

Quality homes and
excellent services
for all

for today and
the future



2019

**Annual
Performance Report**

Chairperson's Report

The Association approved a new Business Plan for the period 2019 to 2022 that focuses on the strategic themes of:

- good governance and regulatory compliance;
- financial viability and value for money;
- controlled growth;
- maintaining the quality of housing stock and improving energy efficiency;
- widening community engagement.

Good governance is pivotal, providing the strategic direction and leadership necessary to create a successful housing association. Within the Scottish Housing Regulator's (SHR) Regulatory Framework, it has outlined Regulatory Standards of Governance and Financial Management, with which all housing associations must comply. In February 2019, the SHR published a revised framework for the regulation of social housing in Scotland – a major new requirement of which is that governing bodies of Registered Social Landlords must submit an Annual Assurance Statement to the SHR by the end of October, starting in 2019.



The Association's Management Committee and senior staff continued activity to further strengthen governance arrangements through:

- self-assessing compliance with the new SHR Regulatory Framework;
- the open recruitment and induction of four new Committee members selected to strengthen the skills, knowledge, diversity and objectivity the Management Committee;
- work to identify and develop future office bearers;
- an annual review of the performance of the Committee and identification of learning and development needs;
- the delivery of a learning and development programme to Committee members;
- reviewing and updating governance policies;
- strengthening risk management arrangements;
- procuring new internal audit services.

The Association's Housing Management Team have continued to support tenants affected by the implementation of Universal Credit and work to mitigate the financial impact of this to organisational income levels remains a priority.

The Association has made progress on the construction of permanent new office accommodation. With completion anticipated in October 2019, the project will also provide four mainstream flats for social rent which have been part-funded by the Scottish Government. In addition, a new community hub will be provided in order to facilitate the delivery of services by agencies and local voluntary groups that will support the wellbeing of the Association's service users and wider community. Lanarkshire Leader has provided grant funding to support the construction costs of the community hub and other funders are being identified to support furniture and computer equipment costs.

Whereas the Association will assess the viability of further new housing development opportunities, investment in future projects will only take place following a thorough risk assessment and where there will be no detriment to the ongoing management and maintenance of existing housing stock.

The Association continued to improve the quality of housing stock through the annual investment programme which delivered:

- new kitchens to 95 homes;
- window replacements in 32 homes;
- Door replacements to 14 homes
- new roofs to 46 homes;
- render replacement and structural improvements to 23 homes;
- smoke alarm and carbon monoxide replacements in 24 homes;
- cyclical gas safety and electrical safety inspections to relevant homes;
- annual gutter cleaning to all properties.

A pilot study to measure the impact of different heating systems as alternatives to ageing electric storage heaters was completed and informed the Management Committee's choice in progressing investment that will improve the performance the Association's housing stock for achieving energy efficiency targets for social housing set out by the Scottish Government by the December 2020 target deadline.

Tenant involvement in the running of the Association is a vital part of delivering on the services that tenants value. Work to support tenant participation has continued through ongoing support and co-operation with the Clydesdale Tenants' and Residents' Group. In addition to this, the Association's Tenant Scrutiny Panel has reviewed policies and procedures on the management of empty houses and customer care – reports on both of these have been presented to the Management Committee and led to

policy and procedure improvements.

The Association has continued to use an independent market research company to obtain ongoing feedback from tenants who have used the reactive repairs service. 483 tenants (approximately 40 each month) participated in telephone surveys that delivered the following results:

Overall satisfaction with the repairs service	95%
Satisfaction with the helpfulness of the Association's staff	98%
Satisfaction with the system for reporting repairs	98%
Satisfaction with contact to arrange access for the repair	97%
Satisfaction with the contractor arriving on time	98%
Satisfaction with the time taken to do the repair	95%
Satisfaction with the attitude of the tradespeople	97%
Satisfaction with the tidiness of tradespeople	97%
Satisfaction with the quality of the repair carried out	95%

A review of the Association's repairs and maintenance policy will take place over 2019. The first stage in this will involve a meeting with a tenant focus group to obtain more detailed views on the service before the Association's proposals are developed and then published for stakeholder consultation.

The Association plans to conduct a full tenant satisfaction survey in the autumn of 2019 that will involve door to door surveys by independent researchers. The results of the survey will be published for stakeholders. The Association anticipates that around 450 tenants will participate in the survey – providing results with a +/-3% accuracy margin.

Delivering Value for Money

Housing Management Team

We have continued to make improvements in our performance, whilst maintaining high levels of customer satisfaction and striving to provide excellent value for money.

Our staff have clear, set targets contained within our strategies, these are regularly monitored by the Senior Management Team and Management Committee.

It is vitally important that void rent loss and rent arrears are kept to a minimum to maximise our income in order to maintain and improve your homes.

In 2018-19 we collected 100.43% of the rental income due to us.

Rent Consultation

Every November we consult with you on the proposed rent increase for the coming year and ask if you feel that we need to apply an annual rent increase to make sure there are sufficient funds to run the organisation and plan for future major repairs.

In February 2019 76.5% of those who responded agreed that a 3.2% rent increase was acceptable.

Void Loss

The percentage of rent loss through properties being empty in the last year was **0.62%**.

Where possible we pre-allocate properties to minimise void loss. Repairs are carried out as quickly as possible due to detailed planning by our Technical Services Team and partnership working with our Reactive Maintenance Contractor Davidson & Lindsay.

Rent Arrears

Anyone can have money troubles from time to time and have difficulty paying their rent. Our Housing Team did a remarkable job of working with tenants helping them over these difficult periods and collected an amazing **97.8%** of the total rent due.

Maintenance Team

In 2018 after a robust competitive tendering exercise, Davidson & Lindsay were appointed our Reactive Maintenance contractor on a fixed cost contract. Having a fixed cost contract ensures value for money and assists us to plan for the future.

Our procurement process is not the only way that we set out to ensure value for money and high levels of tenant satisfaction. Once the contracts have been awarded the contracts are managed rigorously. Regular meetings are held between the contractors and Technical Services Team, for the reactive repairs, planned and cyclical maintenance contracts. We also carry out monthly tenant satisfaction surveys and our Housing and Technical Services teams regularly carry out estate inspections.



Getting good value from rents & service charges

We believe that it is vital in this economic climate that we demonstrate excellent value for the rent money that you pay. We were delighted that in our Tenant Satisfaction Survey, carried out in 2016 in line with the Scottish Housing Regulator's guidance, nearly 84% of our tenants felt that the rent that they paid for their homes represented good value for money.

It is vitally important that we collect as much of the rental income that is due. This is done through rent management (collecting rents and reducing arrears) and void management (letting empty properties as quickly as possible).

Size of property	2016-17		2017-18		2018-19	
	Number of properties	Rent per apartment size	Number of properties	Rent per apartment size	Number of properties	Rent per apartment size
2 apartments	203	£69.32	203	£71.50	203	£74.27
3 apartments	372	£74.08	372	£76.43	372	£79.48
4 apartments	154	£81.27	154	£83.81	154	£87.02
5 apartments	9	£96.13	9	£99.16	9	£103.05
Average rent for all properties	£74.54		£76.89		£79.91	

In 2018-19 the total rent due to CHA was £2,967,681 of which we collected 100.43% totalling £2,980,545.

Over the last 3 years our average weekly rent has increased by only **£5.37** – demonstrating that our rents and services charges are good value for money.




New Flats, Community Hub & Office



We have demolished the dilapidated building that occupied the site, and we are building 4 flats for rent: Lanark is a pressurised area with a shortage of social housing. These new first floor flats will provide 3 one-bedroom properties and 1 two-bedroom property all gas heated flats in the town centre.

Our Community Hub will provide a fully accessible space for community groups, other agencies and individuals to use.

The Community Hub will provide:



A public area with 3 three computers with high speed broadband access for public use.

A main meeting room (a fully resourced multi-function room with presentation equipment and video conferencing to accommodate up to 30 people).

Two smaller confidential meeting rooms suitable for meetings involving up to 4 people.

FREE Wi-Fi to visitors.

Seated waiting area.

Accessible toilet and baby change

Our Financial Strength

Our Financial Strength

We are a charity and we invest every penny back into your homes and communities.

We are efficient so that we make best use of our financial resources.

We are financially strong, which gives us the independence to make choices about our future and allows us to make a lasting difference to the place where you live.

Financial Information

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	£473,384 - These are the costs associated with the management of your homes which include staff costs and insurance
Housing Management - Shared Ownership	£23,876 - These are the costs associated with the management of Shared Ownership properties including staff costs,
Current Maintenance	£647,694 - 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.
Cyclical Repairs	£255,736 - This is the work we carry out to your home on an agreed cycle such as gas servicing and hot water cylinder servicing.
Major repairs	£431,706 - These are the costs for the planned replacements to your home such as replacing kitchens and bathrooms
Service Costs	£70,472 - These are the costs for maintaining communal areas
Mortgage Interest	£83,184 - This is the interest payable on borrowings

Value for Money

After a tendering exercise JLT were selected to broker insurance over the main business risks. JLT brokers were selected to test the market for us and we had a good response rate which resulted in us keeping the same cover, keeping the same excesses and making a saving of almost £26,000 compared to the year before.



Tenancy Sustainment

We understand how a strong community is important to our tenants. In order to maintain our community, we need to ensure that tenancies are sustained, and turnover of our properties remains low.

We provide support to tenants who are at risk of losing their home if intervention is not provided. We work alongside external agencies to ensure customers receive a holistic approach to their needs.

We also work with new tenants, those with no previous experience of holding a tenancy or those with complex situations, to support them in resettling and to help them gain confidence in their rights and responsibilities as a tenant.

How can it help our tenants?

We can help by giving help and advice on:

- basic budgeting
- accessing benefits
- sourcing furniture
- community involvement
- food bank referrals
- accessing support from other agencies
- grant applicants.

We also assist our tenants to remain within their own homes as their needs change, each year we carry out various medical adaptations, which includes walk in showers and handrails.

Let's 2018-19

Percentage of lettable houses that became vacant	10.03%
Internal Transfer	2
Other Landlord	15
Urgent Homeless	17
Waiting List	42
Other Source	1
Total	77

Anti-Social Behaviour

The number of cases reported	67
Cases resolved	67
Cases resolved within locally agreed targets	61
Percentage resolved within locally agreed targets	91.04%

Court Actions

Number of court actions initiated during the year	6
Number of properties recovered because rent had not been paid	3
Number of properties recovered because of antisocial behaviour	2
Percentage of court actions initiated which resulted in eviction	83.33%

Managing Your Neighbourhood

In 2018-19 our staff carried out

138

estate visits

As part of our estate management service, we inspect and maintain areas that we own, as well as shared areas. These areas include landscaped areas with grass, shrubs and trees, and any footpaths or hard landscaped areas which are not maintained by South Lanarkshire Council. For flats, the shared areas also include the roof, stair entrance door and external walls. Your Housing Officer carries out estate inspections on a regular basis and reports repairs as required.

Some tenants living in flats are responsible for cleaning closes and stairs in their building. We also check that gardens don't become overgrown or littered with refuse.

With over 730 properties we get around them all eventually, but if you see an overgrown garden or have concerns about a tenant not disposing of refuse correctly, let us know.

Managing Anti-Social Behaviour

Managing anti-social behaviour (ASB), and the harm that it can cause, is a priority for us. We want our residents to be safe in our communities, so that they are great places to live.

We describe ASB as behaviour that has caused, or likely to cause, harassment, alarm, or distress to others. This includes hate crime, which is when the victim or another person thinks they're being targeted because of their difference or perceived difference.

When residents report ASB, we make sure we understand the impact of each incident on the victim(s), considering how it makes them feel and try to treat everyone fairly.

We will manage ASB / noise nuisance for everyone in accordance with your tenancy agreement.

In our 2016 Tenant Satisfaction survey

89.51%

said they were satisfied with our management of their neighbourhood

in 2018-19

85.93%

of our peer groups tenants said they were satisfied with the management of their neighbourhoods

CHA

2016 - 17

179 cases of anti-social behaviour were reported

164 cases, which is **91.6%** were resolved within our locally agreed target

2017-18

160 cases of anti-social behaviour were reported

149 cases, which is **93.1%** were resolved within our locally agreed target

2018-19

67 cases of anti-social behaviour were reported

61 cases, which is **91.04%** were resolved within our locally agreed target

in 2018-19

88.76%

of our peer groups anti-social behaviour complaints were resolved within their agreed target

Over the last three years the number of anti-social behaviour complaints we have received has reduced, demonstrating that managing your neighbourhood is one of our priorities

Quality & Maintenance

Our Reactive Repairs Service

Our reactive repairs service is delivered by one multi trade contractor after a robust procurement exercise and has been successful in its first year.

Tenant satisfaction levels are consistently high with performance levels achieved. You our tenants have and will continue to play a vital role in monitoring this performance.

During the year we completed 2182 repairs, that averages to 2.96 completed repairs per occupied property.

The table below summarises our targets, repair type and performance.

Category	Average time to complete emergency repairs	Average time to complete non-emergency repairs
CHA	2.49 hours	4.47 days
Our peer group	2.63 hours	6.19 days

Your view

We asked 483 tenants who had repairs carried out during the reporting period how satisfied or dissatisfied they were with the service 460 said they were very or fairly satisfied with our repairs service –

that is
95.24%

91.59% of our peer groups tenants who had repairs carried out in 2018-19 were satisfied with their repairs service

ance of your home

Our Planned and Cyclical Repairs Service

Cyclical Repairs are carried out through a programme of works and/or inspections at regular intervals e.g. gas servicing

Planned Maintenance are improvements to your homes to replace and/ or upgrade existing components e.g. kitchen, bathroom, window replacement programmes.

In 2018-19
we invested
in a variety
of planned and
Maintenance
projects.

new kitchens
to 95 homes

window
replacements
in 32 homes

cyclical gas safety
inspections to
295 properties

Door replacements
to 14 homes

new roofs
to 46 homes

electrical
safety inspections
to relevant homes

render replacement
and structural
improvements
to 23 homes

smoke alarm and
carbon monoxide
replacements in
24 homes

annual gutter
cleaning to all 738
properties.

vs, heard

We asked those surveyed - Thinking about your experience of this repair, do you have any other comments that might help to improve the repairs service?

Nothing,
everything
was brilliant.

Nothing,
everything is
top class.

None
never had any
problems with the
repairs service

Nothing,
repairs staff
work is always
very good.

**Apr
18**

Our Annual Gas Servicing programme started.

Keeping you informed - We sent all our tenant's, sharing owners and members of CHA a copy of our Spring newsletter.

Our Housing Team carried out 9 estate visits this month

**June
18**

Our annual gas safety programme ended - From April we carried out 295 gas safety checks to our tenants homes.

We received the Bronze Healthy Working Lives Award just a year after enrolling in the programme designed to improve health, safety and wellbeing at work leading to a healthier, happier and more productive workforce.

Our Housing Team carried out 12 estate visits this month

**Aug
18**

Work on our new Community hub, flats and office started.

We have received another positive report from the Scottish Housing Regulator. - The Regulator publishes the Landlord Report every year at the end of August, setting out in a standardised format, key information on the performance of individual social landlords across Scotland.

Our Housing Team carried out 14 estate visits this month

Monthly Highlights Timeline 2018

We made changes to our policies and procedures in response to the new GDPR legislation.

Mental Health First Aid- 5 of our staff attended the 2 day course which gave them the basic first aid skills needed to help a person who is experiencing a mental health problem or crisis.

Our Housing Team carried out 14 estate visits this month

**May
18**

We achieved the Bronze Award from Healthy Working Lives in recognition of its dedication to ensuring staff are happy, healthy and motivated.

Keeping you informed - We sent all out tenants and sharing members a copy of our Summer newsletter.

Our Housing Team carried out 6 estate visits this month

**July
18**

Our AGM was a success - 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.

We supported Scottish Housing Day - we 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:

Our Housing Team carried out 12 estate visits this month

**Sept
18**

Oct
18

CHA staff wore it pink for Breast Cancer awareness.

Keeping you informed - We sent all our tenants a copy of our Annual Performance Report.

Our Housing Team carried out 7 estate visits this month

Dec
18

CHA staff support Clydesdale Food Bank.

Retirement - Our long serving Committee member, Jean Ramage, retired from our Management Committee.

Our Housing Team carried out 8 estate visits this month

Feb
19

We consulted with you on our Allocations Policy.

Results of the rent Consultation went to Committee - 76.5% of tenants who responded to the 2019/20 rent consultation review, agreed that a 3.2% rent increase was acceptable.

Our Housing Team carried out 21 estate visits this month

3-19



We asked you for your views on the proposed rent increase for 2019/20.

Mental Health First Aid- A further 5 staff members attended the 2 day course which gave them the basic first aid skills needed to help a person who is experiencing a mental health problem or crisis.

Our Housing Team carried out 17 estate visits this month

Nov
18

Management Committee News - Our Management Committee elected Camena Nixon as Secretary of CHA.

Policy approval - Our Management Committee reviewed and approved the Notifiable Events Policy

Jan
19

Policy approval - Our Management Committee reviewed and approved our Whistleblowing policy

Management Committee Recruitment - Our Management Committee welcomed 3 new members to fill casual vacancies.

Our Housing Team carried out 18 estate visits this month

Mar
19

Our Customer Focus

We recently reviewed Our Customer Focus Policy & Standards. We've been busy putting all our efforts into making it simpler, more transparent and better value for you. We have always provided you with the highest possible standard of service, within the resources available to us, but we want to do more.

Our Guarantee

Telephone Calls

1. 90% of all telephone calls will be answered within 5 rings.
2. 75% of all telephone enquiries will be resolved at the first point of contact.
3. 90% of return calls to customers should be made within 24 hours.
4. The use of voicemail will be restricted to 30% of staff time.
5. The answer machine will only be used between the hours of 1.00 and 2.00pm and after 5.00pm 100% of the time.
6. You will be treated in a friendly, professional and courteous manner 100% of the time.
7. Answer phone or voice mail messages will be answered within 24 hours or the next available working day where the message is left on a public holiday 100% of the time.

Attending the Office

8. 90% of all customers should not be kept waiting more than 5 minutes for their enquiry to be dealt with.
9. 90% of all customers who have made a prior appointment should not be kept waiting more than 5 minutes.
10. We will endeavour to see 75% of our customers who have not made a prior appointment.

Customer Correspondence

11. 100% of all customer correspondence will be acknowledged within 3 working days.
12. Staff will provide customers with a response to all enquiries within 10 working days. Where this is not possible, an interim letter will be sent out at the end of 10 working days explaining the cause for delay.
(A full response will be provided as soon as is reasonably practical.)
13. An immediate automatic response is sent to the customer who has contacted the Association by email explaining that a response will be provided within 10 working days.

s Policy & Standards

That's what our Customer Focus Policy & Standards is all about. Following conversations with our Tenants Scrutiny group, we identified the areas you wanted us to focus on:

- Customer Interaction
- Written Correspondence
- In your home
- Performance Management
- Visiting the Office
- Information and Openness
- Customer Consultation
- Equal Opportunities]

Visiting your Home

14. 100% of all appointments made to your home will be carried out within the date and time agreed with you. NB. This will not be possible if a staff member is off sick and there is no other member of staff available to make the visit. You will however be contacted to make you aware of the reason for non-attendance.
15. Re-schedule any missed visits within 3 days of return from staff absence.
16. We will provide you with feedback on the outcome of your visit 100% of the time.
17. We will follow-up any other issues raised with you during the visit, 100% of the time.
18. We will conduct ourselves in a professional, helpful and courteous manner 100% of the time.
19. In most cases, provide you with notice of our intention to visit your home but reserve the right to call unexpectedly to discharge our responsibilities as a landlord. If possible and practical, you will be contacted to let you know we intend to visit.
20. We will make sure that all staff and contractors visiting your home carry a clearly visit identification card with photograph.

Applications for Housing

21. The Association is part of South Lanarkshire Council's Common Housing Register – "Homefinder". As a partner organisation we are required to comply with an agreed set of standards for:
22. Processing your application on Homefinder – 5 days to include the following:
23. Providing you with a new applicant statement including points awarded (provided all supporting documents are received at time of application).
24. Copy of appeals leaflet.

Please note that some of timescales above will be different for specific procedures. The timescales above will be used if they are not specified elsewhere.

Our Performance

With value for money and tenant scrutiny being at the top of many agendas in the housing sector, for us monitoring and comparing the cost of delivering services and the level of our performance, as well as the levels of tenant satisfaction we achieve, is essential.

We are part of a benchmarking group, the Scottish Housing Network. Being part of this group allows us to compare how we are performing against our peer group average. Benchmarking our performance against our peers allows us to see where we are performing well and where we need to improve.

Indicator	CHA	Rural HA's
Percentage of tenants satisfied with the overall service	92.19	91.11
Percentage of tenants satisfied with the opportunities given to them to participate in our decision-making processes	91.07	82.82
Percentage of tenants satisfied with the standard of their home when moving in	90.00	94.61
Percentage of existing tenants satisfied with the quality of their home	83.93	87.74
Percentage of tenants who have had repairs or maintenance carried out in last 12 months who were satisfied with the repairs and maintenance service	95.24	91.59
Percentage of tenants satisfied with the management of the neighbourhood they live in	89.51	85.93
Percentage of tenants who feel that the rent for their property represents good value for money	83.48	82.80
Percentage of tenants who feel we are good at keeping them informed about our service and outcomes	97.10	92.76

Our peer group is 12 rural Housing Associations located throughout Scotland.

- Albyn Housing Society
- Dunbritton Housing Association
- Eildon Housing Association
- Fyne Homes
- Hjaltland Housing Association
- Homes for Life

Finance 2018-19

Indicator	CHA	Rural HA's
Rent collected from tenants as a percentage of the total rent due in the reporting year	100.43	99.51
Rent arrears as at the 27th March each year as a percentage of rent due for the reporting year	2.22	3.99
Average number of days taken to relet properties in the year	26	16
Percentage of rent lost through properties being empty in the year	0.62	0.47

Housing Quality & Maintenance	CHA	Rural HA's
Average number of hours taken to complete emergency repairs	2.49	2.63
Average number of days taken to complete non-emergency repairs	4.47	6.19
Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date	100	100
Percentage of reactive repairs carried out in the last year completed right first time	91.02	90.46

Average weekly rent charges 2018-19

Size of home	Clydesdale	Rural Housing Associations
2 apartments	£74.27	£75.51
3 apartments	£79.48	£84.38
4 apartments	£87.02	£92.84
5 apartments	£103.05	£103.64
Overall	£79.91	£84.80

- Lochaber Housing Association
- Lochalsh & Skye Housing Association
- Orkney Housing Association
- Pentland Housing Association
- Rural Stirling Housing Association
- West Highland Housing Association

Complaints

We have a Complaints Policy and Procedure in line with the SPSO's model guidance. Whilst we endeavour to get our services and those of our contractors right first time, we recognise that this does not always happen and welcome complaints from our tenants and service users. By monitoring and assessing the complaints that we receive, we learn where mistakes have been made and learn from these in order to improve both our own and our contractors' performance and service provided.

In 2018/2019:

No complaints were received regarding equalities issues.

59 complaints were received regarding non-equalities issues.

40 were responded to in full, in line with our Complaints Policy at 1st stage complaint.

19 were responded to in full, in line with our Complaints Policy at 2nd stage complaint

25 - 1st stage complaints were upheld (62.5%)

6 - 2nd stage complaint was upheld (31.58%)

100% 1st Stage Complaints were responded to within SPSO timescales

73.68% 2nd Stage complaints were responded to within SPSO timescales

What We Learned

Area of Complaint	Substance of Complaint	Outcome
Excessive noise and banging	Our tenant was not happy when our contractor started drilling work in a neighbouring property early in the day.	We apologised to the tenant and notified contractors not to start works too early if there will be a disturbance to neighbouring properties.
Failure to provide a service	Our tenant felt that Association staff did not deal with an ongoing issue timeously.	We apologised to the tenant and managers highlighted to staff the importance of keeping tenants updated and informed on progress being made with their enquiry.
Poor standard of service	Our tenant was not happy with the lack of tenant consultation and communication when part of a major contract.	We apologised to the tenant and after discussion the Technical Services team agreed that, where possible, we will offer tenants a choice of fixtures and finishing's when they are part of a major contract.

Working with our tenants

We work closely with our tenants to ensure they can pay their rent and maximise their income.

We work with all new tenants helping them claim the benefits they are entitled to and help them settle into their new homes. This gives us an early indication of issues they may encounter which could put their tenancy at risk.

We have helped 35 tenants apply and receive Discretionary Housing Payments.

A Discretionary Housing Payment is a payment you may receive at the discretion of South Lanarkshire Council which can help towards housing costs such as an under-occupancy charge.

We have assisted 9 tenants and families access grants from The Scottish Welfare Fund.

The Scottish Welfare Fund is designed to help people who are on benefits or a low income and are having difficulty because of an exceptional situation or in meeting one-off expenses. The fund is administered by local authorities and is split into two types of grants:

- **Crisis Grants** can provide people with a safety net in the event of a disaster or emergency such as a fire or flood, or if any money has been lost or stolen.
- **Community Care Grants** can help people leaving care to live on their own, or to remain in their own home without having to go into care. These grants can also help families facing exceptional pressures that need essential household items, such as a cooker or a washing machine.

We have made numerous referrals so tenants can receive assistance from the local food bank.

Food banks provide emergency food and support to people facing financial hardship, such as a sudden loss of income, job losses, or sudden unanticipated costs.

We continue to be a first point of contact for most of our tenants and a trusted source of information and advice on a range of issues. By being there to help we are helping our tenants sustain their tenancies and prevent homelessness.

New Flats, Community Hub & Office

We have been renting office space since 2004 and we have decided that it is time to establish a permanent office base for the Association. The new office has capacity to meet our current and future needs. It will be fully accessible to those with a disability and better insulation levels will reduce our running costs.



Participation

Report Card

We have a Tenant Participation Strategy action plan. We have made good progress against most of the activities detailed below:

✓ Publish an Annual Consultation Calendar	✓ Regularly report on the Association's performance levels via the quarterly newsletter
✓ Publish an Annual Tenant Participation Report Card	✓ Publish customer feedback results in the Newsletter
✓ Include a Tenant Participation Resource Plan in the annual budget	✓ Publish details of the Association's major and cyclical repairs programme & report on progress
✓ Publish at least 3 newsletters per year	✓ Consult individual tenants regarding relevant major repair contracts
✓ Consult with tenants & RTOs annually on rent and service charge increases	✓ Involve residents in estate inspections and grounds maintenance quality control inspections
✓ Maintain & update the register of tenants who wish to participate in consultation activity	✓ Promote RTO membership take-up at new tenant sign up
✓ Distribute copies of the Annual Report to all tenants	✓ Establish RTO sub-section in CHA website
✓ Regularly provide feedback on the outcome of consultation events and decisions reached by the Association to individual tenants involved and the whole tenant base	✓ Hold Annual Tenant Conference
	✓ Establish a Tenant Scrutiny Panel

Tenant Scrutiny Group

We are keen to see more tenants join our Tenant Scrutiny Group where they can make a real difference to how we deliver our services.

Over the past year the Tenant Scrutiny Group reviewed the Customer Focus Policy and Standards. This is the document that sets out how we interact with our tenants so it was really helpful to get the views of the people who use our service. The Tenant Scrutiny Group finished this work in March 2019.

Clydesdale Registered Tenants Organisation (CRTO)

The CRTO meets every six weeks and discuss lots of issues that affect tenants. Over the course of last year they helped to review the following policies:

- The Tenancy Management Policy – this replaces the Anti-Social Behaviour and Estate Management Policies. The CRTO agreed it would be better to have all tenancy issues contained in one policy. The CRTO agreed new timescales and categories of tenancy led complaints.

- The Allocations Policy – the Housing Scotland Act 2014 introduced some changes which meant the policy had to be reviewed.

You can view these policies on the Association's website.

The CRTO also get details of how well the Association is performing against the Scottish Social Housing Charter through key performance indicator reports.

Ongoing Tenant Satisfaction Surveys

Every month 40 of our tenants who had a repair carried out are asked tenant satisfaction questions. Some of the questions are about our repairs service and the rest are questions that we must ask to be able to fill in the Annual Return on the Charter (ARC). Every three years we carry out a large scale satisfaction survey and the results of the specific ARC questions are gathered. You have may have noticed that the results for all the satisfaction questions (except repairs) have been the same for the last three years. We are carrying out another survey in September, so the new results will appear in next year's annual report.

Our Staff

We want to show you the importance of low absenteeism and how it contributes to improving Value for Money and reducing costs.

Our aim is to ensure that CHA is a great place to work.

We currently hold the Health Working Lives Bronze Award. This programme is designed to improve health, safety and wellbeing at work leading to a healthier, happier and more productive workforce.

Staff Sickness Absence
was **2.2% (2017-18 4.2%)**

Staff Turnover
was **0% (2017-18 0%)**

Some of the things we got up to in 2018-19

For the second year running we donated Christmas-themed food, gifts and treats to Clydesdale food bank. In addition, we also made a £200 donation to support this good cause

We achieved the Bronze Award from Healthy Working Lives in recognition of our dedication to ensuring staff are happy, healthy and motivated.

Housing and mental health are often linked, and poor mental health can make it harder to cope with housing problems. That's why we worked alongside Lanarkshire Association for Mental Health to provide training to staff to help tenants who are living with a mental health condition.

We wore pink and helped raise much needed funds for Breast Cancer Awareness. It was an absolute pleasure to support such a deserving cause and what great fun the team had fundraising



Our Management Committee

Corporate Governance

Our governing body is our Management Committee who are responsible to the wider membership. The Management Committee members serve in a voluntary and unpaid capacity and we recognise that this puts even more onus on us to ensure that we set and achieve high standards of professionalism in our work.

The Management Committee is elected by the members of the Association. It is the responsibility of the Management Committee to oversee and lead the strategy and overall direction of the Association. They set policy and monitor the operational activities of the Association.

As part of our commitment to continuous improvement we have once again set challenging targets, which are regularly monitored and reviewed by the Management Committee and the Management Team.

Our Business Plan 2019-2022

The Management Committee recently reviewed our Business plan for the next 3 years. The Business Plan is a key strategic document which communicates our vision and objectives, and how we will achieve those objectives. It is central to our strategic decisions and provides direction to operational decisions.

Reporting and monitoring systems have been established to allow managers and our Management Committee to judge the extent to which our strategic objectives are being achieved and to make any necessary adjustments in a timely manner.

Our Committee and staff will deliver our Business Plan objectives. This Business Plan has been developed by them to ensure that those who know our business best have a meaningful part to play in shaping its future.

Our Vision & Values

Our Vision, which reflects our service user priorities, is to provide:

Quality homes and excellent services for all – for today and the future

We seek to deliver this through these Common Values that have been jointly developed by our Management Committee and staff:

- We listen and learn to improve how we work in the pursuit of excellence.
- We encourage leadership and teamwork to identify and share progressive ideas.
- We value our people's commitment and support their enthusiasm in achieving success on our behaviour and the culture our people create.

Our Management Committee

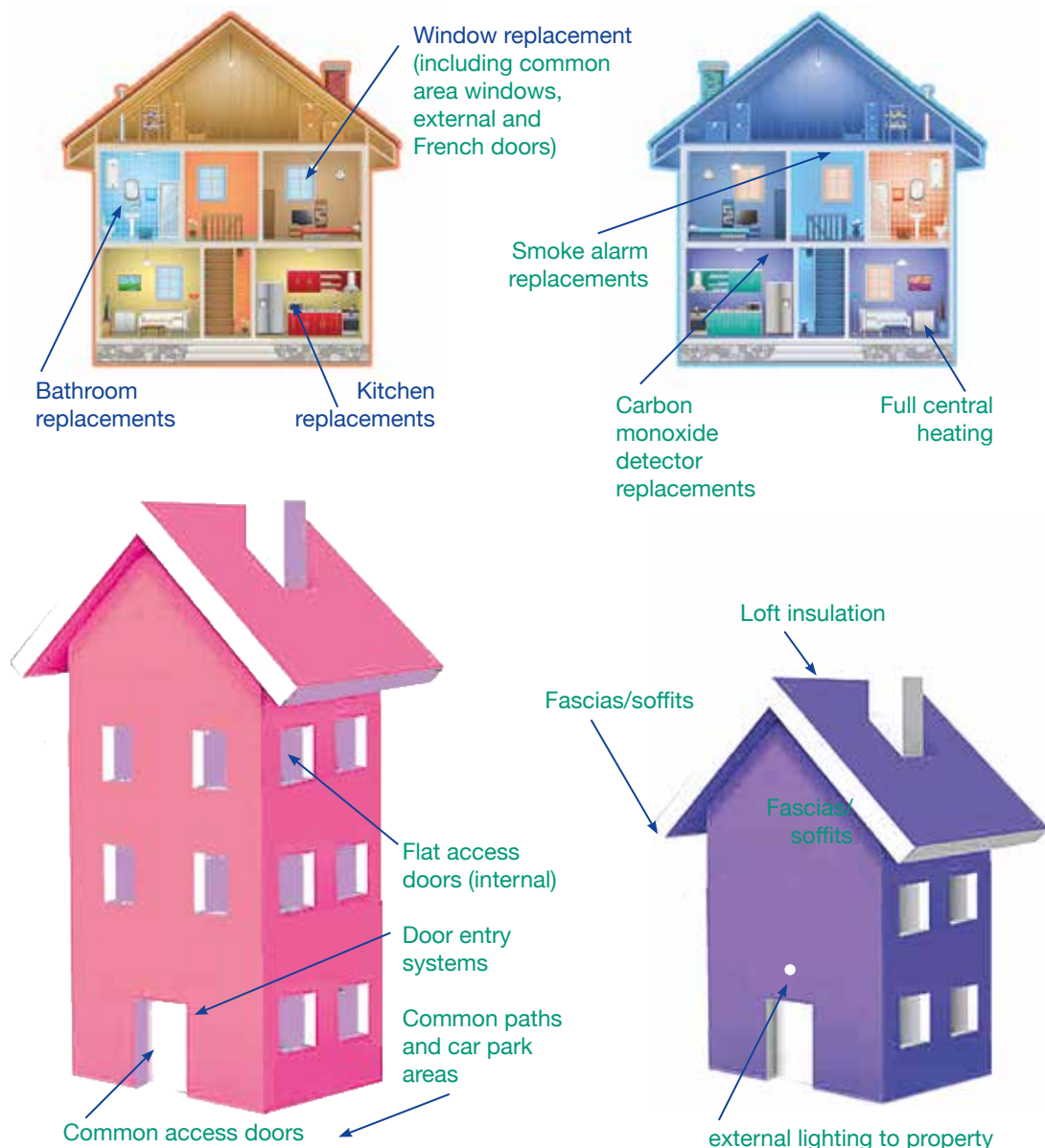
Pauline Sandford – Chairperson	Christine Shookhye
Patrick Ross- Taylor - Treasurer	Brian Moore
Carmena Nixon – Secretary	Brian McNally
Maggie Botham – Vice Chairperson	Mary Clarke
Councillor Catherine McClymont	Hazel Galbraith
Susanne Crayton	David Robb
Clive Malins	Ruth McElhinney
Jeanette Arneil	

Looking to

Our 2019-20 investment programme ensures that we provide safe, comfortable homes with modern facilities for our tenants. Several million pounds will be spent on planned and cyclical projects to replace and maintain key elements such as kitchens, bathrooms, windows and central heating in tenants' homes.

Our Planned Maintenance Programme for 2019-20 is set out below. The actual year that work will be carried out may need to change if we have to delay or bring forward works for operational reasons.

Planned Maintenance



the Future

Cyclical Maintenance



We will carry out 295
Gas safety inspections



We will carry out gutter cleaning
on all our properties



We will carry out 225
Electrical safety checks



We will carry out fence painting
at 200 properties



We will carry out 206
cylinder service checks

In 2019-20
we will be

Opening our new
Community Hub

Welcoming tenants to
our 4 new flats

Opening our new
access friendly office



Tenant Satisfaction Survey 2019

We are committed to ensuring that we treat all our customers fairly, making sure that we offer the best service we can while meeting individuals' needs as much as possible. To succeed in this, we must seek your views as tenants to help develop our services to meet your needs. Gathering this information will also allow us to compare our satisfaction levels with our peer group and other Housing Associations across Scotland.

Our Management Team are working in partnership with interested parties to ensure that we focus on the issues that matter to you most. We will be using an independent market research company, Research Resource, to carry out this work in. In doing so we aim to produce independent results and eliminate any bias from your feedback.

The aim of the survey is to get your views on the various services provided by us. We would encourage you to be as honest and open as possible with your feedback. In taking the time to complete the survey you will help guide us to make decisions about service delivery.

We want to hear what you think about:

Rent, Value for Money and Financial Management

Our Repairs Service

Your Home and Neighbourhood

Tenant Participation

And much more...

What will be happening?

The survey will be carried out from September 2019.

Results will be published throughout 2020 in our Newsletters.

The information we collect will be kept strictly confidential. Our staff will not be able to identify individual customers from their answers or comments.

We want to hear from as many customers as possible, therefore there are a number of ways which you can complete the survey. You will be able to:-

- Talk to someone face to face
- Talk to someone over the phone

This is a great opportunity to provide constructive criticism, comments and compliments. This survey is important to us and your input is vital to its success.

Equalities



We are committed to ensuring that every tenant and other customers has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services

We aim to make it as easy as possible for you to access information about us and the services we provide. Our newsletter, policies and letters are available in various formats, such as large print, audio or Braille - please let us know if you would like us to arrange this for you. As members of Happy to Translate, we can offer interpreting and translation services where necessary.

Our new office can be accessed by wheelchair users and we also have induction loop technology in our office to help customers who may have a hearing impairment.



We do our best to help our tenants stay in their homes.

If you are having difficulties living in your home, you may be able to have the property adapted to suit your individual needs. Examples of medical adaptations include fitting handrails in your home (or outside your home) or possibly replacing your bath with a level-access shower.

To find out if you are eligible, please contact the Social Work Department who will ask an Occupational Therapist to visit you to carry out an assessment. If the Occupational Therapist agrees that work is required, we will do this as soon as we can.

In 2018-19 we:

**Had 29
requests
for medical
adaptations**

**Completed
29
adaptations**

**Average
49 days to
complete the
adaptations**



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

Send us an online message:

www.clydesdale-housing.org.uk/contact-us/