



clydebank housing association



Chairperson's Welcome	03
General News	04
Management Committee News	05
Staff News	09
Tenant Participation & Wider Role	10
Housing Management	16
Property Maintenance	21
Equal Opportunities in Employment	25
Financial Overview	26
Staff and Committee	30

At a Glance as at 31 March 2011

We are a social rented housing provider operating in Clydebank, West Dunbartonshire, for over 26 years. We have 1,070 homes for rent in the central Clydebank, Linnvale, Drumry, Whitecrook and Radnor Park areas of the town. We also have 60 shared ownership properties and are a factor to c. 600 owner occupiers. During 2010/2011, we let 87 properties, sold 2 properties under the Right to Buy scheme and purchased two properties through the Scottish Government's Mortgage to Rent scheme. We have 975 waiting list applicants.

We are 'B' graded by The Scottish Housing Regulator. We have a turnover from rents of just over £3 million. We have 30 staff (full time equivalent is 26.8) including caretakers, cleaners and Centre81 staff. We have 11 voluntary Management Committee Members whose attendance at meetings for the year was 61%. We had 2.2% of days lost through staff absence in the year.

Welcome



John Hillhouse

Welcome shareholders, partners and other interested readers of this, our 26th Annual Report.

As expected, the “good old days” of straight forward grant subsidy to provide new homes have been consigned to the history books and we are entering a much more challenging era. The government talks about innovation and about getting more with less, but it has not yet become clear what this means. However, indications are, as fewer houses are being built and mortgages for aspiring first- time buyers are disappearing, that demand is increasing, putting even more pressure on our ever growing waiting list.

The Scottish Federation of Housing Associations has described the current housing need in Scotland as being at “crisis level” and the Management

Committee of Clydebank Housing Association has had some difficult choices as we considered our strategy for the future.

In view of the wider social benefits that investment in affordable housing brings, with improvements to health and educational attainment, not to mention the boost to the local economy and employment, we do not intend to relinquish our development role. We recognise that, perhaps ironically, there are many opportunities in Clydebank (not least the huge, vacant site on the riverside, with Planning Permission for over 1,200 houses) and we will continue to try to find a way to deliver much needed new homes, without compromising on quality or affordability.

Of equal importance to us, is the management and maintenance of our existing stock and we are delighted to report that all of our existing stock is now fully compliant with the requirements of the Scottish Housing Quality Standard. We now await the draft, Climate Change Standard (due early 2012)! Further detail of our maintenance activity over the last year, is reported later in this report. However, the completion of the £1.4m lift replacement contract at Radnor Park

multis gives us some satisfaction and so, deserves a mention here.

Sadly, I have to report that David Muir passed away in December last year. David was a hard working and conscientious member of the Management Committee and had a keen interest in the regeneration of Clydebank. He was popular with staff and committee alike and will be very much missed.

Finally, I would like to thank my colleagues on the Management Committee for their hard work over the year. On behalf of both the Committee and the staff, I would especially like to thank Mrs Margaret Reid, who this year has achieved the milestone of 25 years service to the Association. The following pages of this report show details of our performance and some of the successful projects and activities in which Margaret and her fellow committee members played a major part. I hope you will read on.

John Hillhouse
Chairperson
August 2011

General News



25th Annual General Meeting and Social Evening

More than 40 (25%) of Clydebank Housing Association's shareholders attended the 25th AGM held on 24 June 2010, in the Radnor Park Hotel, Clydebank.

Shareholders heard Lynette Lees, CHA's Finance Manager, explain the annual accounts. She also reassured them that despite the current economic climate, CHA continued on a sound financial footing.

CHA's staff and committee welcomed the chance to meet with shareholders and the social event after the meeting was a perfect opportunity to have a chat over a bite to eat, have a few drinks and dance the night away. We are grateful to all our sponsors for their support in making our 25th AGM such an enjoyable one - it was definitely a night to remember.

Design Competition

In 2010 we held a design competition with local schools. The winning design was by Abbie Gallacher of Primary 5a, Kilbowie Primary School. We used the design throughout the year and gave all tenants a fridge magnet with the design and our office details on it.

Sharon Keenan, Depute Director, said, "It was a special year for the Association and we particularly wanted to involve school children in the design of our small gift to tenants."

LSVT Contracts - Scottish Homes

A transfer of 700 units from Scottish homes to Clydebank Housing Association took place in November 1999 and various contract conditions were imposed.

During the year, the Scottish Government agreed that these contracts should be set aside. Instead of a flat RPI + 1% rent increase, the Association will now set its LSVT stock rents in accordance with its rent policy and in line with its other non-LSVT stock, whereby rents are set to ensure costs are covered. Right to buy receipts will be used to support the Economic Recovery Programme rather than being repaid to the Scottish Government, enabling the Association to re-invest in its current stock as well as the ability to increase stock through greater participation in, for example, the mortgage to rent scheme. This will allow the Association to replenish stock lost through the right to buy.

The Association consulted with all affected tenants via direct correspondence, attendance at a public meeting as well as individual staff members meeting with tenants if further information was requested. The Association also communicated directly with the relevant Resident's organisation. A ballot form was issued with the correspondence for all tenants to complete, the result being as follows: -

Total tenants balloted	383
Responses	159 (42%)
Yes Votes	148 (93%)

An application to set aside the contracts was therefore submitted and official confirmation of the Scottish Government's termination agreement was received in August 2010.

Management Committee News

New elected/re-elected Committee members at 2010 AGM

AGM Re-elections

Mr John Mooney – John has been a Management Committee member since 2004 and has held the office of Secretary for two years. He was also a tenant of the Association until this year and serves on the Finance, Staffing & General Purposes and Development Sub-Committees.

Mr Thomas Winter – Tom has served on the Management Committee since 2004, holds the office of Vice Chairperson and is a tenant of the Association.

Mr Archie Hamilton – Archie has served on the Management Committee since 2001 and is a tenant of the Association.

AGM New Elections

There were no new elected members in the year.

Staff and Committee Anniversary Evening

Our staff and committee held a small celebratory evening at our offices in April 2010. The evening was to celebrate the achievements of the Association over the past 25 years and present awards to several long standing members of our voluntary Management Committee.

Those recognised were:

Committee 20 year+ award

John Hearn (founding member)
26 years service
Elizabeth Mackie (founding member)
26 years service
Margaret Reid 24 years service
John Hillhouse 21 years service
Neil Crilley 21 years service

Committee 5 year+ award

Archie Hamilton 9 years service
John Mooney 6 years service
Thomas Winter 6 years service



Margaret Reid, one of the many committee members presented with an award

Management Committee News Continued

Resignations

John Hearn and Betty Mackie

Not many people have given up over 25 years of their time voluntarily to invest in their local area. John Hearn and Elizabeth Mackie played an integral part in the success of Clydebank Housing Association and after this long stint, they decided in June 2010, to retire and take a well-earned rest.

Both John and Betty were founding members of the Association and as part of the then Community Council, undertook to regenerate the central and east part of the town, focusing on the empty tenemental properties in Alexander Street and Kilbowie Road. Their efforts on the Steering Group came to fruition in December 1984 when Central and East Clydebank Housing Association was registered with the Housing Corporation and thereafter; Clydebank District Council transferred the tenemental properties to the Association's ownership.

John and Betty have been Clydebank residents for the best part of 70 years. Betty began her working career working as an office assistant in the town clerk's office and then a school teacher for 14 years. She retired in 1984. John began his working career as Junior Lab Technician and retired as a Chief Scientific Medical Officer at the Southern General in 1998. John achieved the accolade of Employer's in Voluntary Housing committee member of the year in 2001, recognising his massive contribution to the voluntary housing movement including his services to Clydebank Housing Association.

Both John's and Betty's commitment was recognised at a presentation of long service awards at our offices last year as we celebrated the Association's 25 year milestone. John and Betty clearly showed that they care a great deal about Clydebank's past, present and future and that their hard work and commitment has certainly paid off for the benefit of hundreds of Clydebank people and their families, placing the Association at the forefront of the regeneration of the town.

Fiona Webster said, "I know that everyone here at Clydebank Housing Association shares my view that their endless passion has helped to oversee getting Clydebank Housing Association to where it is today and their knowledge and experience will be missed around the boardroom table."



John and Betty through the years

Archie Hamilton

Archie, a tenant of CHA, served on the Management Committee for nearly 10 years before resigning in February 2011. We thank Archie for his long and valuable service to the Association and the community as it relates to housing and regeneration. He will be missed and we wish him well.

Obituary - David Muir

The Management Committee and staff of Clydebank HA expressed their great sadness following the death of our Management Committee member Davie Muir, who died suddenly in January 2011. Davie joined the Management Committee in 2008 and played an active role in the business of the Association as part of the Finance, Staffing & G. P. and Development Sub-Committees and he enjoyed attendance at housing related conferences and training. He is survived by his wife Sadie and his two sons.

He is greatly missed by all at CHA.

SVQ Governance

Tom Winter is the first CHA committee member to undertake the SHARE Governance of Scottish Housing Association's qualification. The qualification was created by SHARE and the Scottish Qualifications Authority with support from the Scottish Housing Regulator. Candidates need to evidence their knowledge and show they understand their role and responsibilities and requirements as a committee member.

We wish Tom the very best of luck in his journey to achieving the qualification which will inevitably be an asset to the organisation.

Management Committee Attendance Statistics

Governing body attendance for the year has dropped to 61 % from last year's figure of 70%, mainly due to work commitments and illnesses. However, a quorum was achieved for all meetings and no cancellations were required.



Tom Winter



Staff News

Homeless International: Hours Pay Campaign 2010

On World Habitat Day, this year falling on 4th October, we asked our staff to donate an hour of their pay for this years Homeless International campaign.

Many staff contributed and £146.80 was raised providing, for example, water and sanitation training to 360 women in India (just £8 provides this for 20 women). The staff have now contributed to this scheme for 14 years. More information can be found at www.homelessinternational.org

Recycling

In addition to our regular recycling, our office staff saved 20 trees from destruction in 2010 and received a certificate of environmental accomplishment for participating in a programme where all our shredding is recycled.

During the year we said farewell to some staff members...

Iain Wright, one of the Radnor Park caretakers, left the Association in February 2011 to take up a new post overseas. He was replaced by Donnie McDonald and we wish him well in his new post. Michelle Butler, temporary Housing Assistant, also

left the Association in January 2011 to take up a permanent position at Paisley South Housing Association.

Get Ready for Work

Following on from her 6-month Get Ready for Work Programme placement at Clydebank HA, Nicolle Hillan filled an admin position within the Housing Management Section. Despite a steep learning curve and challenging workload, Nicolle has taken everything in her stride and shown great enthusiasm and aptitude. This has enabled her to perform at a consistently high level, as well as demonstrating that she definitely has what it takes to succeed in a busy office working environment.

Laidlaw Scott/Mears Five a side Charity Football Match

The Association's staff participated again in the annual Laidlaw Scott/Mears charity football tournament.

Jack Devlin and Michael McLaughlin, team captain, were, however, 'pipped at the post' for the title but look forward to trying again next year. The event raises thousands each year for the Lintel Trust.

Staff Milestones

Sharon Keenan
25 years service (August 2010)
Catherine Banks
20 years service (April 2010)
Fiona Webster
20 years service (January 2011)



Nicolle Hillan

Tenant Participation & Wider Role

Radnor Park Clear Out Days

In January 2011, the Association undertook our third set of clear out days in Radnor Park, in partnership with our tenants and West Dunbartonshire Council.

Over 13 tonnes of unwanted items and rubbish was collected. Some items were collected by St Margaret's Hospice Shop, with the Council recycling what it could from the remainder.

Radnor Park Multis Tenants and Residents Association

Unfortunately, our Registered Tenants Organisation (RTO) was unable to attract the required quota of Committee Members at its Annual General Meeting in early 2011. Therefore the members decided to take a break for a year and will hopefully reform in 2012.

In the meantime, we are committed to actively seeking out opportunities for Tenant Participation in this and our other areas.

Tenant Participation Advisory Service

During the year, we became members of the Tenant Participation Advisory Service. We will be able to share our good practice with others whilst gaining access to a wealth of tenant participation examples, advice and information.



Social Economy Centre



Clear Out Days



Radnor Park



eCars on TV

Centre81

Our fabulous regeneration centre in the heart of Whitecrook has come on leaps and bounds since it opened in 2008. Around 2,500 people access the centre monthly to attend various classes, activities, use the IT suite, attend meetings and conferences or just pop in for a cup of coffee.

Our tenants include Tulloch Trust, Youthbuild Action for Children, Community Renewal (until December 2010), CAOS (Community Arts: Open Space) and ISARO Social Integration Network. All deliver worthwhile and exciting community projects.

Youthbuild

Youthbuild assists young people who experience considerable disadvantage in accessing sustainable employment and comprehensive training in construction and related trades. Youthbuild West Dunbartonshire works to tackle the underlying issues that prevent young people from entering and sustaining employment and capitalises on opportunities created by considerable local regeneration and investment.

CAOS

CAOS (Community Arts; Open Space) is a pioneering Community Arts project based in Centre81. They launched their exciting intergenerational based £300k, 3-year Big Lottery project; 'Clyde Art' in September 2010 in Centre81 and the project itself kicked off soon after in Whitecrook. They provide a broad range of workshops in Centre81 and in local primary schools.

They also provide youth drop-in dance sessions, youth visual arts sessions, children's music and drama workshops, after-school clubs, creative classes for adults who are looking to get back into work and various family workshops. They also work collaboratively with a lot of partner projects such as the Tulloch Trust.



Tenant Participation & Wider Role Continued



Tullochan Trust Inspiring Scotland

Tullochan is now entering its second year of the Inspiring Scotland project, where they work with 80 high school referrals. The pupils are with Tulloch for 3rd and 4th year, working toward a first aid certificate, food health and hygiene award, the John Muir award and the ASDAN certificate of personal effectiveness. All of these awards are nationally recognised by employers and colleges.

Future Choices

The Future Choices project provides young people aged 11 - 16 years old with the opportunity to participate in out of school hours activities and clubs. These activities include club nights at Centre 81, football training at St. Peter's High School, lunchtime school support sessions at both local High Schools, Clydebank College vocational taster courses, weekend and school holiday activities.

Go4Ward/Urban Sense

Go4ward is a unique Primary project that works within the Whitecrook area. They run 2 weekly workshops on a Tuesday and a Thursday after school. These sessions are available to all primary 6 & 7's who attend the local primary schools. The workshops involved arts & crafts, sports, team games, drama and trips.

ISARO

Isaro Social Integration Network is a new charity based at Centre81. It is inspired by the growing need for relevant social, cultural and economic integration for the fast growing Ethnic Minority Communities in Scotland. The organisation has a vision for a safe and multi-culturally enriched Scottish community and aims to promote social and cultural integration and mutual understanding between the diverse communities within Scotland. It also aims to promote education, sustainable employment and the economy.

As well as our tenants the following groups and organisations regularly use Centre81:

Women's Aid
University of the West of Scotland
WDC Cllr Marie McNair & Cllr Gail Casey
Clydebank East Community Council
Y-Sort-It
Clydebank United Under 10's
CDC Cheerleaders
West Dunbartonshire Council
Streetlinks
Skillseekers
Singer Football Club
WDC – Health Improvement Team
Richmond Fellowship Scotland
Alternatives
Riverside Football Club
Chest, Heart & Stroke Scotland
PM Health & Fitness
Zumba with Lindy
Ancestry Family History Group
Voices Group
Alzheimer's Scotland

Community Gala Day

On Saturday 14 August 2010, Centre81 held its third Community Gala Day in conjunction with CAOS (Community Arts; Open Space). The day was a huge success with over 500 Whitecrook residents attending. There were bouncy castles, face painting and funfair rides for the younger children and sports and a climbing wall for the older kids. All the local community organisations pulled together to provide information and activities. The day was a fun, community led event, which celebrated the fantastic range of work that is currently happening in Whitecrook but it was also an opportunity for local people to discover more about future provision in their area. The local children who had attended CAOS Summer Workshops showcased all their hard work with dance performances throughout the day.

Everyone who attended enjoyed a free BBQ and refreshments provided by Clydebank Housing Association.

Project81

The October school holiday week 2010 saw the success of Project81 at the centre. Project81 was a week long programme for young people aged 11 to 18 years, jointly organised by Centre81 and CAOS (Community Arts; Open Space).

Over the course of the week, more than 60 local young people took part in various sports including mobile climbing wall activities, provided by Terminal One Youth Centre and bmx and skateboarding, provided by Unit 23 Skatepark. Some of the young people designed and painted a mural for the Community Allotments planned at Centre81. There were also DJ lessons and urban arts workshops, streetdance, breakdance and Capoeira (Brazilian Martial arts) classes.

**Project81 was funded by
BBC Children in Need**



Whitecrook Community Garden

Local woman Carolanne Stewart first approached staff at the centre in September 2010 with a grand plan of transforming the spare ground adjacent to the building into a community garden and allotment. With huge amounts of hard work, community spirit and passion, the Whitecrook Community Garden was officially opened in March 2011.

Green fingered Carolanne and her team have been busy potting, planting and watering lots of different varieties of fruit, vegetables, plants and flowers. With the help of local volunteers and clients from Alternatives, the group has already erected a polytunnel (to grow plants and shrubs from seed), laid slabs and planted fruit trees in the ground adjacent to Centre81. The compost bin is being stocked up with vegetable peelings, coffee grounds and so on from Café Kizel, which will eventually be used as fertiliser. No pesticides or insecticides are used, so the garden is totally organic.

The land and polytunnel were provided by the Association. Garden tools and a bench were provided by West Dunbartonshire Council.



Tenant Participation & Wider Role Continued



eCars – green, clean, fun

The interest in our electric car hire scheme for residents and shareholders did not fade away during the year. In May 2010, staff member, Claire Brown and regular user of the eCars, Mr McIlroy, featured on the BBC's Politics Scotland programme. We are still able to provide the cars for just £5 for a day's hire.

CHA Power Limited

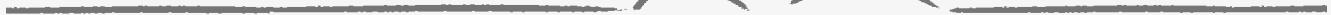
CHA Power Limited (CHAP), set up in 2005, is our wholly owned subsidiary, set up to provide energy-efficient and affordable heat and hot water to the residents of Radnor Park, Clydebank. Our Combined Heat and Power (CHP) scheme reduces energy bills and combats both greenhouse gases and fuel poverty by using a heat network supplying more than one building or customer. The gas-fired engines at the power station, located next to the flats, currently provide 336 customers from the seven multi-storey buildings with unlimited heating and hot water for a fixed price per week of £9.45 incl. VAT. This represents good value for money in days of increasing utility costs. In addition, no price increase will be applied for the year 2011/2012. The Association receives very positive feedback from tenants who have the system installed.

Due to the experience we gained in setting up CHAP Power Ltd and the CHP scheme, the first of its kind in the West of Scotland, we provide regular advice and assistance to other housing organisations, such as Cube Housing Association, in the development of their CHP schemes.

Clydebank Social Economy Centre

The Social Economy Centre (SEC) was developed by CHA to provide quality, inclusive accommodation for social economy, voluntary sector and community businesses. Community Links Scotland is the main tenant and we are endeavouring to attract more third sector organisations.

Housing Management



Consulting with Tenants on Policies

All tenants have the right to be consulted on any new or reviewed policies that directly affect them and/or the services that they receive from us. During the year we reviewed our rent setting and service charge policies. Tenants were given the opportunity to comment on the proposed annual rent increase itself, as well as any services they felt the Association could provide to assist them. Many thanks to the tenants who took the time to respond, we value your input and where possible, will include your ideas.

Our Rent and Service Charge

The annual rent increase on 28 March 2011 was 3% across our housing stock.

Our core stock is made up of the properties that the Association had before the stock transfer in 1999 from Scottish Homes plus any new build or acquisitions since then. The transferred stock is the properties that were purchased by us in the transfer from Scottish Homes.

The annual service charge for 2011/2012 for core stock properties was set at £72.89 per annum for common garden maintenance and common electricity supplies. There is no service charge for transferred stock properties as this is included in the total rent charged. Some stock also has communal area window cleaning, the cost of which was set at £18.49 per annum.

During 2010, we undertook an exercise to harmonise the way all tenants' rents will be calculated from 1 April 2011.

Monitoring Performance

We always monitor our performance against targets, not only to assess how well we are doing but also so that we can take action on any areas we need to. You will find information on various Housing Management performance areas over the next few pages.

Letting Information

This is one of our core functions and we monitor closely who our houses are let to, which areas we have the most turnover in and also how quickly we are able to re-let.

“We continue to operate within our targets but are always looking at ways to improve”.

Joe Farrell, Housing Manager

Main points make-up of our 87 Lets 2010/2011

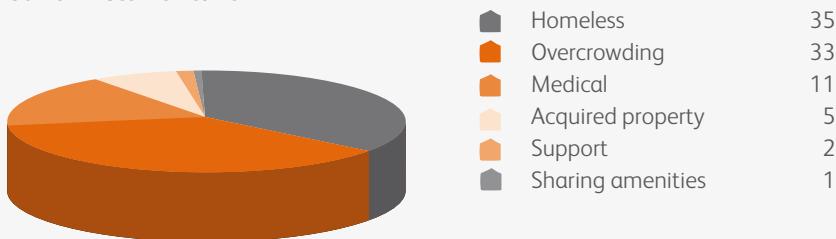


Chart 1

Chart 1 confirms that we are complying with our legal obligation under The Housing (Scotland) Act 2001 to house people with high levels of housing need.

Voids

This term refers to an empty house, usually under repair because the tenant has moved on. Whilst the house has no tenant, it costs the Association money as we do not receive any rent for the property. It is therefore important that we turn our void properties around quickly in order to minimise the rent lost, as well as ensure that those in need of housing are rehoused as quickly as possible. This quick turnaround also ensures that we can minimise any increase to our rental charge.

Ethnic Origin of our 87 Lets 2010/2011

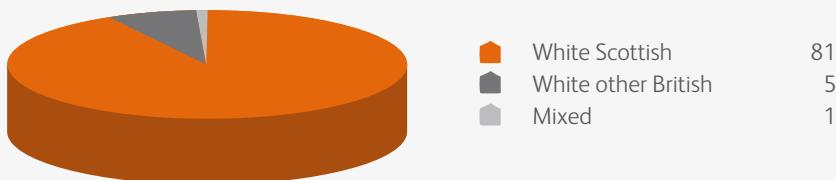


Chart 2

Based on 2009/2010 figures, the Black and Minority Ethnic (BME) population in West Dunbartonshire was 0.6% of the population. We send application forms to equal opportunities agencies, such as Positive Action in Housing, to attract BME applicants. We let 1 empty house to a BME applicant this year.

Housing Management Continued

Table 3: Our Performance v Our Targets 2010/2011

Indicator	Performance 1 April 2010 - 31 March 2011	Year End Target 1 April 2010 - 31 March 2011
Maximum rent loss on vacant properties	0.3% of annual rental income	0.9% of annual rental income
Non-technical arrears* (current tenants as % of rent receivable)	0.9%	1.1%
Number of calendar days to let a property	13.3 days	18 days
Processing of housing application forms	6.7 calendar days	15 calendar days
Investigating neighbour complaints	Cat A 100% within timescale Cat B 92% within timescale** Cat C 100% within timescale Overall 99% within timescale	Cat A (Extreme) 1 working day Cat B (Serious) 5 working days Cat C (Dispute) 15 working days

* non-technical arrears are arrears that are due to a tenant not paying their rent. They do not include any arrears due to late payment of housing benefit

** those outwith timescale were due to us waiting on further information, for example from tenants, other landlords or the police



Morrison Quadrant



Dalton Avenue



Forth Street

Breakdown of our 87 Lets 2010 -2011

Chart 4 By Area

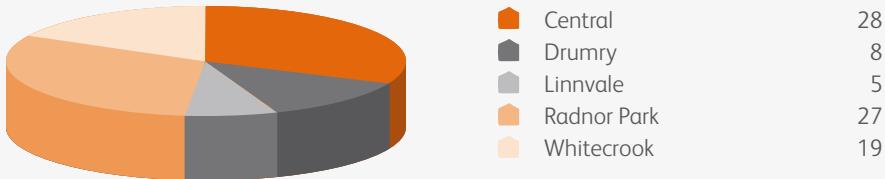


Chart 5 By New Tenant Employment Status

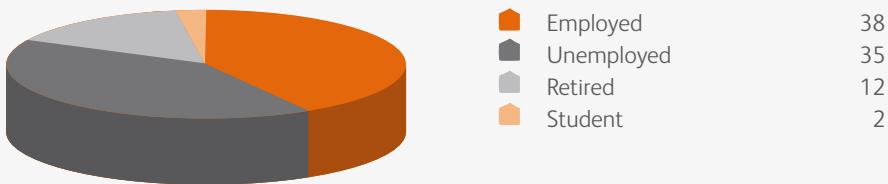
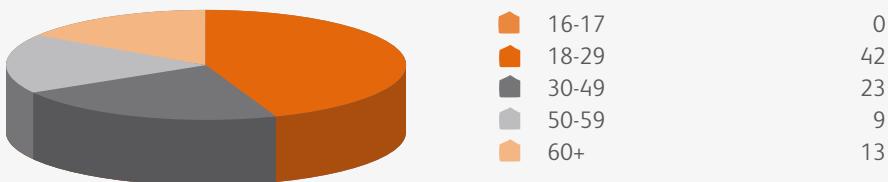


Chart 6 By New Tenant Age Range



Housing Management Continued



Disability

Of the 87 lets in 2010/2011, 15 (17%) of tenants consider themselves to have a physical or mental disability. We always try to make sure that our adapted properties are allocated to applicants who need them. Twelve adapted properties were let during the year, all to those with medical points or who consider themselves disabled.

Demand for our Properties

As always, we have far more people on our waiting list than we will be able to house. We only had 87 vacant properties during the year. We currently have 975 people on our housing waiting list, so we can only house those with the highest levels of housing need.

Rent and Housing Benefit

Last year, receivable rent was just over £3 million. Just over half of that (53%) was received through Housing Benefit as 57% of our tenants are eligible for help to pay some, if not all, of their rent.

Rent Arrears

Our arrears policy puts an emphasis on prevention. In view of this, we referred 8 tenants who needed support to money advice or health agencies. We also referred

8 tenants to the Homeless Support team. We refer all tenants who are at risk of losing their home to the Homeless Support team as we try to prevent homelessness at all costs. This approach ensured that no evictions were necessary during the year.

We only have 4.5% of tenants who have arrears of 1 month or more and 0.4% of our tenants have arrears of 3 months or over. This compares very favourably with other housing providers.

Neighbour Complaints and Antisocial Behaviour

Throughout the year we investigated 81 neighbour complaints. Most of these were not involving serious antisocial behaviour, however, we investigated all of them and took appropriate action. In 4 cases, a Notice of Proceedings was served. This Notice is the first stage in possible legal action. No legal action or Anti Social Behaviour Orders were necessary during the year.

Customer Satisfaction

We want to know whether we are doing things right, so we use tenant surveys as a way of measuring tenant satisfaction. We sent out satisfaction surveys to tenants who had made a complaint about their

neighbour. We received 27 responses. 89% (24) were either fairly satisfied or very satisfied with the information we provided in relation to any possible action we could take and 3 did not answer this question. Again, the results of the surveys received are encouraging.

New Tenants

85 customer satisfaction forms were sent to new tenants during the year 2010/2011. Of these, we received 14 responses. All were very satisfied or fairly satisfied with the letting process. We will take comments on board when developing new or updating existing procedures.

Medical Need

11 of our new tenants were housed due to medical needs and we contacted them to find out if their new housing had helped them. Two responded, both of whom considered themselves disabled. Both stated that their new homes had helped them in some way to cope with their medical condition, for example, fewer stairs to climb or a 'walk in' shower instead of a bath.

"Absolutely marvellous! It's made a big difference, really great. The walk-in shower is wonderful. It's been a great help to me", Mrs McIntyre, Linnvale

Property Maintenance

From 1 April 2010-31 March 2011, a total of 4,178 repairs were carried out and the following table shows performance against targets.

Priority	Timescale	Number of repairs	Within target	% age (to nearest % within target)
Date specific	By appointment	1174	1161	99
Emergency	4 hours	206	205	100
Routine	10 days	961	954	99
Urgent	3 days	1419	1410	99
Void works - major repairs	15 days	32	32	100
Void works - rechargeable	10-15 days	88	88	100
Void works - routine	10 days	298	298	100
Grand total		4178	4148	99

Property Maintenance Continued

Cyclical Repairs

This is work carried out on a regular basis to ensure that our properties are maintained to a high standard and comply with legislation. This year we carried out the following:

- Electrical safety testing
- Gutter cleaning and roof condition surveys
- Common water tank maintenance
- Open space maintenance
- Lift maintenance
- Laundry equipment maintenance
- Servicing and gas safety inspections
- Dry riser testing
- Fire systems testing
- Generator maintenance at the Combined Heat and Power (CHP) station

Gas Management

We have a legal duty to carry out gas safety inspections each year in properties with gas appliances and the following table shows performance against target.

Month	Number of gas services due	Gas services completed within timescale	Up to 5 days late	5-10 days late
Apr 10	73	72	1	
May 10	27	26	1	
Jun 10	37	36	1	
Jul 10	114	111		3
Aug 10	40	36	2	2
Sep 10	79	71	1	7
Oct 10	66	65	1	
Nov 10	6	5	1	
Dec 10	7	7		
Jan 11	15	15		
Feb 11	8	5	3	
Mar 11	11	11		

Unfortunately, despite rigorous procedures, a minority of tenants failed to give access resulting in a small number of services being outwith target.

Periodic Electrical Inspections

Every five years we carry out inspections of the fixed electrical installations in our properties and this year over 700 inspections were carried out.

Major Repairs

During the year we completed the following major repair projects:

- Renewal of lifts at Leven View and Erskine View. This completed the programme to renew all 14 passenger lifts at Radnor Park multi-storey flats at a total cost of £1.4m
- Renewal of over 600 hard wired smoke alarms, costing £50,000
- Installed updated electric heating systems in 19 properties at Dumbarton Road, costing £55,000
- Installation of Combined Heat and Power (CHP) systems in 4 multi-storey flats at Radnor Park (the current weekly cost for the supply of heat and hot water is £9.45 including 5% VAT)

Health & Safety

We continued with our robust health and safety procedures, carrying out safety inspections and reviewing risk assessments as required.

Medical Adaptations

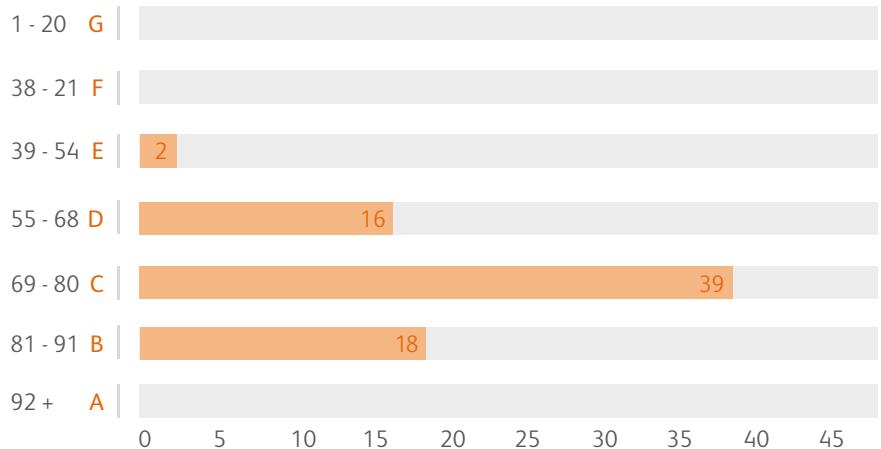
During the year we carried out 24 adaptations and secured grant funding totalling £40,000. These adaptations allow tenants with changing physical needs to continue living in their home.

Proposals by the Scottish Housing Regulator to change the funding arrangements are of concern to the Association and as a result, we will be looking to review our policy and procedure to reflect any changes.

Energy Performance Certificates

These certificates give an energy efficiency score which focuses on the level of carbon emissions from the property and is rated between A and G with A being the most efficient.

During the year EPCs were completed for 75 properties. A breakdown of the ratings achieved is as follows:





Equal Opportunities in Employment

Vacancies advertised in 2010-2011	Temporary Clerical Assistant	Caretaker
TOTAL APPLICATIONS	66	51
MONITORING FORMS RETURNED	66	40
Male	26	0
Female	40	40
White British	61	0
Black British	0	0
Other	5	0
Disability	2	4
No Disability	64	36
SHORTLIST		
Male	0	6
Female	5	0
White British	5	6
Black British	0	0
Other	0	0
Disabled	0	0
APPOINTMENTS		
Male	0	1
Female	1	0
White British	1	1
Black British	0	0
Other	0	0
Disabled	0	0

“We will make sure that there is equality of opportunity across the full range of our activities, including both employment and service provision.

As defined in the Equality Act 2010, we will not discriminate on the grounds of age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex or sexual orientation.”

Fiona Webster, Director

Financial Overview

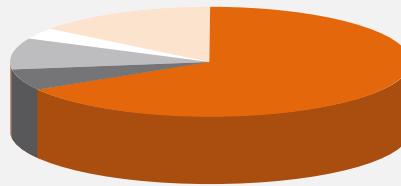
We reported a surplus of £1,038,615 in the year to 31 March 2011, compared to a deficit of £290,330 last year. This surplus was partly due to an exceptional income item of £562,107 which was received due to the setting aside of the LSVT contracts (further details on page 4).

Capital expenditure on the 1,130 houses under management at 31 March 2011 totalled c. £27.2 million, after depreciation. Housing Association Grant (HAG) of c. £21.7 million and loans of c. £5.2 million from the Clydesdale Bank Plc and Dexia Public Finance Bank, have funded the expenditure.

We processed Right to Buy sales in the year and purchased 2 properties through the Scottish Government's Mortgage to Rent Scheme. We also bought back 4 shared ownership properties where the sharing owners were facing serious financial difficulties and who thereafter, were able to remain in the properties under standard Scottish Secure Tenancy Agreements.

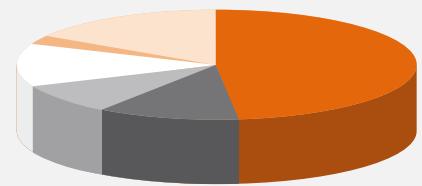
Revenue and expenditure associated with our housing stock for the financial year just ended is as follows: -

Income - £4,029k



	Rents & Service Charges	78%
	Bank Interest Received	2%
	Other Income	5%
	House Sales	1%
	Excess RTBs Retained (exceptional item)	14%

Expenditure - £2,991k



	Management Expenses	49%
	Routine Maintenance	15%
	Interest & Loans	6%
	Cyclical Maintenance	6%
	Services	1%
	Major Repairs	23%

Our financial results for 2010/2011 are detailed in the separately bound annual accounts, which are available on our website or by requesting a hard copy at our office. Our accounts are audited and it is our Auditor's opinion that they are properly prepared and give a true and fair view of the Association's affairs. Detailed below is a brief summary of the Balance Sheet as at 31 March 2011.

ASSETS:	£	£	Non-accountant's Guide
	'0000	'000	
Gross cost less depreciation	27,196		The cost of all our houses
Less: HAG	<u>(21,686)</u>		Grants received from the Scottish Government towards the costs
	5,510		
Less: Long Term Loans	<u>(5,065)</u>		Loans received towards the costs
NET BOOK VALUE		445	
Other Fixed Assets		958	Office premises/computers/furniture/ investments, etc.
Current Assets			
Debtors	531		Money owed to us
Bank/Cash	<u>4,979</u>		Money in the bank
	5,510		
Less: Current Liabilities	<u>(536)</u>		Money we owe to others
		<u>4,975</u>	
TOTAL ASSETS		<u>6,378</u>	
Funded by:			
Accumulated Surpluses		500	Money built up from surpluses over the years
Designated Reserves		<u>5,878</u>	Money set aside to pay for future major repairs
TOTAL RESERVES		<u>6,378</u>	

Financial Overview Continued



The Association remains in a strong financial position with over £4.9m deposited as cash funds to fund our substantial major repair investment programme which includes bathroom, kitchen and heating renewals.

Several key indicators as indicated by the Scottish Housing Regulator measure the Association's Financial Performance against the various benchmarks. Detailed below is the Association's financial performance for the period to 31 March 2011 together with comparisons with the previous year.

	2010/11 Actual	2009/10 Actual	Peer Group 2009/10
Current Ratio	10.3	4.3	1.5

This shows whether we can generate enough income to meet short term costs – the ratio should be at least 1.

Interest Cover	380%	9%	203%
-----------------------	-------------	-----------	-------------

This shows the extent by which the interest paid on loans is covered by operating cash flows. This will be low when planned deficits are incurred i.e. when there is high spending in Major Repairs and when interest receivable is low.

	2010/11	2009/10	Peer Group Average 2009/10
Administration cost per unit	£865	£836	£861



Bon Accord Square

Staff & Committee

AS AT 31 MARCH 2011

Management Committee

John Hillhouse
Chairperson

Thomas P. Winter
Vice Chairperson

John Mooney
Secretary

Mrs. Margaret Reid
Mr. Neil Crilley
Mrs. Sadie Ferrier
Mr. Paul Shiach
Mrs. Margaret Shiach
Mr. Tom McCormack
Cllr. Patrick McGlinchey
(co-opted)
Cllr. Jim McElhill
(co-opted)

Staff

Senior Staff

Fiona Webster	<i>Director</i>
Sharon Keenan	<i>Depute Director</i>
Alison Macfarlane	<i>Maintenance Manager</i>
Joe Farrell	<i>Housing Manager</i>
Lynette Lees	<i>Finance Manager</i>

Maintenance Section

George Stevenson	<i>Maintenance Officer</i>
Claire Brown	<i>Maintenance Assistant</i>
Ester Golding-Webb	<i>Maintenance Assistant (PT)</i>
Sam Jones	<i>Admin Assistant</i>
Chato Mashimango	<i>Clerical Assistant</i>
Jim Inglis	<i>Caretaking Supervisor</i>
Mitch Tyrrell	<i>Caretaker</i>
Donnie McDonald	<i>Caretaker</i>

Housing Management Section

Catherine Banks	<i>Housing Officer (PT)</i>
Stacy Shaw	<i>Housing Officer (PT)</i>
Nicola Nolan	<i>Housing Assistant</i>
Diane Calderwood	<i>Housing Assistant</i>
Joan Craig	<i>Senior Admin Assistant</i>

Finance & Administration Section

Fiona White	<i>Finance Officer</i>
Janet Dunphy	<i>Senior Admin Assistant</i>
Michael McLaughlin	<i>Senior Admin Assistant</i>
Jack Devlin	<i>Admin Assistant</i>
Heather MacLeod	<i>SEC Administrator (PT)</i>

Communications

Sinéad Boyle	<i>Communications Officer</i>
--------------	-------------------------------

Centre81 Staff

Alison Mailey	<i>Centre Administrator</i>
Andrew Babb	<i>Caretaker</i>
James McKay	<i>Caretaker</i>
Jean Edmonds	<i>Clerical Assistant (PT)</i>

Office Cleaners

Ann Doris
Margaret Allan

External Auditors

Baker Tilly

Breckenridge House
274 Sauchiehall Street
GLASGOW
G2 3EH

Internal Auditors

Alexander Sloan & Co.

144 West George Street
GLASGOW
G2 2HG

Solicitors

Boyle Shaughnessy

Standard Buildings
94 Hope Street
GLASGOW
G2 6QB

Brechin Tindal Oatts

48 St. Vincent Street
GLASGOW
G2 5HS

T. C. Young & Partners

30 George Square
94 Hope Street
GLASGOW
G2 1LH

Please recycle this annual report.

If you need this annual report in any other format please contact us.

Fancy a CHITCHAT?

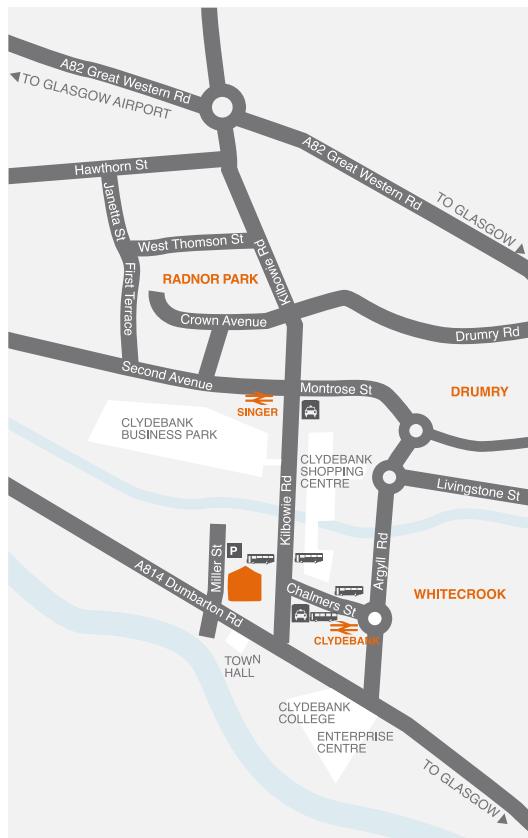
For more regular updates of what we are up to, you may wish to receive our quarterly newsletter ChitChat. If so, please contact the office to be added to our mailing list. Alternatively you can catch up on all our news on our website at www.clydebank-ha.org.uk.

Our usual Opening Hours:

Monday to Thursday 9.00am to 5.00pm
Friday 9.00am to 4.00pm

We close everyday for lunch between 1.00pm and 2.00pm

We also close on the first Wednesday morning of each month for staff training.



🏠 Clydebank Housing Association Ltd

77-83 Kilbowie Road

Clydebank

G81 1BL

Tel 0141 941 1044

info@clydebank-ha.org.uk

Fax 0141 941 3448

www.clydebank-ha.org.uk

Scottish Charity No. SC 033962

Registered in Scotland at the above address