



celebrating thirty years



clydebank housing association

annual report 2015

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as at 31 March 2015



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- Providing houses in Clydebank, West Dunbartonshire, for 30 years
- Manage and maintain 1,073 homes for rent, mainly in central and east Clydebank
- Provision of 52 shared ownership properties and factor to over 600 owner occupiers
- We let 98 properties in the year, sold 3 under the Right to Buy scheme, bought back 3 shared ownership properties and purchased 1 property at auction
- We have 695 housing applicants on our waiting list
- We own and manage Centre81, in Whitecreek, which delivers a variety of employability projects including IT courses and fitness classes and is home to Whitecreek Community Gardens and our community chickens
- We have a wholly owned subsidiary, CHA Power Ltd, providing heat and hot water to over 350 residents of Radnor Park and to Radnor Park Church
- Rental income of c. £3.6 million received in year to 31 March 2015
- 31 staff employed (full time equivalent is 28) including caretakers, cleaners, Centre81 and 2 temporary staff. We had 4.9% of days lost through staff absence in the year
- Run by a Management Committee made up of local volunteers. There were 14 Management Committee members whose attendance at meetings for the year was 73%
- Low engagement from the Scottish Housing Regulator (March 2015)
- 1 Registered Tenants Organisation, Radnor Park Multis Tenants and Resident Association
- 96% of tenants are satisfied with the quality of services we provide

Welcome

from the Chairman

As expected, it has been another challenging year for the Association.

Welfare Reform and its impact on our tenants remained to the forefront of our minds and we have ensured affected tenants have applied for the Discretionary Housing Benefit Payments they are entitled to. This not only meant that tenants avoided the risk of unnecessary rent arrears but also protected the Association's finances and ability to continue to provide good quality services. Universal Credit arrived in West Dunbartonshire in March this year which also means that management of rental income is more critical than ever.

I reported last year about how prudent financial management would continue to be at the heart of everything we do and that we intended to seek to identify operational efficiencies where possible as a result of the introduction of the new Energy Efficiency Standard for Social Housing, increased pension costs and of course welfare reform to name a few.

The Management Committee, after much deliberation and advice, took the decision to merge the posts of Director and Depute to create the new post of Chief Executive from January 2015. I am happy to report that Sharon Keenan was successful in her application for the post. We thank Fiona Webster for her huge contribution to Clydebank Housing Association over the past 24 years and wish her well in her retirement.

In line with Regulatory Guidance, we also commissioned an independent consultant to carry out a full options appraisal in 2014 to determine whether tenants' interests would be best served by the current organisational model or whether longer term benefits could be secured by a major constitutional change. After lengthy review, consultation and discussion, the Management Committee agreed with the conclusion of the report that the Association should remain as an independent Registered Social Landlord.

The Scottish Housing Regulator Regulatory Standards of Governance and Financial Management continue to be of utmost importance to the Association as we ensure that the Management Committee has the skills and expertise to govern. Following a skills review, we were successful in recruiting 4 new Management Committee members during the year (Catherine McGarrity, Laura-Anne Murray, Nikki Robertson and Fergus Russell). We are very fortunate that they possess a mix of finance, development, regeneration and legal expertise, which complement and strengthen the skills and local knowledge that we already have. Fergus subsequently resigned due to health reasons and we thank him for his valuable contribution.

30 years in our community is a significant milestone for any organisation or business and one which we reach with much pride. We have achieved a great deal through the commitment of our voluntary management committee and our staff past and present – all who have worked or continue to work tirelessly for our community, our tenants, other customers and shareholders.

Going forward, continuing to achieve high standards of service delivery, achieving high tenant satisfaction and continuing to involve our customers in shaping our services and in our decision-making processes will be our priority.

Finally, I would like to thank my fellow Management Committee members and Association staff for their commitment, support and hard work over the past year.

The following pages of this report contain a snapshot of some of our activities in 2014/15 as well as details of our performance across the organisation and will demonstrate our continuing commitment to delivering good services and value for money. So, please read on.



Tom Winter, Chairperson



Our Wider Role

Centre81

We own and manage Centre81, a fantastic regeneration centre in the heart of our community which opened in 2008.

The Centre has its own gym, Gym81, outdoor sports area and runs its own classes and classes in partnership with others, mostly free, including health and fitness, IT, confidence building, employability and ESOL courses.

It provides office space to a range of organisations, rooms for hire, youth and school holiday activities, weekly bingo and lunch club, community arts and much more.

It has a community garden, community chickens and a community café.



CHA Power Ltd

In 2005, following consultation with tenants, we set up CHA Power Ltd, a wholly owned subsidiary, to provide energy efficient and affordable heat and hot water through a Combined Heat and Power system (CHP).

It now provides unlimited heat and hot water to over 350 two bedroom multi storey properties, for just £46.53 (incl. 5 % VAT) a month (at 31 March 2015) and also supplies the local church.

CHP produces electricity and as a by-product, heat is produced. Excess electricity is sold to the National Grid. CHP reduces energy bills, combats greenhouse gases and provides a significant carbon reduction.



Clydebank Social Economy Centre

We own and manage Clydebank Social Economy Centre (SEC) which opened in 2005. The SEC provides quality, inclusive accommodation for social economy, voluntary sector and community businesses.

The SEC, situated in the centre of Clydebank, is a refurbished 5,000ft² building which currently offers accessible office, boardroom and meeting facilities at excellent rental rates throughout the year.

We are delighted that, at present, the majority of the office space is rented to Community Links Scotland and the Citizens Advice Bureau. The SEC also hosts a disaster recovery suite for local housing associations.



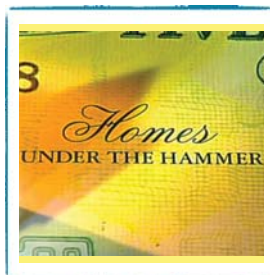
Our Highlights

April - June

“I am delighted with the speed our plumbing and electrical repairs were carried out.” *Tenant, Radnor Park*

Homes under the Hammer

Our first purchase at auction which was filmed by “Homes Under the Hammer” was aired on BBC One. The one-bedroom flat was purchased under our Open Market Purchase Policy to address increased demand for one-bedroom properties as well as replace properties lost through Right to Buy legislation.



Annual consultation prize draw

Anyone who replies to any of our surveys, questionnaires or attends our focus groups (which don't have their own prize draw) is automatically entered in to our Annual General Meeting prize draw to win £50 of Asda vouchers. Linda Gallagher's name was picked at random and she was absolutely delighted to be the winner of the vouchers.



Residents Group Annual General Meeting

Our Maintenance Manager, Alison Macfarlane, attended the Annual General Meeting of our registered tenants organisation, Radnor Park Multis Tenants and Residents Association (RPMTRA), to provide information on the proposed major repairs at Radnor Park. The Chairman thanked CHA for our co-operation in all aspects of their work throughout the year.



Annual General Meeting and Social Event

Our 29th AGM and event, on 26 June 2014 in Centre81 was another great success. 42 (23%) of our shareholders attended and heard what we had done throughout the year as well as highlighting the key risks facing the Association. After the business of the meeting, shareholders and their friends enjoyed our annual social event with free raffle, buffet dinner, music, drinks and return transport.



Low rent increase approved

Following 6 months of consultation with all tenants, a rent increase of 3.7% was approved by our Management Committee. 82 responses were received and we would again like to thank everyone who took the time to send in their comments. 3.7% was the minimum increase required to continue to maintain everyone's homes and was broadly comparable with the majority of other housing associations in the district.



Our Highlights

July - September

CHA's 'Local hero' carries Baton

Charlie Kane, one of our caretakers at Radnor Park, carried the Queen's Baton during its journey through Clydebank on 18 July, as part of the Commonwealth Games celebrations. Charlie is a former Commonwealth Games gold medal winner having won his boxing gold at the New Zealand Games in 1990. Charlie said "It was a great honour to carry the Baton and also to meet many of the athletes. I was particularly pleased to speak with Charlie Flynn who went on to win a boxing gold".



First focus group held

Tenants helped us decide the content and presentation of our first Annual Report to tenants on our performance against the Scottish Social Housing Charter. The Focus Group discussed what matters to them as tenants and what performance information they would like to see in the report. They also decided which landlords they would like to be compared to and how the information should be presented so that it was easy to understand.



7th Community Day Success

Despite the weather our 7th Whitecrook Gala Day at Centre81, our regeneration centre, was a great success! Over 400 locals attended our annual event and when the rain just got a little too heavy, well we all moved inside the centre and had lots of singing and dancing in the main hall. There was a barbeque, bouncy castles, face painting, funfair rides, a table top sale, DJ and Zumba.



Gym81 gets 100th Member

Gym81, open since March 2014 attracts it's 100th member. Laura Buckley was the lucky 100th member of Gym81. Delighted Laura won one month's free membership to the gym. Laura said 'It's a great wee gym, not overcrowded and the opening times suit my working week'.



Our Highlights

October - December

“I thank the staff for their patience, kindness, advice and assistance.” *Housing Applicant*

8th Tenant Conference

We held our 8th Tenant Conference on Friday 14 November. The focus this year was on our current housing and maintenance services. We were delighted with the constructive feedback from the participants who attended the 4-hour event, held in our Centre81 in Whitecreek. Afterwards, the participants were treated to some lunch, a raffle and a game of prize Bingo and had the opportunity to browse many information stands.



First charter report issued to tenants

This report of our performance against the Scottish Social Housing Charter was produced with full involvement from some of our tenants. We were pleased that our key results were better than the Scottish average in all but one of 17 categories. 40 tenants took the time to provide us with feedback, 98% of whom found the information useful and presented clearly.



Community clear-out day

The 6th community clear-out day at Radnor Park took place on 23 October. It is always a great opportunity for tenants to get rid of any unwanted items and this year 18.5 tonnes were disposed of and 45% of this was recycled by West Dunbartonshire Council's Waste Services Department. Radnor Park Multis Tenants and Residents Association paid all the costs for the clear-out day and also provided delicious food for the staff and contractors who helped out on the day.



Pretty in Pink

In aid of Breast Cancer Now, many of our staff (some pictured) wore something pink to work. We raised £77 (not including giftaid), to help in the fight again breast cancer.



Our Highlights

4th Action for Children challenge

This year the youngsters were involved in some landscaping works at Bon Accord Square, Ian Smith Court and Glasgow Road/Hume Streets. They removed old shrubs/plants and prepared the ground for some new planting in the spring. The programme helped 12 unemployed young people (16-24 year olds) from West Dunbartonshire to gain work experience. Thanks to all the young people who took part. Our tenants were delighted.



Maintenance focus group

As part of our consultation on major repairs in Glasgow Road, we held another successful focus group. We were really pleased at the willingness and enthusiasm of tenants to be involved. We took on board their ideas for improvement regarding their heating, kitchen and bathroom renewals.



18 years of support to Homeless International

During World Habitat Week, in October each year, we ask our staff if they wish to donate an hour of their pay for this campaign. Many staff contributed and raised £208.87, added together to the match funding from the Association, a whopping £417.74 was raised. The money helps to support the poorest families in Asia and Africa develop their own solutions to poverty, particularly to housing.



St Andrew's day lunch

Many of our staff accepted the kind invitation of Radnor Park Multis Tenants and Residents Association to their community event to mark St Andrew's day in November. Tenants, staff and invited guests thoroughly enjoyed a 3 course Scottish lunch and Scottish themed entertainment.



October - December

“Anytime I come into the office the staff are so nice and helpful. I can’t praise them enough.” *Tenant, Whitecrock.*

Arrears policy focus group

Between August and December 2014 we reviewed our Arrears Policy with the help of a focus group. The group, through discussion over two meetings, were able to input directly into the new policy as well as influence the policy making process. We thank all residents involved for taking the time to assist us in the review of this important policy.



Owner occupier survey

We carried out our 3-yearly Owner Occupier Satisfaction Survey in December and it was our pleasure to present the lucky prize draw winner, Mrs Dixon of Linnvale (left), with £100 of Asda vouchers. Thanks again to everyone who responded as the information received helps us to improve our service to owners.



Centre81 Christmas Fayre

Santa paid a visit to Centre81’s Annual Community Christmas Fayre on Saturday 13th December 2014. There were stalls selling Christmas decorations, gifts, jewellery, card and much more. Our staff served homemade soup, hot chocolate and doughnuts and a luxury hamper was raffled off. Over £400 was raised for the Community Pot.



Director Departs

We say a fond farewell to Fiona Webster, the Association’s Director, who left the organisation in December 2014 after 24 years’ service. Tom Winter, Chairperson, said, “We thank Fiona for her huge contribution to Clydebank Housing Association over the past 24 years and wish her well in her retirement”.



Our Highlights

New Chief Executive

Sharon Keenan, introduced herself as the Association's new Chief Executive. Sharon took over from Fiona Webster who left the organisation in December 2014 after 24 years' service. Sharon, who has 30 years' of service with the Association, said, "My priority will be you, the Association's tenants and customers. My aim is to encourage more tenant and customer involvement in shaping our services, making sure we deliver services you want and not what we think you want".



New Management Committee members

We were delighted to report that following a recruitment campaign, the Association attracted 3 new Management Committee members, Laura-Anne Murray, Nikki Robertson and Catherine McGarrity (clockwise from top left). The new members bring with them a wealth of experience in the financial, legal, wider role and regeneration fields and complement the Committee's existing skills, expertise and local knowledge.



Celebrating 30 years 1985-2015

On 17 January we celebrated the 30th anniversary of the day the Steering Group registered as Central and East Clydebank Housing Association with the Housing Corporation. The Steering Group consisted of 18 local residents one of whom, Paul Shiach (below), serves on our voluntary Management Committee today.



Success for tenant advice service

Our free and impartial welfare rights service, in partnership with the Clydebank Independent Resource Centre (CIRC), regenerated over £188,000 for our residents in the 9 months, July 2014-March 2015. Our residents attended sessions at our office and our regeneration centre, Centre81, for advice on debt, income maximisation, benefits and more.



January - March

“I love my new house and think the staff at CHA have been wonderful and caring.” *Tenant, Central Clydebank*

Funding success for Centre81

We were delighted to secure over £120,000 of Scottish Government People & Communities funding to enable us to continue delivering IT Classes, confidence building courses, employment advice sessions and keep fit classes, as well as working in partnership with ISARO Social Integration Network and Strathclyde Autistic Society on some fantastic new projects. Thanks to Community Links Scotland for their valuable assistance.



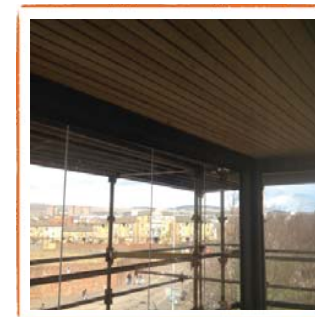
ISARO Celebrate International Women's Day

On Saturday 7 March, ISARO Social Integration Network & Clydebank Ethnic Ladies Group celebrated International Women's Day at Centre81, attended by over 250 local people. Sharon Keenan, Chief Executive, was a speaker at the event. The ladies enjoyed free Indian head massage, reiki treatments, henna painting, threading and nail painting. The children had fun decorating cupcakes and designing and painting their own ceramic plates. The day finished with a fabulous free lunch of African, Indian and Italian food.



Work starts on new roof

After a lengthy and unavoidable delay, work started on the reinstatement of the roof at Cart Street. We thank our Cart Street tenants for being so patient and understanding during this time.



Our Performance

1 April 2014 - 31 March 2015

We carry out repairs under various categories and provide statistical information via the Annual Return on the Charter (ARC) to the Scottish Housing Regulator on some of these. The categories and our performance against targets are as follows:

REACTIVE REPAIRS - Repairs which tenants report to us

	2014/2015	2013/2014
Number of reactive repairs (excluding emergency repairs)	3,650	3,332
Average length of time to complete	3.73 days	4.01 days
Number of reactive repairs completed right first time	3,631	3,307
Percentage of reactive repairs completed right first time	99.48 %	99.25 %
Number of repairs appointments made	1,561	1,756
Number of repairs appointments kept	1,561	1,743
Percentage of appointments kept	100 %	99.26 %

EMERGENCY REPAIRS - Repairs reported when the office is closed

	2014/2015	2013/2014
Number of emergency repairs	249	290
Average length of time to complete	1.93 hours	1.85 hours
Number of emergency repairs completed within target (4 hours)	249	284
Percentage of emergency repairs completed within target	100 %	97.93 %

VOID REPAIRS - Repairs to empty properties before they are re-let

	2014/2015	2013/2014
Number of void repairs	504	422
Number of void repairs completed within target	503	421
Percentage of void repairs completed within target	99.8 %	99.76 %

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.

	2014/2015	2013/2014
Number of gas services due	505	505
Completed within timescale	500	500
Percentage of gas services completed within target	99 %	99 %

Five services were outwith target early in the year. Procedures have been reviewed and text messaging service introduced. Since this review all services are now within timescale.

in Maintenance

CYCLICAL REPAIRS - Repairs programmed at regular intervals

	2014/2015	2013/2014
Number of cyclical repairs	417	406
Number of cyclical repairs completed within target	416	406
Percentage of cyclical repairs completed within target	99.8%	100%

MAINTENANCE SPEND

Repair Type	Description	Spend
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£416,900
Major repairs	This included bathrooms, central heating systems and roof refurbishments.	£191,410
Cyclical repairs	This included painter work to common closes, gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£240,856
TOTAL		£849,166

STAFF TRAINING

Members of the maintenance section attended the following courses/ training events during the year:

- Factoring conference
- Gas & electrical safety
- Use of a defibrillator
- Equality & diversity
- Diagnosing repairs
- Stress Awareness
- IOSH Managing Safely
- Energy Efficiency Standard for Social Housing (EESH)

We are committed to the principles of Investors in People and therefore continually invest in staff training.

MAJOR REPAIRS

A small major repairs programme to renew central heating systems and bathrooms took place during the year. We also spent time on the lengthy procurement process which is required for major works that are due to take place in the financial year 2015/16.

MEDICAL ADAPTATIONS

During the year we carried out 25 adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured £23,878 in grant funding from the Scottish Government.

POLICY REVIEWS

The Asbestos and Smoke Free policies were reviewed during the year.

Our Maintenance Team



Our Performance

1 April 2014 - 31 March 2015

The table below shows our performance in various Housing Management functions, as reported to the Scottish Housing Regulator through the Annual Return on the Charter (ARC), compared to our targets for the year and our previous years' performance. As can be seen, we achieved all of our agreed targets. We always try to find ways to continually improve and ensure that the services we offer provide maximum benefit, as well as value for money to our tenants and customers alike.

Indicator	Performance at 31 March 2015	Target to 31 March 2015	Within Target	Performance at 31 March 2014
Maximum rent loss on vacant properties	0.37 % of annual rental income	0.9 % of annual rental income	Yes	0.4 % of annual rental income
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	0.97 %	1.1 %	Yes	0.88 %
Number of calendar days to let a property	13.6 calendar days	15 calendar days	Yes	15 calendar days
Processing of housing application forms	6.9 calendar days	15 calendar days	Yes	6.3 calendar days
Investigating neighbour complaints:				
Category A (Extreme)	0 received	1 working day	Yes	0 received
Category B (Serious)	100 % within timescale (10)	5 working days	Yes	100 % within timescale (12)
Category C (Dispute)	100 % within timescale (37)	15 working days	Yes	100 % within timescale (15)

* 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

ADDITIONAL STATISTICS

- We received c. £3.6m in rent this year
- We have 695 housing applicants on our waiting list
- We served 9 Notice of Proceedings in the year for anti-social behaviour (ASB)
- We evicted 0 tenants for anti-social behaviour
- We have 4.6 % of tenants with arrears of 1 month or more
- We have 0.8 % of tenants with arrears of 3 months or more
- We referred 63 tenants for money advice/to health agencies
- We referred 32 tenants to the Homeless Support team in the year

in Housing Management

BREAKDOWN OF OUR 98 LETS 2014/2015

By points		By area		By new tenant employment status		By new tenant age		By Ethnic Origin	
Homeless	46	Central	42	Employed	54	16-17	0	White Scottish	91
Existing housing list	41	Radnor Park	33	Unemployed	28	18-29	40	White other British	4
Transfer	10	Whitecrock	11	Retired	7	30-49	29	Polish	1
Other	1	Linnvale	9	Long term sick	4	50-59	17	African	1
		Drumry	3	Student	5	60+	12	Other Asian	1
	98		98		98		98		98

These figures show that we are complying with our legal obligation under the Housing (Scotland) Act 2001 to house people with high levels of housing need.

STAFF TRAINING

Members of the maintenance section attended the following courses/training events during the year:

- Health & Safety Risk Assessments
- Stress Awareness
- Rents & Affordability
- Equality & Diversity
- De-escalating Aggression
- Minute Taking
- Telephone Customer Service

We are committed to the principles of Investors in People and therefore continually invest in staff training.

Our Housing Management Team



Our Performance




1 April 2014 - 31 March 2015

KEY FINANCIAL RESULTS

- £3.6m received in rental income with a 3.7% rent increase applied. £234k of income was received for our other activities (wider role, factoring etc.).
- £62k was received in bank interest. Average rate of interest receivable was 1.0% (2014: 1.3%).
- £2.6m was spent providing housing services and maintaining the housing stock. £352k was spent on our other activities (wider role, factoring etc.).
- 24p of every £1.00 of your rent received was spent on direct maintenance costs.
- Over £191k was spent on Major Repairs in the year, including the renewal of central heating systems, perimeter lighting and structural roof repairs.
- £110k was payable for loan interest. Average rate of interest payable was 2.36% (2014: 2.34%).
- In the year, the Association processed 3 Right to Buy sales, 3 Shared Ownership buy-backs and 1 property bought through auction.
- 28p of every £1.00 rent received was transferred back into CHA reserves to fund future major repairs.
- The Association remains in a strong financial position with significant cash deposits available to fund its major repair investment programme over the next year and beyond.

FINANCIAL PERFORMANCE

The Scottish Housing Regulator (SHR) measures the Association's financial performance against various benchmarks and comparisons are made with other similar housing providers. Detailed below is the Association's performance for the period to 31 March 2015 together with comparisons with the previous year.

FINANCIAL PERFORMANCE	2014/2015 ACTUAL	2013/2014 ACTUAL	PEER GROUP AVERAGE 2013/2014	
Quick/liquid ratio	7.0	7.9	2.4	
(This shows whether the Association can generate enough income to meet short term costs – ratio should be at least 1).				
Interest cover	1138%	901%	246%	
(This shows the extent by which the interest paid on loans is covered by operating cash flows. This will be higher when planned surpluses are incurred. A significant proportion of Major Repairs are now not going through the Income and Expenditure account, due to Component Accounting, which has also increased this result).				
Management and maintenance admin cost per unit	£1,191	£1,034	£1,058	
(This shows the administration costs expended to manage each unit of available accommodation).				

BALANCE SHEET SUMMARY

The Association's financial results for 2014/2015 are detailed in the separately bound annual accounts, which are available on request at the Association's offices. 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 2015.

ASSETS	£'000	£'000	Non-Accountants' Guide
Housing properties			
Gross cost less depreciation	30,672		The cost of all our houses
Less: HAG (Housing Association Grant)	<u>(21,326)</u>		Grants received towards the cost
	9,346		
Less: Long term loans	(3,523)		Loans received towards the costs
NET BOOK VALUE		5,823	
Other fixed assets		1,033	Office premises/computers/furniture/investments etc.
<u>Current assets</u>			
Debtors	297		Money owed to us
Bank/cash	<u>7,144</u>		Money in the bank
	7,441		
Less: current liabilities	(1,067)		Money we owe to others
		<u>6,374</u>	
TOTAL ASSETS		<u>13,230</u>	
Funded by:			
Accumulated surpluses		500	Money built up from surpluses over the years
Designated reserves		<u>12,730</u>	Money set aside to pay for future major repairs
TOTAL RESERVES		<u>13,230</u>	

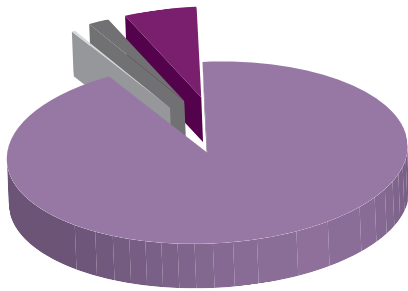
Our Performance

INCOME AND EXPENDITURE

Income and expenditure associated with our housing stock for the financial year to 31 March 2015 is as follows:

INCOME from 2015 Accounts - £3,950,348

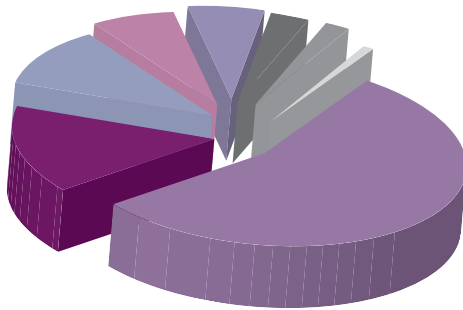
■ Rents & Service Charges	92 %
■ Other Income	6 %
■ Bank Interest Received	1.7 %
■ House Sales	0.3 %



EXPENDITURE from 2015 Accounts - £3,104,804

EXPENDITURE including Capitalised Major Repairs - £3,224,409

■ Management Expenses	55 %
■ Routine Maintenance (Direct)	15 %
■ Other Activities	11 %
■ Cyclical Maintenance (Direct)	7 %
■ Major Repairs (Direct)	6 %
■ Interest on Loans	3 %
■ Services	2 %
■ CHA Power	1 %



in Finance (continued)

EACH £1 OF INCOME

How each £1 of income was spent	2014/2015	2013/2014
Direct costs - Major Repairs	£0.05	£0.11
Direct costs - Routine Repairs	£0.12	£0.13
Direct costs - Cyclical Repairs	£0.06	£0.06
Services	£0.01	£0.01
Staff salaries	£0.25	£0.23
Office overheads	£0.06	£0.06
Interest on Loans	£0.03	£0.03
Other - Management Activities*	£0.05	£0.05
Other - Direct Costs Activities*	£0.02	£0.02
Property Insurance	£0.02	£0.01
General Expenses	£0.03	£0.02
Bad debts/voids	£0.02	£0.01
Surplus transfer to major repairs reserves	£0.28	£0.26
TOTAL	£1.00	£1.00

* Tenant Participation / Wider Role / Development

STAFF TRAINING

Members of the Finance and Admin section attended the following courses/training events during the year

- Factoring conference
- Finance conference
- Future Leaders Management course
- Administrative/Reception/Customer Service
- Right to Buy Legislation update
- Accounting Legislation update
- Consumer credit regulations
- Minute taking
- Complaints handling
- Pensions auto-enrolment
- Pensions Salary Sacrifice
- Equality & diversity
- Risk Assessments
- Use of a defibrillator
- Stress Awareness

We are committed to the principles of Investors in People and therefore continually invest in staff training.

Some of our Finance & Admin Team



Our Performance *in Complaints*

COMPLAINTS INFORMATION

The following tables outline our complaints information for year to 31 March 2015.

ALL COMPLAINTS	1ST STAGE		2ND STAGE	
	Number		Number	
Complaint brought forward 2013/14*	0		1	
Equalities related issues	2		0	
Other issues	50		12	
Total number of complaints	52		13	
* non-equalities related	Number	% age	Number	% age
Responded to in full	52	100	13	100
Upheld	19	36.5	7	54
Responded within SPSO timescales	52	100	13	100

COMPLAINTS - EQUALITIES	1ST STAGE		2ND STAGE	
	Number	% age	Number	% age
Total number of complaints received	2	N/A	0	N/A
Total number responded to in full	2	100	N/A	N/A
Complaints upheld by landlord	0	0	N/A	N/A
Responded within SPSO timescales	2	100	N/A	N/A

COMPLAINTS - OTHER	1ST STAGE		2ND STAGE	
	Number	% age	Number	% age
Total number of complaints received	50	N/A	13	N/A
Total number responded to in full	50	100	13	100
Complaints upheld by landlord	19	38	7	54
Responded within SPSO timescales	2	100	13	100

DEFINITIONS

- **Responded to in full** - where CHA has either met the service user's expectations or, where this is not appropriate, provided a full explanation of our position
- **Upheld** - where we consider the case put to us and decide in favour of the complainant (Apology communicated - CHA accepted service failure & then rectified)
- **Responded within SPSO timescales** -
1st stage (Frontline) - within 5 working days
2nd stage (Investigation) - within 20 working days

MAIN SERVICE IMPROVEMENTS

- Estate management service monitoring procedures
- Communication with tenant/customers - staff and contractors reminded of customer service standards
- Increased number of property inspections

“We value complaints and use feedback from them to help improve our services.”

Sharon Keenan,
Chief Executive

and in Equal Opportunities

1 April 2014 - 31 March 2015

EQUAL OPPORTUNITIES IN EMPLOYMENT

VACANCIES ADVERTISED IN 2014/2015	HOUSING ASSISTANT
Total Applications	26
MONITORING FORMS RETURNED	23
Male	8
Female	15
White Scottish/British	20
African	2
Pakistani	1
Disability	4
No disability	19
Shortlist	
Male	2
Female	2
White Scottish/British	4
Disability	1
No disability	3
Appointments	
Male	0
Female	1
White Scottish/British	1
Disability	0
No disability	1

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.

Our Communications Officer



Staff

Committee

STAFF

Sharon Keenan
Chief Executive

Maintenance

Alison Macfarlane
Maintenance Manager

George Stevenson
Maintenance Officer

Ian Dewar
Maintenance Officer
(Temp)

Sam Joyce
Maintenance Assistant

Jack Devlin
Maintenance Assistant

Chato Mashimango
Admin Assistant

Jim Inglis
Caretaking Supervisor

Mitch Tyrrell
Donnie McDonald
Charlie Kane
Caretakers

Housing Management

Joe Farrell
Housing Manager

Catherine Banks
Housing Officer

Stacy Shaw
Housing Officer (PT)

Fiona Campbell
Housing Assistant

Joan Craig
Housing Assistant

Margaret McKeitch
Clerical Assistant

Finance & Administration

Lynette Lees
Finance Manager

Fiona White
Finance Officer

Michael McLaughlin
Finance & IT Assistant

Janet Dunphy
Senior Admin Assistant

Ali Mailey
Senior Admin Assistant
(PT)

Heather MacLeod
Admin Assistant (PT)

Drew McDougall
Clerical Assistant

Ann Doris
Margaret Allan
Cleaners

Communication & Wider Role

Sinéad Boyle
Communications
Officer

[Centre81](#)

Ali Mailey
Centre Co-ordinator
(PT)

Andrew Babb
Caretaker

James McKay
Caretaker

Jean Edmonds
Clerical Assistant (PT)

Carol-Anne Stewart
Garden Co-ordinator
(PT/Temp)

MANAGEMENT COMMITTEE

Thomas P. Winter
Chairperson

Tom McCormack
Vice Chairperson

Paul Shiach
Secretary

Chris Morgan
Treasurer

John Hillhouse
Neil Crilley
Pat McGinley
Patricia Betty
Dorothy Bain
Rosemary McCormack
Catherine McGarrity
(co-opted)
Nikki Robertson
(co-opted)
Laura-Anne Murray
(co-opted)
Cllr John Mooney
(co-opted)



Associates

as at 31 March 2015

SOLICITORS

Boyle Shaughnessy
Standard Buildings
94 Hope Street
GLASGOW G2 6QB

Brechin Tindal Oatts
48 St. Vincent Street
GLASGOW
G2 5HS

T. C. Young
7 West George Street
GLASGOW G2 1BA

EXTERNAL AUDITORS

Alexander Sloan
38 Cadogan Street
GLASGOW
G2 7HF

INTERNAL AUDITORS

Wylie & Bisset LLP
168 Bath Street
GLASGOW
G2 4TP

MEMBERS OF:

Scottish Federation of Housing
Associations
Chartered Institute of Housing Scotland
Employers in Voluntary Housing
Tenant Participation Advisory Service
Homeswapper
SHARE
SHBVN

ACCREDITED BY:

Investors in People (Scotland)
Positive About Disabled People

REGISTERED WITH:

OSCR (Scottish Charity No. SC033962)
Scottish Housing Regulator (No. HAL 86)
Scottish Government as a Property Factor
(No. PF000231)
Industrial and Provident Societies
(No. 2191RS)

CENTRE81 FUNDERS

With special thanks to our Centre81 funders and partners, as without their support, we would not have been able to deliver vital activities and services for the benefit of our community. Particular thanks to Community Links Scotland for their valuable assistance.



clydebank housing association celebrating thirty years 1985 - 2015

If you or someone you know needs 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 on the first Wednesday morning of each month for staff training.

Please recycle this annual report. 



 @clydebankha

 search for us

Scottish Charity No. SC 033962. Registered Social Landlord with the Scottish Housing Regulator, Registration No 86. A Registered Society registered under the Co-operative and Community Benefit Societies Act 2014 (No. 2191RS). Registered Property Factor No. PF000231. Registered in Scotland at the above address.



 **Clydebank Housing Association Ltd**
77-83 Kilbowie Road
Clydebank G81 1BL
Tel 0141 941 1044
Fax 0141 941 3448
info@clydebank-ha.org.uk
www.clydebank-ha.org.uk

