resolve complaints quickly and close to where we provided the service. This could mean an on-the-spot apology and explanation if something has clearly gone wrong, and immediate action to resolve the problem. We will give you a verbal decision at stage 1 within five working days or less, unless there are exceptional circumstances.

If we can't resolve your complaint at this stage, we will explain why. If you are still dissatisfied you can ask for your complaint to be investigated further through stage 2. You may choose to do this immediately or sometime after you get our initial response. We can help you with making this request.

What does upheld mean? – If you are told that your complaint has been upheld it means that we agree with you that the service you received did not meet our standards.



Investigation Stage Complaints

Stage 2 - investigation

Stage 2 deals with two types of complaints: those that have not been resolved at stage 1 and those that are complex and require detailed investigation.

When using stage 2 we will:

- acknowledge receipt of your complaint within three working days
- discuss your complaint with you to understand why you remain dissatisfied and what outcome you are looking for.
- give you a full written response to the complaint as soon as possible and within 20 working days.

If our investigation will take longer than 20 working days, we will tell you. We will agree revised time limits with you and keep you updated on progress.

Complaints help us to improve - please to not hesitate to contact us if you are dissatisfied with the services we provide to you.



Participation Routes

The
Clydesdale
Tenants and
Residents
group meets
every six weeks
and they are
making a difference
to how we do things

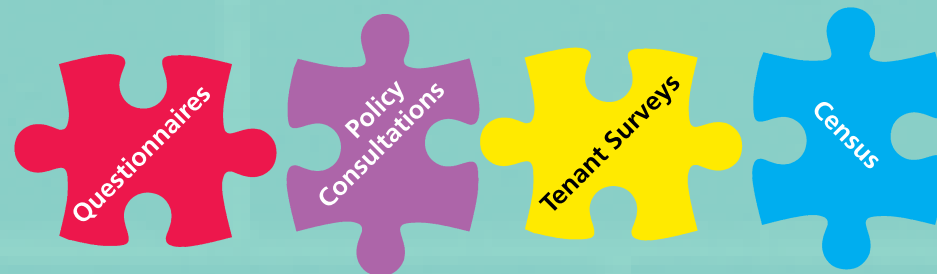
Our Tenants Scrutiny Panel
was established with the
aim of giving tenants greater
influence over our activities.
The panel will review various
aspects of our business and
have the ability to exercise
power over decision making,
governance and service
delivery



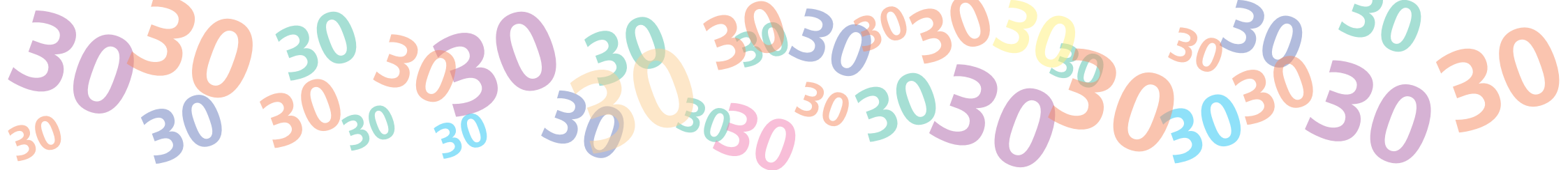
Do you
want
to get
involved?
Call Jane on
01555 678941

91%

of our tenants are satisfied
with opportunities we give
them to participate in our
decision making



We believe that effective tenant participation is central to our vision to provide quality homes and excellent services for today and the future



Thank you, Jane

In recognition of 30 years' service to CHA tenants, members, Management Committee and staff showed their appreciation to Jane Guthrie, our Depute Chief executive.

At our AGM on the 5th September 2018, our Chairperson, Pauline Sandford, gave an inspiring presentation, highlighting Jane's professionalism and compassion to all staff, members and tenants, and not forgetting that Jane has devoted most of her working life to CHA.

I'm sure you will join us in congratulating Jane, and hopefully we will all have many more years working with her.



Keeping You Informed

We aim to provide tenants with relevant and up to date information about services we provide



97.1%

of our tenants felt we were good at keeping them informed about services and outcomes compared to the 93.5% average for all of Scotland's Registered Social Landlords (RSLs)



Value For Money

In 2017-18 only 0.45% of rent due was lost through our houses being empty

In 2017-18 we collected 103.66% of the total rent due compared to the 99.6% average for all Scotlands Registered Social Landlords'

In 2017-18 we took an average of 11.84 days to re-let our houses compared to the 22.65 days average for all Scotlands Registered Social Landlords

84%

of our tenants told us they believe that their rents represent good value for money





Our People: Our Management Committee



Clydesdale Housing Association is governed by a voluntary Management Committee elected at our AGM in September each year.

We can have a maximum of 15 people on our Management Committee. The Committee's role is to decide on strategic direction. Day to day operational management is carried out by the Management Team. Some of the Committee's main functions include:

- Major decision making and organisational direction
- Approving budgets
- Employment of senior staff
- Review of policies
- Review of future maintenance programmes
- Ensuring we meet statutory and regulatory requirements

The Management Committee has a major role to play in ensuring our ongoing success and viability which meets the last Wednesday of every month.

Our Management Committee members at 31 March 2018 were:

Pauline Sandford	Chairperson
Gillian Callaghan	Depute Chairperson
Patrick Ross-Taylor	Treasurer
Jean Ramage	Secretary
Clive Malins	Committee Member
Catherine McClymont	SLC Representative
Don Anderson	Committee Member
Jeanette Arneil	Committee Member
Frank Caddell	Committee Member
Christine Shookhye	Committee Member
Susanne Crayton	Committee Member
Gillian Birtwistle	Committee Member
Lee Birtwistle	Committee Member
Carmena Nixon	Committee Member

During 2017-18 the average Management Committee attendance levels at meetings was 63%



We currently employ 14 members of staff, all of whom are based at our offices in Lanark

Our staff team is responsible for the day to day work of providing services to our customers. The Association's staff work in four departments under the overall control of the Chief Executive and Depute Chief Executive.

Management Team

The Management Team is made up of our senior staff. Together they manage the day to day operations of the Housing Association.

Housing Management Team

- Deal with all tenancy and estate management matters.
- Let empty houses in accordance with the Association's Allocation Policy.
- Manage rent arrears.
- Deal with problems caused by anti- social behaviour.

Technical Services Team

- Provide the repairs service.
- Manage our major planned and cyclical maintenance contracts.
- Deal with gas safety and hot water cylinder inspections carried out annually to all our houses.
- Manage our landscape maintenance contract.
- Provide the factoring service to home owners.

Finance Team

- Maintain tenants' rent accounts and payments.
- Manage the Association's income and expenditure within budgets.
- Account for income from the factoring service
- Pay suppliers' invoices

Corporate Services Team

- Provide all our customers – tenants, owners and visitors to the office – with a high level of customer care
- Assist with the Governance of the Association
- Assist with the management of the Association's employees
- Provide internal assistance to all staff and Management Committee members

Our People: Our Staff





Our AGM is a Success

We were delighted at the success of our AGM held at Lanark Memorial Hall on the 5th September 2018.

39 of our shareholders, attended and heard what we had achieved during the year to 31 March 2018 and the challenges we face in the coming year.

The Clydesdale Tenants' & Residents Group also held its AGM on the same evening.

The Group's Chairperson, Jeanette Arneil, presented a report on the last 12 months' activities and their Treasurer May Stalker gave an amusing overview of their accounts.

Lynda Johnstone from the Tenants Information Service held a question and answer session with 2 members of our scrutiny panel and issued a call for more members.

A prize raffle also took place with 3 lucky winners winning £25 Tesco gift cards.





Coming
soon



'Did you know by completing the tenant census you can help us get to know you better. This means we can make sure you get the most out of the services we provide for you



We would like your views on potential changes to rent charges from 1 April 2019.

Your feedback is an important part of our decision-making process, so please take a few moments to complete the survey form when you receive it.



We will be contacting you soon about potential changes to our allocation policy

A photograph of three people sitting around a wooden table in a well-lit room. In the center is an older man with grey hair, wearing a dark suit and a light-colored tie, looking towards the woman on his right. The woman on the right has short, styled white hair and is wearing a light pink jacket over a white top. She is looking at the man. On the left, the back of a woman's head and shoulders are visible; she has blonde hair and is wearing a black top with white polka dots. They appear to be in a meeting or a formal discussion. A white cup and saucer are on the table in front of the man, and a glass of yellow liquid is in front of the woman on the right.

How do you think we are doing?

This report lets you see how we have performed in delivering our services over the past year. We hope this information gives you a sense of how we are performing.

We would welcome any views and comments you have on the type and level of information provided.

For further information on this year's report, or to provide feedback on the content and presentation of the report please contact us.

E-mail 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

Online at <http://www.clydesdale-housing.org.uk/contact-us/>

Or, get a bit more involved.....

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

Please contact us if you would like to receive any of our information by e-mail or in another format such as different language, large print, Braille or audio.