

ANNUAL REPORT  
ON THE CHARTER  
2015



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# Chairperson's Report

As with last year's Annual Report this is a combined Annual Report for our tenants and for inclusion in the Annual Housing Charter Report, which highlights how we as an Association perform against the Indicators contained within the Scottish Social Housing Charter. The Charter sets out the standards all tenants should expect from their landlord across all service areas.

One of the main areas of the Charter is tenant satisfaction, and last year's report contained information on the comprehensive satisfaction survey carried out in that year. You may recall there were some areas that required improvement – in particular our repairs and maintenance service. This led to a meeting with a representative group of tenants who had shown their dissatisfaction with this service, and from this an action plan was developed to address these concerns

A number of issues led to changes in our methods and procedures. Contractor contact with tenants to advise of the date for the repair/ maintenance works was improved; a closer monitoring of works to ensure targets were being met was upgraded, and an ongoing satisfaction survey continues to be carried out on a percentage of the works undertaken. I am pleased to report that the level of satisfaction with this service has improved. Monitoring will continue to ensure the standards are maintained.

The uncertainty regarding Welfare Benefits has not abated, and continues to present challenges for both tenants and staff. As with last year, we will

continue to monitor these changes, and will keep our tenants addressed of any changes that will affect them.

The Association's staff are now well established in our temporary home and the plans for our new offices progress. A few months ago, we advertised a tender for a Design Team, to oversee the design and construction of the building. The Management Committee and our specialist consultant held interviews with a small number of companies and following a full discussion, a Design partnership has been appointed. Discussions are ongoing as to the Association's requirements for the new building, together with an aspect of Community use for the building.

Once again the Management Committee is very satisfied with the Association's performance, but continues to recognise the need for Improvement.

This has been my first year as Chair of the Association, and the year has gone very quickly. I am indebted to the people who serve on the committee for their guidance and forbearance, for their hard work and dedication and for their support throughout the year. I look forward to working closely with them in the future.

I must comment and congratulate our staff team. They too are dedicated and hardworking, brimming with enthusiasm and committed to providing an excellent service to our tenants.



# Housing Quality & Maintenance

## We are members of Scottish Housing Best Value Network

Scottish Housing Best Value Network is a consortium of 25 local authority and 86 Registered Social Landlords working together to drive up performance, meet the demands of Best Value and deliver quality services by means of benchmarking, peer review, good practice exchange and information sharing. We are using performance information collected by them to compare ourselves to the other Registered Social Landlords.

88.57% of tenants were satisfied with the overall standard of their home when they moved in compared to 84.8% of Scottish Housing Best Value Network landlords

### SCOTTISH HOUSING QUALITY STANDARD

Of our 742 properties, 665 currently meet the SHQS which is 89.62% of our stock. 65 of our properties are currently exempt from the SHQS. We are continuing to invest in our stock to bring it all up to the standard.

90% of our tenants are satisfied with the repairs service compared to 89.02% of Scottish Housing Best Value Network landlords

100% of our gas safety checks were completed on time compared to 99.6% of Scottish Housing Best Value Network landlords

82% of our tenants are satisfied with the quality of their home compared to 85.41% of Scottish Housing Best Value Network landlords

We carried out non-emergency repairs within 5.25 days compared to 6.35 days of Scottish Housing Best Value Network landlords

We completed 93.80% of our non-emergency repairs right first time compared to 89.63% of Scottish Housing Best Value Network landlords

We carried out emergency repairs within 7.39 hours compared to 4.03 of Scottish Housing Best Value Network landlords

### YOUR VIEWS

"Repairs should be carried out within a given timescale or they should telephone to see if the repair has been done"

"phone in advance to arrange access"

### MOVING FORWARD

#### Improving our Reactive Repairs services

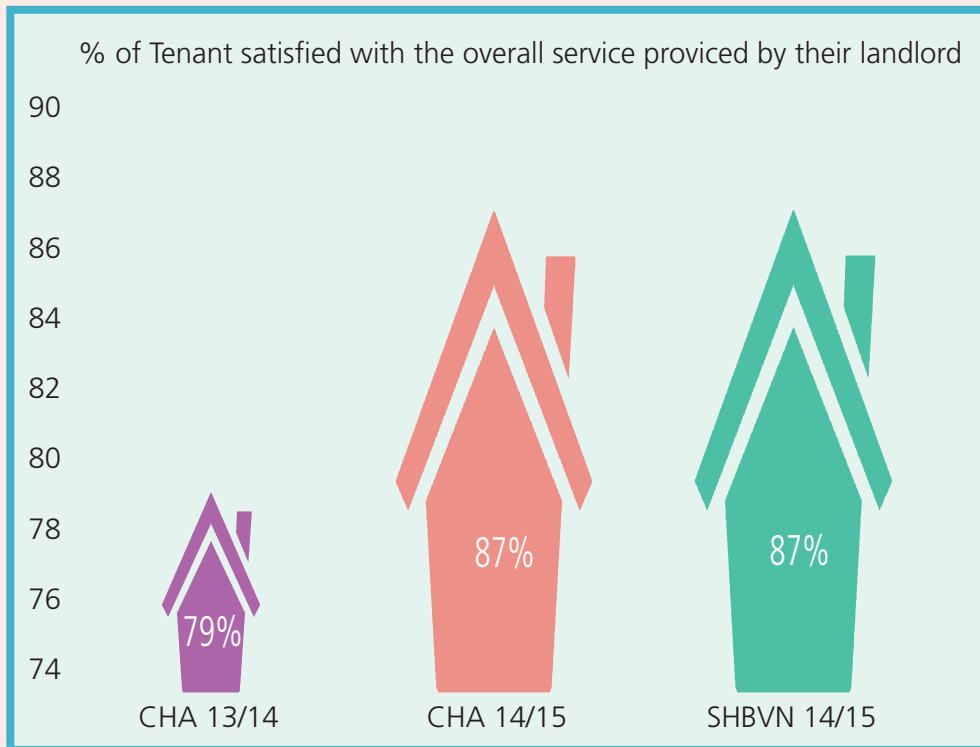
**Reporting a repair:** we will send you a text to confirm the details  
**Next working day:** the contractor will phone to agree a date & time  
**Day before work starts:** contractor will send you a text reminder  
When the contractor completes the job: they will report the job as complete to us  
Then we will phone 1 in 4 tenants to check on satisfaction  
We will inspect at least 10% of completed jobs

### WHO MAKES IT HAPPEN?

Our Repairs Team are completely focused on improving the quality and condition of your home

# The Customer Landlord Relationship

## How did we do?



We achieved an 8.28% increase in overall satisfaction from 2013/14 to 2014/15.

## Communication

How do you like to be kept informed?

Let us know – 01555 665316

86% of our tenants feel we are good at keeping them informed. Compared to 90.5% Scottish Housing Best Value Network landlords

### YOUR VIEWS

"Could do with more regular updates"

### MOVING FORWARD

We want to have a relationship with you that works so well you would recommend us to a friend. We want you to feel we are open to your feedback and always interested in what you have to say. We will do this by:

- listening to what you tell us
- telling you how we're doing and how we compare to others
- working together in ways that are relevant to you when you tell us things need to improve
- giving you greater opportunities to have a say in how the Association and your neighbourhood is being run

### WHO MAKES IT HAPPEN?

Depute Chief Executive Jane Guthrie leads on the Customer Landlord Relationship supported by a number of other staff from various departments. We believe active engagement and communication with our tenants is essential in allowing us to provide the very best level of service possible.





# Getting good value from rents and service charges

## RENTS

We collected 99.95% of the rent due to us.  
Gross rent arrears were 1.96% = £53,927  
Scottish Housing Best Value Network average  
was 4.70%

## VOIDS

We lost 0.44% of rent due because of empty properties  
This was = £12,201. Scottish Housing  
Best Value Network average was 0.80%

50% of  
our factored owners  
are satisfied with the  
service they receive

Our  
rent increase for  
2015-2016 was 3.2%

74.30% of our tenants felt our rents represent  
good value for money compared to 76.21% of  
Scottish Housing Best Value Network landlords

The average rent for all apartment sizes for CHA  
was £71.02 compared to £74.11 for all  
Scottish Housing Best Value Network landlords

## OUR STOCK PROFILE

The weekly average rent for all our apartment sizes was £71.02 compared to £74.11 for all  
Scottish Best Value Network landlords

Apartment size	Number of properties we own	Average weekly rent for our properties	Scottish Best Value Network landlords average weekly rent
2apt	203	£66.57	£67.75
3apt	373	£70.43	£73.39
4apt	157	£77.12	£80.49
5apt	9	£89.83	£89.16
Total	742	£71.02	£74.11

### YOUR VIEWS

In our recent satisfaction survey  
30% of you said that value for  
money for your rent and service  
charges was a priority

### MOVING FORWARD

We have joined the Scottish Best Value  
Network so that we can compare our  
performance with other landlords.  
We are also working hard to be efficient as  
an organisation and keep our costs as low as  
possible

### WHO MAKES IT HAPPEN?

Our Finance team maintains the  
accounting systems that record all our  
financial transactions.  
They also prepare the financial  
statements showing the results for  
the year and these are independently  
audited by qualified auditors.



# Every £1 counts

## How is each £1 of income spent?

Loan Payments

5p

Staff Costs

10p

10p

1p

Office Running Costs

10p

Other Property Costs

10p

2p

5p

Future Repairs

10p

10p

10p

10p

2p

5p

Day to Day Repairs

Planned Maintenance

=

£1

### YOUR VIEWS

In our recent satisfaction survey 90% of you said that Repairs & Maintenances was your priority

### MOVING FORWARD

For every £1 of rent collected we are spending 47p on day to day and future repairs to your homes.

### WHO MAKES IT HAPPEN?

Our staff are always alert for ways to increase the efficiency and effectiveness of how we work, right across the range of our activities, to keep rents as affordable as possible, and the quality of our services high





# Finance Update

## Income & Expenditure Account — Year ended 31 March 2015

	31/03/2015	31/03/2014	
	£	£	
Turnover	2,848,442	2,735,287	Rental and factoring income and Revenue Grants
Operating Costs	<u>(2,177,023)</u>	<u>(1,952,266)</u>	Cost of managing and maintaining rented and factored properties.
Operating Surplus	671,419	783,021	
Gain On Sale of Housing Stock	69,349	9,444	Amounts due from Shared Ownership Tranche Up Sales & RTB Sales
Interest Receivable	8,679	6,867	Interest earned on money invested
Interest Payable	<u>(128,771)</u>	<u>(132,489)</u>	Interest payments on money borrowed (loans)
Surplus for year	<u>620,676</u>	<u>666,843</u>	Amount left from income after deducting all expenses

This year's surplus has decreased because staff costs, planned maintenance costs and depreciation of housing properties were greater than last year.





## Balance Sheet – Year ended 31 March 2015

	31/03/2015	31/03/2014	
<b>Tangible Fixed Assets</b>	£	£	
Housing Properties	40,013,733	40,151,773	How much the properties owned by the Association are worth - based on the cost of building them
- Cost less Depreciation			Grants received towards the cost of building properties
Less: SHG & Other Grants	(29,683,234)	(29,949,287)	
	<u>10,330,499</u>	<u>10,202,486</u>	
Other Fixed Assets	39,999	46,349	How much the office premises and office equipment owned by the association are worth - based on the cost of buying them
	<u>10,370,498</u>	<u>10,248,835</u>	
Current Assets			
Debtors	191,189	158,536	Money owed to the Association
Cash at Bank & in Hand	3,664,415	3,178,485	Money in the bank
<b>TOTAL ASSETS</b>	14,226,102	13,585,856	
<b>Creditors due within one year</b>	(698,125)	(478,997)	Money the Association owes to others
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	13,527,977	13,106,859	
<b>Creditors due after more than one year</b>	(4,609,324)	(4,808,860)	Amount of loans still to be repaid by the Association
<b>NET ASSETS</b>	<u><u>8,918,653</u></u>	<u><u>8,297,999</u></u>	
<b>Capital &amp; Reserves</b>			
Share Capital	132	154	Shares of £1 each issued and fully paid
Designated Reserves	5,229,538	4,730,304	Amount set aside for future repairs to the Association's properties
Revenue Reserves	3,688,983	3,567,541	Amount built up from surpluses since the Association began
	<u><u>8,918,653</u></u>	<u><u>8,297,999</u></u>	

The balance sheet shows that the Association is in a healthy financial position.

The "Net Assets" position shows an improvement of more than £620,000 on the previous year.



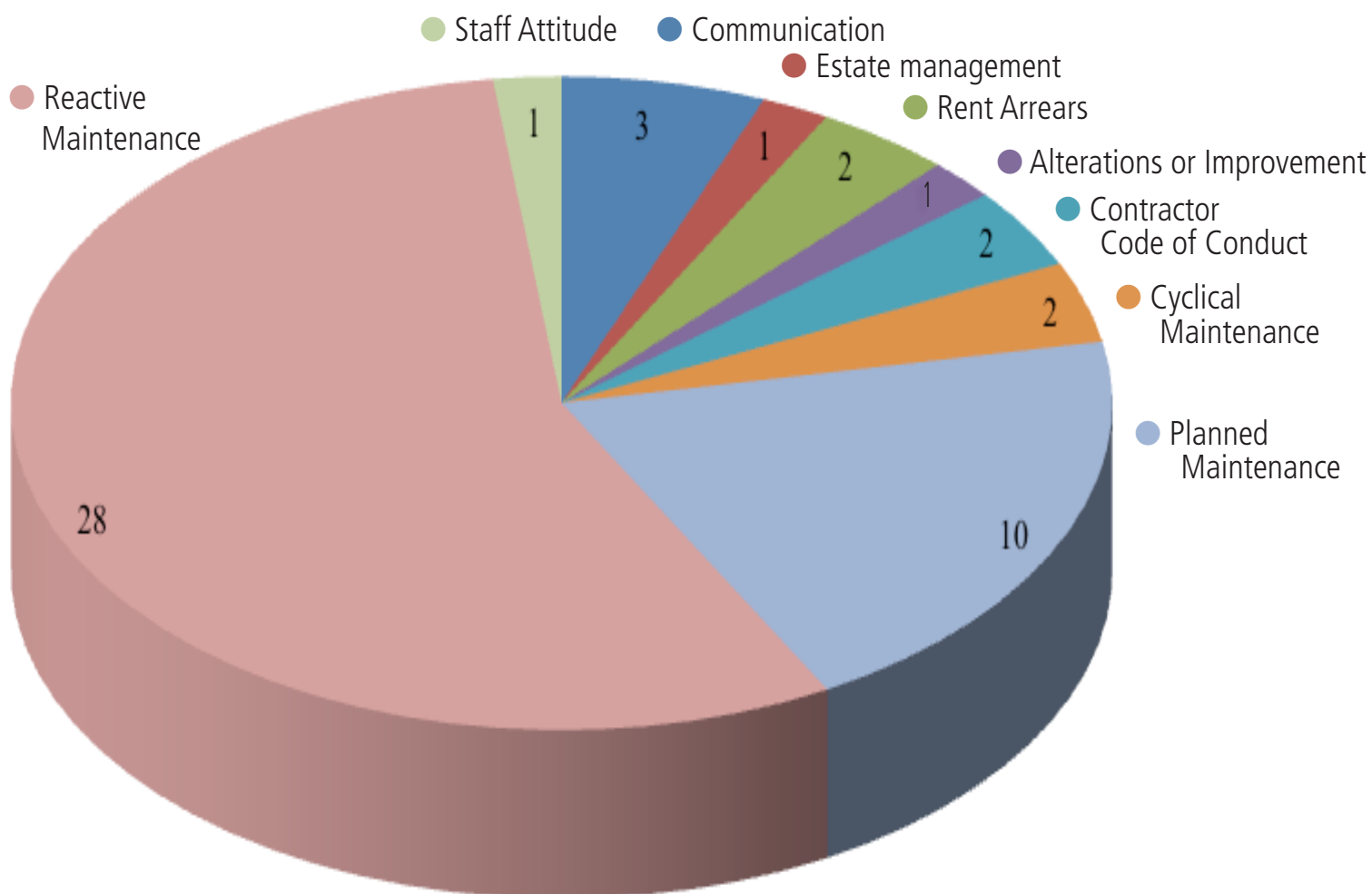




# Complaints

In 2014/2015, 52 frontline service delivery complaints and 14 Investigation Stage complaints reported. The graph below shows you the breakdown of the complaints that were concluded from 1 April 2014 to 31 March 2015. Two further complaints that were received during this period were concluded after 1 April 2015.

## Frontline Investigations



### OUR VIEW

Your complaints have helped us develop our knowledge and understanding of your needs and aspirations.

### MOVING FORWARD

As a result of the complaints we received we have changed our Repairs & Maintenance policy. We now treat a number of Right to Repair jobs as Emergency repairs. This means that instead of a next working day response time we will respond to the repair within 5 hours.

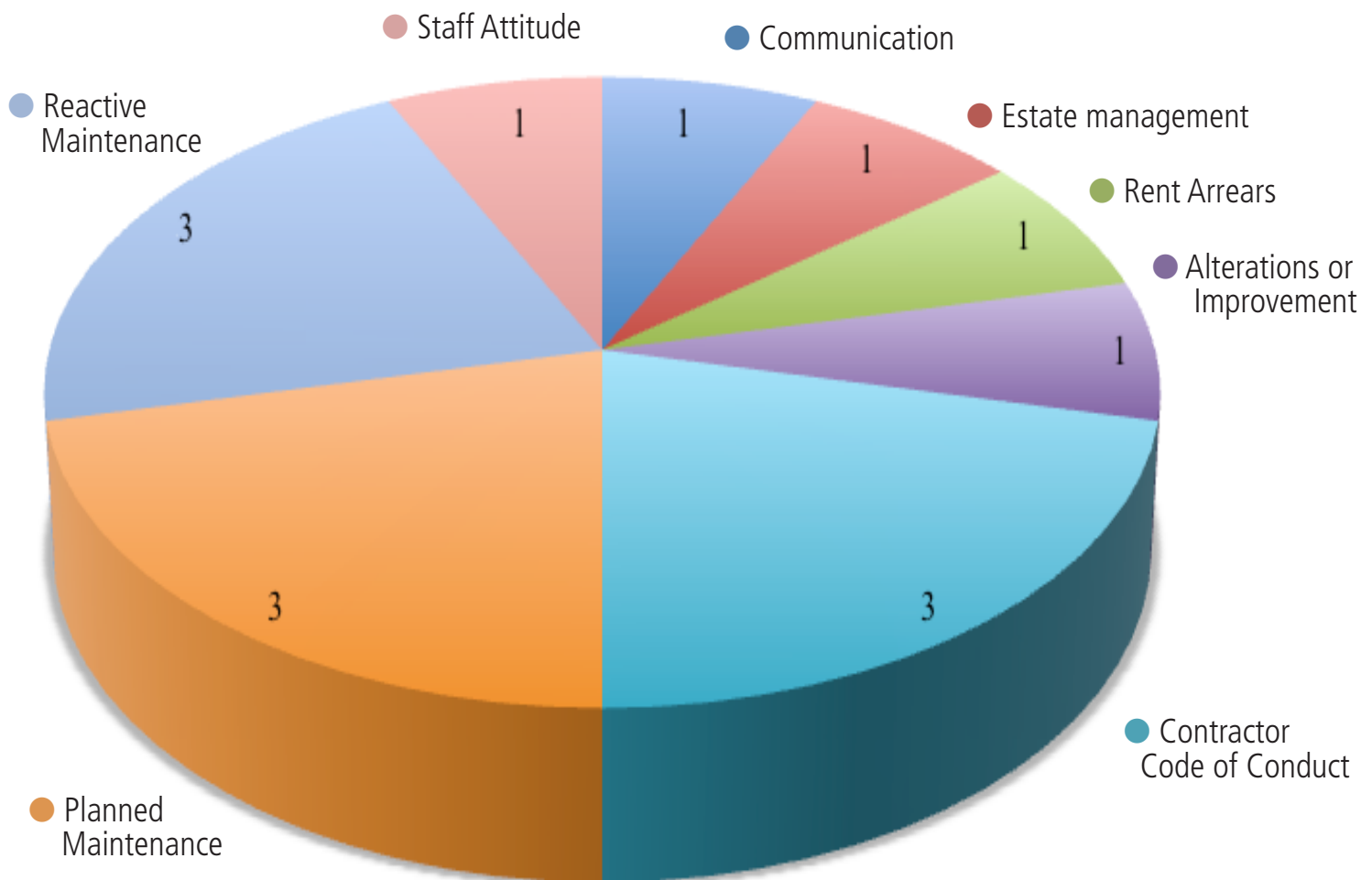
We are also looking to change the way we communicate with out tenants on our planned and cyclical maintenance contracts.

### WHO MAKES IT HAPPEN?

We all learn from your complaints. We look at the problem, put it right and then take steps to improve the way we do things

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

## Investigation Stage





# Neighbourhood and Community

75.85% of our tenants are satisfied with the management of the neighbourhood they live in compared to 83.58% of Scottish Housing Best Value Network landlords

Our ongoing tenant feedback tells us dog fouling is still an issue –

**BAG IT  
AND  
BIN IT  
PLEASE**

We had 59 cases of anti-social behaviour reported to us – we resolved **91.53%** of them on time

We completed **97%** of our scheduled estate management visits



## YOUR VIEWS

"No visits at any time"

"Thank you for all your help and support means a lot to me and my family. I look forward to having you as my Housing Officer"

## MOVING FORWARD

We now carry out at least 2 estate visits per year and will let you know in advance when we will be visiting. We have also simplified our reporting system and processes this means that we will respond to your tenancy/estate complaints more quickly.

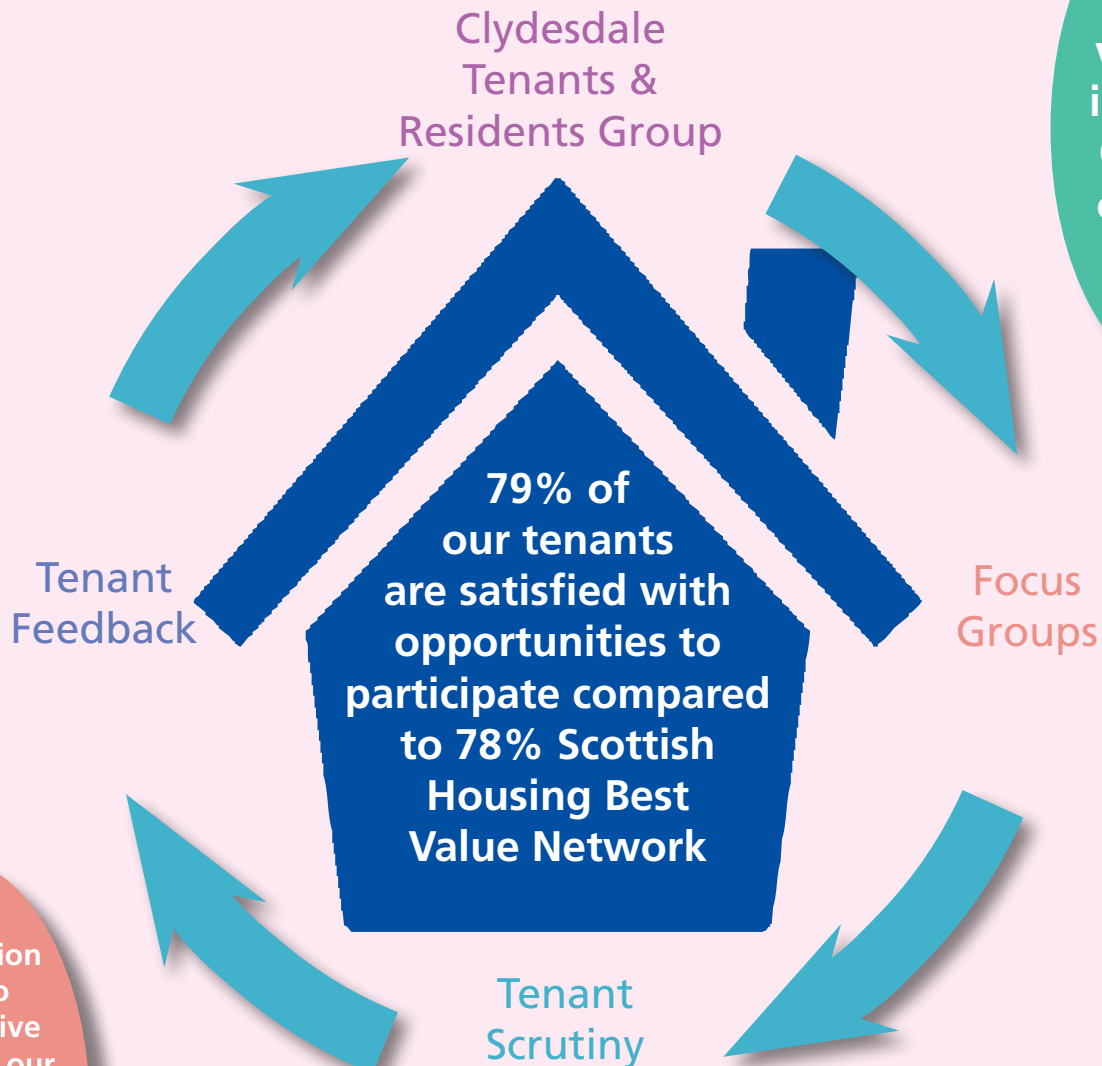
## WHO MAKES IT HAPPEN?

Our Housing Services Team are responsible for the management of your neighbourhood, including anti-social behaviour, estate visits, voids and allocations.



# Participation Routes

Do you  
want get  
involved?  
Call Jane  
on 01555  
678941



Tenant participation is key to the effective running of our organisation. There are many ways to get involved as you can see from the chart above.

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

*The difference they have made:*

*Reviewed the Repairs & Maintenance Policy*

*Reviewed the Anti-Social Behaviour complaints priorities*

## YOUR VIEWS

"Did not receive notification of tenants satisfaction survey. Newsletter gives a summary of decisions, not an option to vote on anything"

## MOVING FORWARD

We are setting up a Tenant Scrutiny Panel. The Tenants Scrutiny Panel is a form of tenant involvement which scrutinises the services we provide, from the perspective of tenants.

## WHO MAKES IT HAPPEN? YOU MAKE IT HAPPEN

Depute Chief Executive Jane Guthrie is setting up the tenants scrutiny panel. We believe a tenants scrutiny panel is an ideal opportunity for those who want to make a difference in improving the services we provide.



We have  
742  
rented  
properties

# Access to Housing

We let 75 properties.  
The table below shows the source of let

Source	No of Lets	Target	Actual
Internal Transfer	6	20%	8%
Another Landlord	11	10%	15%
Urgent Homeless	18	25%	24%
Waiting List	39	40%	52%
Other Categories	1	5%	1%

We completed  
38 out of 42 medical  
adaptations which is  
90.48%.  
On average we took 92  
days to complete  
them

10.24%  
of our  
stock became  
vacant over 2014/15  
compared to 8.77% of  
Scottish Housing Best Value  
Network landlords

We let our properties on  
average within 14 days  
compared to 28 days for  
Scottish Housing Best Value  
Network landlords



## YOUR VIEWS

"It's people like you who make a difference"

## WHO MAKES IT HAPPEN?

Our Housing Team ensure our allocation policy is followed. Our allocations policy sets out the rules we use to decide how to give out our houses. We stick to these rules for letting our houses and can't make decisions according to other rules which are not written down





# Our Staff



Joe  
Chief Executive



Jane  
Depute  
Chief Executive



Eileen  
Finance Manager



Vicky  
Technical Services  
Manager



Alison  
Temporary Technical  
Services Manager



Lisa  
Housing Officer



Iain  
Housing Officer



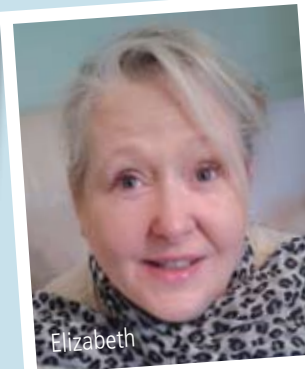
Pauline  
Housing Officer



Jacqui  
Housing Assistant



Kirsty  
Technical Services  
Officer



Elizabeth  
Corporate Services  
Assistant



Lesley  
Finance Assistant



Nikki  
Corporate Services  
Assistant



Irene  
Office Cleaner

90% of  
tenants said that our  
staff are friendly and  
approachable.





Jean Ramage our Secretary receiving a long service award

## Our Committee

Our Committee are dedicated and committed volunteers who care about making a difference to people's lives. Our Committee Members as at 31st March 2015 were:

Committee	Responsibility	Length of Service
Iain Cochrane	Chairperson	1 year 6 months
Pauline Sandford	Vice Chairperson	8 years
Don Anderson	Treasurer	17 years
Jean Ramage	Secretary	19 years
Margaret Lindsay	Committee	2.5 years
Clive Malins	Committee	8 years
Catherine McClymont	SLC Representative	2.5 years
Patrick Ross-Taylor	Committee	3 years
Jeanette Arneil	Committee	7 years
Frank Caddell	Committee	6 months

72%  
of tenants  
said they were  
satisfied with the  
opportunities given to  
them to participate in  
our decision making  
process.

During 2014-2015 the average Management Committee attendance level was 65% which was below the target of 70%



# Contact details



**Office Address:** 99 High Street, Lanark ML11 7LN

**Tel:** 01555 665316

**Fax:** 01555 666144

**Email:** [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)

**Web:** [www.clydesdale-housing.org.uk](http://www.clydesdale-housing.org.uk)

**Facebook:** [www.facebook.com/ClydesdaleHousingAssociation](http://www.facebook.com/ClydesdaleHousingAssociation)

Our offices are open on weekdays from 9.00am to 1.00pm and from 2.00pm to 5.00pm except for Tuesday when we close for an additional hour before lunch for staff training.  
On Friday, we close at the earlier time of 4.00pm

All of the Association's public documents are available translated in other languages, large print, on tape/cd and in Braille on request. If you require any of these services please contact our office for further information.



## OUR VISION:

Excellent housing services and quality homes - at fair prices  
- now and in the future.

Delivered through these Common Values:

- starting at the point of service delivery, we listen and learn from customers.  
We use this learning to improve how we work and achieve excellence;
- we encourage leadership and teamwork to identify and share new ideas that will help us progress forward;
- we value our people's commitment and support their enthusiasm in achieving success, now and in the future.

**Tell us what you think of our report.**  
**We hope you enjoyed the report but if there is anything**  
**you do not like, please let us know.**  
**You can do this by phone or e-mail.**

