

The logo for the CHA community HUB is displayed on a light-colored, textured stone wall. The letters 'CHA' are in a large, bold, black sans-serif font at the top. Below them, the word 'community' is written in a smaller, black, lowercase sans-serif font. At the bottom, the letters 'HUB' are in a large, bold, black sans-serif font, matching the size of 'CHA'. The entire logo is centered on the wall.

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



2022 Annual Performance Report

Chair's Report

As always, service delivery and the wellbeing of customers remained at the forefront of our focus over the last year, despite the continued significant disruption caused by Coronavirus, and this required us to find new ways of working to ensure that the level of service we strive for could still be met.

Although offices were closed periodically as we followed public health guidance, staff continued to deliver a high standard of service by working from home. Support was provided to tenants by providing public health updates, financial and mental wellbeing advice, community information and other useful material through regular social media bulletins, our website and newsletter updates.

We also supported tenants experiencing financial difficulties through budget mentoring, benefit maximisation and securing additional support where needed from partner agencies, such as the Clydesdale Foodbank. We were particularly pleased to help tenants with fuel bills last year. Overall, staff and our HEAT team partners were able to secure an average of £552 per tenant to help with heating in 2021. We will continue to seek out other funding sources that may help to support tenants.

The pandemic led to a slowdown in contractor performance on cyclical and planned maintenance contracts which meant that we were unable to complete the substantial programme of heating replacements and insulation upgrades that were planned for this year, however, we expect this work to successfully conclude in 2022/23. Despite all of the obstacles, however, the Association successfully completed a range of contracts that safeguarded the health and safety of tenants: periodic electrical safety checks, annual gas appliance testing, upgrading fire safety systems, and fire safety management of common areas.

The income we need to keep delivering high quality services is met from rental income. The

Scottish Government has recently legislated to prohibit rent increases and evictions in Scotland's social housing and the private rented sector until 31st March 2023. We are currently assessing the impact this would have on funding our activities, should the rent freeze be extended beyond April 2023. We will write to you soon on this.



The members of the Management Committee are of the opinion that the state of affairs of the Association remains strong; we shall, as always, continue to seek improvements wherever possible to benefit our tenants and other service users.

Thank you to the Association's staff team for their hard work under what have been difficult circumstances. Their dedication to the wellbeing of our tenants and the delivery of excellent services has maintained the Association's reputation nationally as a top performing housing association. Thank you also to my fellow Management Committee Members for the continued support they have shown me in my first year as Chair. Their constant sound judgement, intellect and compassion is testament to their commitment to quality social housing for all, now and in the future.

Finally, I extend my thanks to Pauline Sandford, our former Chair. Pauline has been a valued source of support during my first year in office, helping me transition into my new responsibilities. Hopefully, I have been of some support to her also, as she has gradually stepped back from the responsibilities she so admirably performed for a long period.

Our AGM is a Success

We were delighted at the success of our AGM held at Lanark Memorial Hall on Wednesday the 7th September 2022.

34 of our shareholding members, attended and heard what we had achieved during the year to 31 March 2022 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.

A prize raffle also took place with 3 lucky winners winning £25 Tesco gift cards and some refreshments were provided by the Memorial Hall

The amazing U3A ukulele group provided us with a rendition of some popular and traditional songs. Shareholders and Staff joined in the singalong and agreed it was a wonderful way to end the evening.



Our Performance in 2021/22



Our Performance Report for 2021/22, allows you to see how well we performed in meeting the standards and outcomes of the Scottish Social Housing Charter.

The Charter requires all Registered Social Landlords and Councils to submit annual performance information to the Scottish Housing Regulator.

The Charter Outcomes

There are 16 outcomes and standards that the Regulator uses to assess the performance of social landlords across a range of indicators from the 2021/22 Annual Return on the Charter (ARC). Fourteen of these standards apply to housing associations with a further two, which relate to homelessness and gypsies/travellers applying only to councils. It forms a key part of the Regulatory Framework including the requirement to submit an Annual Assurance Statement to the Scottish Housing Regulator.

1 - 3. Customer Relationships	<ul style="list-style-type: none">• Equalities• Communication• Participation
4 - 5. Housing Quality & Maintenance	<ul style="list-style-type: none">• Quality of Housing• Repairs, Maintenance & Improvement
6. Neighbourhood and Community	<ul style="list-style-type: none">• Estate Management• Anti-social Behaviour• Neighbour Nuisance and Tenancy Disputes
7 - 11. Access to Housing and Support	<ul style="list-style-type: none">• Housing Options• Access to Housing• Tenancy Sustainment
13 - 15. Rents and Service Charges	<ul style="list-style-type: none">• Value for Money• Rents and Service Charges

Key Highlights from 2021-22

101.75% rent collected

2.38% rent arrears

**0.51% empty houses
rent loss**

**100% gas checks
completed on time**

**2.66 hours to complete
emergency repairs.**

**8.89 days to complete
non-emergency repairs**

Telling you about Our Performance

This report details our performance information for the year ended 31 March 2022. This will allow our tenants, stakeholders, and other interested parties to assess how we are performing.

We provide you with the Scottish Average performance and also compare our performance with our rural peer group. The Scottish Housing Regulator publishes its own reports on all social landlords which allow you to compare our performance across a range of services. This information can be found at the Scottish Housing Regulator's website: www.scottishhousingregulator.gov.uk



Our peer group - Albyn Housing Society Ltd, Dunbritton Housing Association Ltd, Eildon Housing Association Ltd, Fyne Homes, Homes for Life Housing Partnership, Lochaber Housing Association Ltd, Orkney Housing Association Ltd, Pentland Housing Association Ltd, West Highland Housing Association Ltd, BT Loch Aillse agus an Eilein Sgitheanaich Ltd - Lochalsh and Skye HA Ltd, Hjaltland Housing Association Ltd & Rural Stirling Housing Association Ltd.

Equality

The Association's Equal Opportunities policy outlines the Association's commitment to Equality and Human Rights. It was launched in February 2020 and introduces an Equality and Diversity Action Plan which was also approved by the Management Committee in November 2019.

We worked closely with Staff, Committee and members of Residents and Tenants Group to develop this policy and action plan. The action plan which sets out what the Association will do on a day-to-day basis to help ensure that the policy's objectives are achieved, and that the Association can be proactive in its work in equality and diversity. The action plan is as a separate document which is updated and reviewed annually.

Here's how we are performing against the action plan so far:

- ***We are organising a program of Equality and Human Rights Training for staff and Management Committee members.***
- ***We continue to be members of Happy to Translate***

- ***Although we already have the data relating to the protected characteristics for Staff and Management Committee members, we have commenced gathering information on tenants.***
- ***We will continue to offer information to our tenants in varying formats***
- ***We continue to ensure our contractors comply with our commitment to equal opportunities.***
- ***We are a Disability Confident Employer***



Communication



It is very important to us to hear what you think about the work we do and the services we provide. The following tenant satisfaction statistics have been taken from our last Tenant Satisfaction Survey which was carried out in 2019. We have made arrangements to carry out another Tenant Satisfaction Survey in October & November 2022.

We use newsletters, emails, texts, Facebook and our Website to keep you up to date with what we are doing.

Our rent consultation process begins in November each year when we write to you with detailed information about the proposed rent increase. The rent consultation information is also included in our winter newsletter and on Facebook.

94.13% of tenants said they were satisfied with the overall service provided by CHA

98.65% of tenants said that CHA is good at keeping them informed about our services and decisions

99.32% of tenants were satisfied with the opportunities to participate in CHA's decision-making process

90.97% of tenants felt that the rent for their property represented good value for money

80.6% of the 67 tenants who responded to the Rent Consultation for 2021-22 agreed with the proposed rent increase of 2%.

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

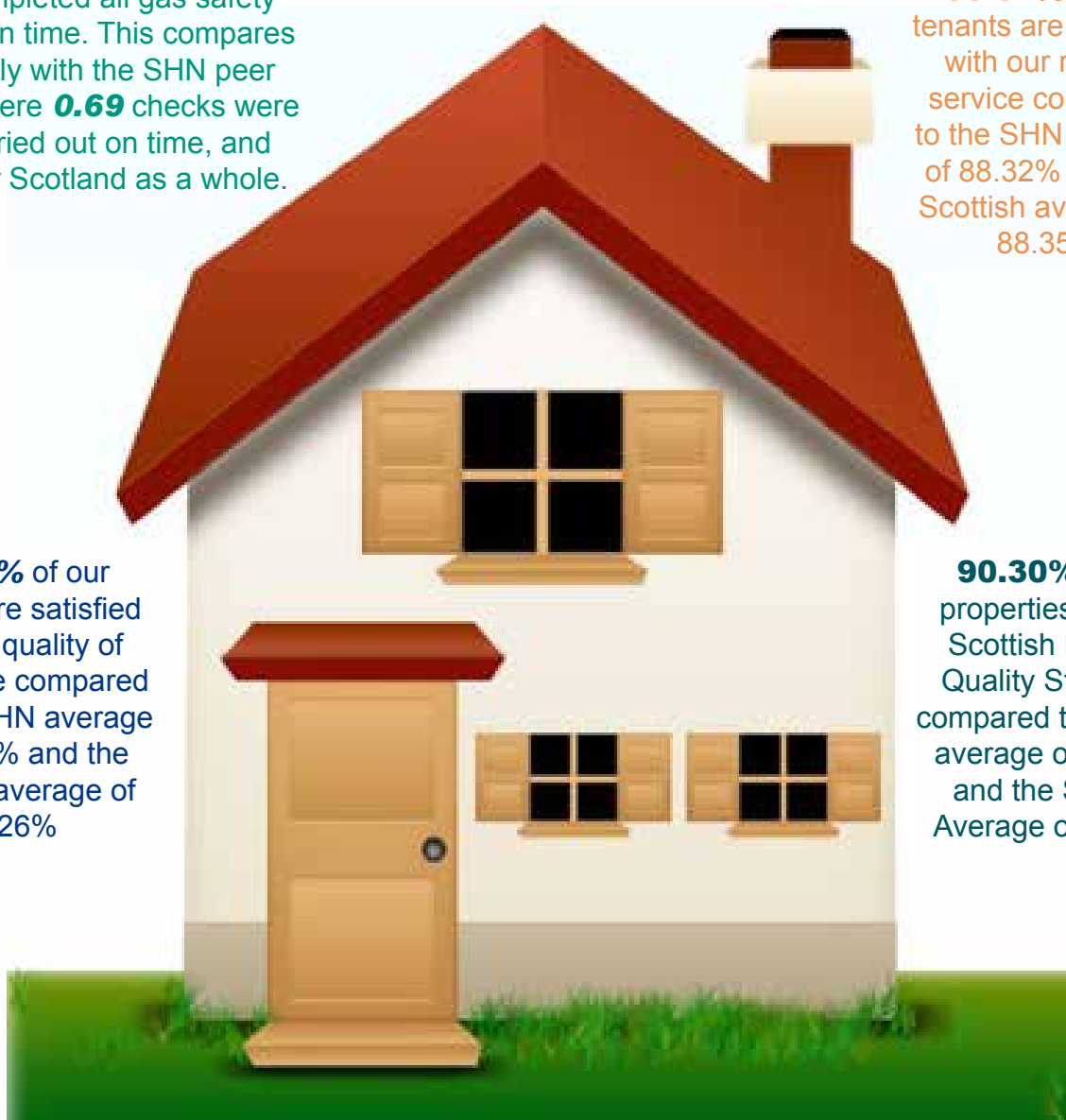
Housing Quality and Maintenance

We completed all gas safety checks on time. This compares favorably with the SHN peer group where **0.69** checks were not carried out on time, and **7.08** for Scotland as a whole.

85.51% of our tenants are satisfied with our repairs service compared to the SHN average of 88.32% and the Scottish average of 88.35%

88.04% of our tenants are satisfied with the quality of their home compared with the SHN average of 84.53% and the Scottish average of 86.26%

90.30% of our properties met the Scottish Housing Quality Standards compared to the SHN average of 80.21% and the Scottish Average of 83.07%



The Scottish Housing Quality Standards

We carried out emergency repairs within **2.66 hours** compared to the SHN average of 3.07 hours and the Scottish Average of 3.02 hours

We complete **86.34%** of our non-emergency repairs right for time compared to the SHN average of 87.86% and the Scottish Average of 89.04%.

We carried out non-emergency repairs within **8.89** days compared to the SHN average of 6.95 days and the Scottish average of 8.42 days.

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 740 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 & neighbour nuisance and tenancy disputes

Managing anti-social behaviour & neighbour nuisance and tenancy disputes, and the harm that it can cause, is a priority for us. We want our tenants to be safe in our communities, so that they are great places to live.

We describe anti-social behaviour & neighbour nuisance and tenancy disputes 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 are being targeted because of their difference or perceived difference.

When tenants report anti-social behaviour, neighbour nuisance and tenancy disputes, 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 anti-social behaviour, neighbour nuisance and tenancy disputes for everyone in accordance with your tenancy agreement.

2019-20	2020-21	2021-22
60 cases of anti-social behaviour were reported	90 cases of anti-social behaviour were reported	71 cases of anti-social behaviour were reported
57 cases, which is 95.08% were resolved within our locally agreed target	87 cases, which is 96.67% were resolved within our locally agreed target	66 cases, which is 92.96% were resolved within our locally agreed target

In 2019 **96.61%** of tenants said they were satisfied with the management of the neighbourhood they lived in compared with the SHN average of **87.19%** and the Scottish average of **85.92%**

Access to Housing

We completed 23 medical adaptations and took on average 37.84 days to complete the adaptations compared to the SHN average of 69.74 days and the Scottish average of 61.95 days

On average we took 19.17 days to re-let our vacant properties. The SHN average was and the Scottish average was 25.96 days and the Scottish average was 142 days.

76 our properties (10.48%) became vacant within the financial year 2021-22. The SHN average was 8.34% and the Scottish average was 8.25%

we have
742
rented
properties

We let 78 properties in 2021-22. The information below shows the source of applicants we rehoused.

Internal transfer 11,
Homefinder waiting list 39,
Homeless 25,
other sources 3.

Housing Options

We want to make sure that you have enough information and advice about your housing options to be able to make informed choices. We can provide information or signposting for the following:

- ***applying for social rented housing***
- ***private rented sector***

In addition to the housing options advice give we can also signpost you to external agencies regarding money and benefit advice services. External agencies can help with information about:

- ***welfare reform including Universal Credit***
- ***money advice***
- ***benefits***
- ***spending less***
- ***looking after your physical and mental health when times are tough***
- ***getting back to work***

Applying for social rented housing

If you are aged 16 or over, you have the right to apply for housing and have your housing need properly assessed.

It is important to remember that applying does not mean we will definitely offer you housing. There are more people applying for housing than there are homes available. However, the number of people interested in housing does vary, depending on the type of house and where it is. For example, houses with gardens are more popular than flats.

We are part of a common housing register (Homefinder). Homefinder was developed in partnership with South Lanarkshire Council and other registered social landlords who have houses to let in South Lanarkshire. The Homefinder partners maintain the waiting lists for the majority of social rented housing in the South Lanarkshire area.

Applicants only need to fill in one application form to apply to numerous landlords, and the partners participating in Homefinder can provide advice and information on all housing options available.



Cost of living Supporting our tenants

As a not-for-profit housing association, we exist to deliver our social purpose – providing quality, affordable housing to people across rural South Lanarkshire.

We're deeply concerned about how the cost-of-living crisis is affecting our tenants – some of whom are elderly, vulnerable and living on low incomes, they will be the least able to absorb the impact of rising costs.

We are committed to playing our part in solving the challenges facing our communities. At an average of £85.28 a week, our rents are lower than the Scottish Average of £90.47 and our peer group Scottish Housing Network (SHN) average of £91.25. That said, we already know that many of our tenants are already struggling during this period of high inflation particularly in relation to food and fuel affordability. That is why our team are working closely with funders, community groups and other charities to ensure tenants can access additional help.

Supporting our tenants

We have been working closely with our tenants during these difficult times. We assist all new tenants claim the benefits they are entitled to and help them settle into their new home. This gives us an early indication of issues they may encounter which could put their tenancy at risk.



We helped our tenants apply and receive over £13,000 in Discretionary Housing Payments.



We have assisted tenants and families access grants from The Scottish Welfare Fund including Crisis Grants and Community Care Grants



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

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 through these turbulent times.

Need support and guidance?

Experiencing a financial burden can be stressful. The longer it continues, the more it can weigh on you and affect you emotionally and physically. If this is happening to you, you need not deal with it alone. There are those who you can talk to about your financial hardship. Those who can offer support and guidance. Please contact us for help.





Fuel Poverty

Supporting our tenants

During April 2021 to March 2022, we secured £132,600 of funding from the Scottish Housing Fuel Support Fund to distribute amongst our tenants. The funding was paid to 619 tenants in heating vouchers to the sum of £170 each. Our partner, The Wise Group, administered the payments on our behalf.

The Wise Group also accessed additional benefits which tenants were entitled to such as Personal Independence payment (PIP) and Attendance Allowance. The Wise Group also accessed hardship funds from fuel suppliers to wipe longstanding debts from customer accounts and access the Warm Home Discounts for those eligible.

Supporting our tenants



Heat Fund Vouchers -
£105,230



Warm Home Discount -
£76,860



Benefits Claimed -
£85,434



Foodbank Referrals -
£924



Tariff Changes & Complaints Resolved -
£4,841



Crisis & Hardship Funding -
£69,126

In 2021-22 we ensured that tenants received a total of £342,415 of financial help and support they were entitled to.

Your views on the support you have received

"I can't say thank you enough, I was down to my last few pounds, and I was unsure where I was going to find the money to top up and have electricity to feed myself and my wee boy"

"This will help me greatly to manage my payments and other bills"

"This so kind and just a nice thing."

"Thank you so much – me and my family are so pleased that Clydesdale HA contacted HEAT for us"

"I can't say thank you enough for all the help that you have given to me"

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 tenants 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 we 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.

80.70% of all our new tenancies were sustained for more than a year.

Complaints

We have a Complaints Policy and Procedure in line with the Scottish Public Services Ombudsman (SPSO) 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.



Our Management Committee



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 for 2022-23, which are regularly monitored and reviewed by the Management Committee and the Management Team.

Our Management Committee at the 31st March 2022

Maggie Botham, **Chairperson**; Pauline Sandford, **Vice Chairperson**; **Vice Chairperson (Mentor)**; Hazel Galbraith, **Vice Chairperson**; John Malone, **Treasurer**; Carmena Nixon, **Secretary**; Agne Zasinate; Brian McNally; Brian Moore; Catherine McClymont; Gillian Anderson; Jacqueline McCutcheon; Ken Greenshields; Lesley McDonald; Ruth McElhinney; Susanne Crayton

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.
- We also participated in Mindfulness sessions provided by EVH. After the stress of the pandemic, it's not surprising that most people's mental health suffered. Now the impending cost of living crisis is making things even harder. The worry about economic hardship can have a huge impact on our wellbeing, both in terms of our own struggles and the difficulty of watching others struggle even more. The Mindfulness sessions helped us to feel relaxed and ready to deal with these changes and enable us to help our tenants through these crises.



Staff sickness was 2.2%

Staff turnover was 0%

Rents and Service Charges



We believe that it is vital in this economic climate that we demonstrate excellent value for the rent money that you pay.

The Scottish Government's Social Housing Charter includes the outcomes / standards:

"Social landlords manage all aspects of their businesses so that:

- tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay."*

And

"Social landlords set rents and service charges in consultation with their tenants and other customers so that:

- a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them*
- tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants."*

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).

% gross rent arrears of rent due

- CHA - 2.38%
- SHN - 3.20%
- Scottish Average – 3.89%

% of rent due lost through empty properties

- CHA – 0.51%
- SHN – 0.69%
- Scottish Average – 1.03%

% collected of rent due

- CHA – 101.75%
- SHN – 100.07%
- Scottish Average – 99.85%

In 2021-22 the total rent due to CHA was £3,179,636 of which we collected 101.75% - totalling £3,235,302.

We have worked with our Resident and Tenants Group to develop a "Value for Money" (VFM) Policy and are committed to achieving VFM in the provision of all our services.

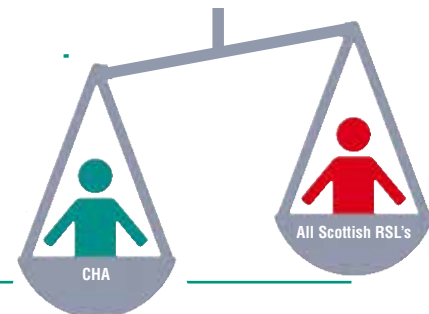
You can view our Value for Money Policy here:

www.clydesdale-housing.org.uk/wp-content/uploads/2022/09/Value-for-Money-Policy_220928.pdf



In our 2019 Tenant Satisfaction Survey, **90.97% of our tenants felt that the rent that they paid for their homes represented good value for money compared to the Scottish average of 82.76% and the SHN average of 83.40%.**

How our rents compare



We are committed to keeping our rent levels affordable for tenants. With rising inflation and significant pressures on the household finances of tenants, this objective has never been more important.

So how do our rent levels compare?

-  Our rent levels are among the lowest of all Registered Social Landlords (RSLs) across Scotland.
-  Our average rent for 2-bedroom homes is the lowest of any housing association in South Lanarkshire at £86.52 per week
-  The average weekly rent increase introduced for 2022/23 was the 8th lowest across all RSLs in Scotland at £1.71.
-  We underlined our commitment to rent affordability in 2021/22 and 2022/23 by introducing increases that were lower than inflation – 1% and 2% respectively

Rent Affordability

Rent affordability is about the ability of an individual to pay the rent we charge, and we are very much focused on charging rents which tenants can afford. We need to achieve this whilst raising enough income from rents to fund services and the investment needed to protect the quality of your homes.

When we review rent levels, we use a recommended industry tool developed by the Scottish Federation of Housing Associations to check the affordability of our rent charges for a range of household types. We appreciate that every tenant's circumstances and household budgets are different however, this tool provides us with a strong indication of how affordable our rent charges are.

This approach suggests that where the level of household income exceeds 30% that the household is likely to encounter regular difficulty in affording to pay their rent. Ideally, we believe that this level should be no more than 25% of a household's income. An assessment of the impact of our rent proposals for 2022-2023 is available to view on our website.

www.clydesdale-housing.org.uk/wp-content/uploads/2022/10/Page-8_rent-affordability.jpg

How our rents compare

Each year we compare our average rent with the average rent of other registered social landlords and provide this information to you so you can see how our average rents compare with those of Scottish landlords.

	2019-20	2020-21	2021-22
Average Scottish RSL's	£88.01	£89.82	£90.47
CHA	£82.07	£84.59	£85.28

Our Financial Strength



As a not-for-profit housing organisation, delivering Value for Money is crucial. Every £1 that we spend on homes and services has to work for our tenants 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.

Our Overheads

Housing Management, Rent	£482,069 - These are the costs associated with the management of your homes which include staff costs and insurance
Housing Management – Shared Ownership	£25,736 - These are the costs associated with the management of Shared Ownership properties including staff costs,
Current Maintenance	£870,855 - 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	£260,061 - 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	£1,440,051 - These are the costs for the planned replacements to your home such as replacing heating systems, kitchens and bathrooms
Service Costs	£69,384 - These are the costs for maintaining communal areas
Mortgage Interest	£30,294 - This is the interest payable on borrowings

Value for money is at the heart of our approach, ensuring that we allocate our resources fairly, to benefit more of our tenants.

How each £1 of income was spent?

Loan payments



Staff Costs



Office running costs



Other Property Costs



Day to Day Repairs



Planned Maintenance



Total

£1.068

At the end of the 2021-22 financial year, our income from properties* was **£3,293,094** however, we spent **£3,516,432**. This means our budget was overspent by **£223,338 – 6.8%**

The overspend was due to a number of factors including:

- A lower than inflation rise in rents – After consulting with our tenants on the rent increase our Management Committee agreed to a lower than inflation 2% rent increase for the 2021/22 period.
- Shortages and price increases affecting building materials such as cement, some electrical components, timber, steel and paints meaning an increase in day-to-day repair and planned maintenance costs

The 2021/22 overspend will not be carried forward to the next financial year as a contribution from our reserves was made meaning there will be no impact on the 2022/23 budget.

It is of course disappointing that we finished the financial year over budget, but there are very clear and understandable reasons as to why this happened.

It is compounded by the fact that it costs more to provide many of our services, particularly at a time when things such as fuel and building materials costs are increasing so rapidly, and that our income does not meet these increases.

We will continue to manage our financial position: although, like all businesses, we must keep this under close review to take account of emerging and unforeseen pressures such as the highest inflation rate for 40 years.

Income from properties differs from the rent collected. This information is taken from the Annual Accounts and shows the **rent due + service charges – rent lost due to properties being empty*



Tenant Satisfaction Survey 2022

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
Equality and Diversity information
And much more...*

What will be happening?

The survey will be carried out from October 2022.

Results will be published throughout 2023 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.

2023/24 Rent Setting Consultation



We will be starting our annual rent consultation with tenants within the next few weeks – this will outline our proposals for the rent levels we recommend from 1 April 2023 to 31 March 2024.

Developing these proposals involves a lot of work to calculate the cost of providing the services outlined in this Annual Report. This also involves estimating what the cost of maintaining and improving the quality of the homes we provide will be in the future – because houses last a long time, these calculations need to cover the next 30-year period.

The rents we receive from tenants is what pays for services and the work to their homes. Over the last two years, in an attempt to protect tenants from financial pressures caused by the pandemic, CHA has kept rent increases at levels below the rate of inflation. CHA already has some of the lowest rent levels of any housing association in Scotland - we are committed to keeping rent levels affordable and ensuring that the quality of tenants' homes is high.

The current unpredictable condition of the UK economy makes the already complicated job of future financial planning more challenging. High levels of inflation, particularly in the construction and maintenance industry, are increasing our costs by levels much higher than current inflation.

Where these costs are increasing at such a fast rate, CHA either has to increase income (through rents) to meet these costs or seek to reduce these costs in some way in order to keep rent levels as affordable as possible. We are working on proposals that will try to balance these two things.

In early October 2022, the Scottish Government passed the Cost of Living (Tenant Protection) (Scotland) Act – legislation that prohibits rent increases and evictions in Scotland's social housing and the private rented sector until 31st March 2023. This Act contains provision for extending its powers beyond 31 March 2023. These are powers CHA is opposed to.

It is our view that, although well meaning, this legislation fails to recognise:

- our responsible approach to setting rents – we always seek to keep rents affordable while maintaining homes and services to a high quality
- the high level of tenant consultation we have every year on proposed rent levels
- that housing associations are facing financial challenges created by a volatile economy that are greater than any they have faced previously
- that an extended freeze on rents will weaken our and every other social housing provider's ability to fund services and the work to maintain and improve the quality of tenants' homes.

The forthcoming rent consultation will explain our rent proposals for 2023/24 and the effect this Act would have on services, housing quality and future financial viability.

Please do what you can to participate in this year's consultation process.



Clydesdale Housing Association
39 North Vennel, Lanark ML11 7PT

Call us on 01555 665316

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

Send us an online message:
www.clydesdale-housing.org.uk/contact-us/

Find us on Facebook



Useful information

Opening Hours:

Monday – Thursday
9.00am – 5.00pm

Friday
9.00am – 4.00pm

**This year we will close for the
Christmas/New Year break from
12 noon on 23rd Dec 2022
and will reopen on
5th January 2023 at 9.00am**

**Out of Hours emergency repairs call
01555 435944**

Clydesdale Housing Association Limited is a not-for-profit housing association registered under the Co-operative and Community Benefits Societies Act 2014. It is also recognised by HM Revenue and Customs as a Scottish charity and is registered with The Scottish Housing Regulator under the Housing (Scotland) Act 2001 as a registered social landlord. Registered no.: 2237R(S) Scottish Charity: SCO34228 Social Landlord no.: HAL 93

