

Annual Report 2013



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40 units @ Cart Street



Chairman's Welcome 03

Highlights:

April - June 04

July - September 06

October - December 08

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- Providing houses in Clydebank, West Dunbartonshire, for nearly 30 years
- Manage and maintain 1,074 homes for rent, mainly in central and east Clydebank
- Provision of 56 shared ownership properties and factor to over 600 owner occupiers
- We let 94 properties in the year, sold 1 under the Right to Buy scheme and purchased 4, one through the Scottish Government's Mortgage to Rent scheme
- We have 853 housing applicants on our waiting list
- We own and manage Centre81, in Whitecreek, which delivers a variety of 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 just under £3.4 million
- 32 staff employed (full time equivalent is 28.8) including caretakers, cleaners, Centre81 and temporary staff. We had 5.08% of days lost through staff absence in the year
- Run by a Management Committee made up of local volunteers. There were 12 Management Committee members whose attendance at meetings for the year was 79.5%
- Low engagement from the Scottish Housing Regulator (August 2012)
- 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

Welcome shareholders, partners and other interested readers to our 27th Annual Report.

Many readers will already be familiar with our stated mission: - “To be everyone’s first choice for housing”. This means that we will work to ensure that our services offer the best possible quality and value for money to our customers, whether they are tenants, owner occupiers or waiting list applicants.

I reported last year about the challenging nature of our operating environment and the difficulties in delivering new houses for social rent, with the reduced amount of subsidy available. These difficulties continue, but this year we have had even more obstacles to overcome.

The financial climate remains austere and like many other employers, we are having to consider our future position within the Scottish Housing Associations’ Pension Scheme, which, at the last valuation in September 2012, was found to be significantly underfunded. In order to address the deficit and to restore the scheme to a fully funded position, each member Housing Association now faces huge additional costs, over and above those already anticipated, with the forthcoming auto-enrolment regulations and pension reforms.

The Westminster Government’s welfare reform agenda represents one of the most serious risks to our ability to deliver good quality services in a cost-efficient manner. As a result, many tenants, particularly those in receipt of Housing Benefit, may be in danger of falling into arrears of rent. (I would like to take this opportunity to remind any tenant, who may need advice or support, that we offer an independent welfare rights service. Please contact the office if you would like further information, or to arrange an appointment).

In future, a disproportionately large amount of time and resources will have to be spent on arrears prevention and control, but nevertheless, we anticipate that a significant loss of rental income will be inevitable.

In order to minimise the adverse effects this will have upon other areas of our service, some very prudent financial management will be required and we intend to focus on cost control and operational efficiency to offset, as much as possible, these additional costs and anticipated losses.

On a more positive note, our three-yearly tenant satisfaction survey, which was carried out in February, showed that 96 % of our tenants were satisfied with the quality of services we provide. Our tenants have received full details of the survey results and information about the actions we intend to take, in order to do even better next time! The results of this comprehensive survey, are very helpful to us in determining where and how we can improve and I would like to thank all those who took part.

Sadly, I have to report that Mrs Margaret Reid and Mrs Sadie Ferrier, after many years of commitment and hard work, have decided to retire from the Management Committee. We thank them sincerely for their valuable contribution during their combined 34 years’ service. I would also like to thank Mrs Margaret McAllister, who, for reasons of ill health, decided to step down during the year.

Finally, I hope that you will find the various details of our performance, contained in the later pages of this report, interesting and informative. So, please read on....

J. P. Winter

**Tom Winter, Chairperson
August 2013**



Our Highlights

New Complaints Procedure Adopted

The more straightforward two-step complaints procedure, devised for the social housing sector by the Scottish Public Services Ombudsman, was adopted by the Association and we began reporting on complaints and compliments in our quarterly ChitChat tenant newsletter.



Radnor Residents Group Up and Running Again

Radnor Park Multis Tenants and Residents Association (RPMTRA) got back up and running again at their Special General Meeting in May. Since then we have worked together on policies and improvements, provided training, support in kind and an annual grant of £1,280.



We Walked the Walk

The four teams of 5 staff/committee who were taking part in the Paths for All Walk at Work challenge 2012 put their best foot forward to clock up an amazing 7.98 million steps over 8 weeks!



Stock Transfer Turnaround

In November 2011, we submitted a proposal to West Dunbartonshire Council (WDC) to transfer 1,211 houses and flats in Clydebank East. In June 2012 we were disappointed that WDC voted to withdraw from the partial stock transfer process and to go it alone. The potential benefit of the c. £49m saving which could have been achieved by the Council had the partial stock transfer gone ahead was lost.



Our Maintenance Policy Consultation Commences

All tenants were encouraged to participate in the review of this policy which outlines the way in which we deliver the maintenance service. For example, how we appoint contractors and monitor their performance, how we respond to repairs, responsibility for repairs and so on. Consultation continued into the next financial year.

“A word of congratulations! I’m very impressed with the work of your electrical contractor and the maintenance department”. Tenant, Central Clydebank

Combined Heat & Power (CHP) System Saves Tenants Money

In June we were able to report that having CHP installed actually saves our tenants money as hoped and predicted, with tenants paying approximately 13.5% less in overall heat/hot water and electricity costs than they would have been paying if they still had electric storage heating. And of course, that is for unlimited heat and hot water at a cost of £43.24.



Annual General Meeting and Social Event Success

Our 27th AGM held in Centre81 in June, was another great night with 40 (23%) of our shareholders attending to hear Sharon Keenan, Depute Director, explain our annual accounts. Generous sponsorship from many of our contractors ensured shareholders and their guests then enjoyed a lovely social evening.



Committee Changes

New Elections at 2012 AGM: Chris Morgan, Dorothy Bain, Pat McGinley and Patricia Betty (some pictured). Re-elections at 2012 AGM: Neil Crilley, Margaret Shiach and Tom McCormack (pictured). Resignations: Margaret Reid and Sadie Ferrier retired in June with a combined 34 years' service. Margaret McAllister stepped down in February due to health reasons.



Awards for All funds Active Lives Project

Centre81, the popular regeneration centre in Whitecrock which we own and manage, was successful in securing funding from Awards for All for an over 60's programme of activities. They enjoyed free weekly art and health and movement classes thanks to this funding.



Our Highlights

5th Annual Whitecrook Community Gala Day

The sun got its hat on for the Community Gala Day which we held in August at Centre81 in Whitecrook, with the endless support of many local partner organisations and local people.

Over 600 people attended over the course of the day, there was a fantastic BBQ, dancing in the street led by Zumba with Vera & Keira, a great table-top sale, henna hand painting, delicious Indian food, free mini-funfair as well as pony rides and face painting. There was a real sense of community spirit on the day and we had lots of positive feedback from the people of Whitecrook (and beyond).



Photo © Owen McGuigan

Residents Asked to Clear Out!

In partnership with Radnor Park Multis Tenants' and Residents' Association and West Dunbartonshire Council, we held our 4th community clear out in Radnor Park in August.

18 tonnes of unwanted items and rubbish were sorted by West Dunbartonshire Council's Waste Services department and 50% was recycled. CHA staff who helped out on the day were delighted to receive such positive comments from the tenants involved.



Staff Success

Sam Jones, Maintenance Assistant, passed her Chartered Institute of Housing Level 2 in Housing Maintenance. Claire Brown, Maintenance Assistant, gained an A grade pass and first prize for the year in the HNC in Construction Management. Janet Dunphy, Senior Admin Assistant (Finance), continued onto her final year of the HNC in Accounting.



Committee Success

Tom Winter, Chairperson of our Management Committee, received the Governance of Housing Associations customised award, assessed and accredited by the Scottish Qualifications Authority, after a year of home study. Gil Paterson MSP laid down a motion in Parliament to congratulate Tom on this fantastic achievement.



July - September

“Thanks to Janet for going out of her way to help us. She was very informative and spent a lot of time with us”. Right to buy applicant, Linnvale

Politicians Praise Housing Associations at Parliament

Sinéad Boyle, Communications Officer, and Sharon Keenan, Depute Director, joined representatives from housing associations and co-operatives across Scotland at the annual SFHA parliamentary reception to raise awareness of our work and concerns with MSPs and their staff in Scotland's Parliament.



Funding Success!

We were delighted when classes and activities, funded by the Scottish Government's People and Communities Fund, commenced in September at Centre81 and will continue for the next 3 years. We are also thankful to Clydebank College (now West College Scotland), West Dunbartonshire Council Community Learning and Development (CL&D) and Youthbuild for their 'match funding' in the form of tutor provision and funding towards some of these activities.



Welfare Rights Partnership Success

Some highlights from half way into another successful years' partnership with the Clydebank Independent Resource Centre included 93 welfare rights enquiries being dealt with resulting in a total of £99,031 in annual benefits payments being generated. Nearly £25k of tenants' debt was dealt with from 42 enquiries, £4,475 of which was written off.



£497k Repairs Spend to 30 September 2012

Nearly £285,000 has been spent on major repairs so far in the year. The majority of this has been on bathroom, kitchen and central heating renewals. We have also spent c. £75,000 on cyclical repairs which are repairs that need carried out on a regular basis such as painterwork, gutter cleaning and lift maintenance. £137,000 was spent on routine repairs at this point.



Our Highlights

We Wore it Pink

In aid of the Breast Cancer Campaign, many of our staff donated £2 to wear something pink to work, raising of over £40 (not including giftaid).



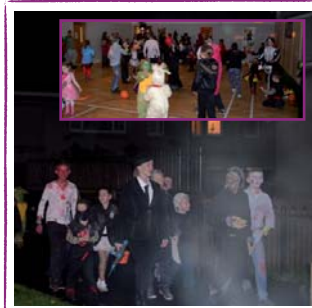
October Week Programme Success

During the October school holidays, we joined forces with Community Arts; Open Space (CAOS) to provide a programme of arts activities for local primary 2 - 7 pupils in our regeneration centre, Centre81. 40 young people attended from various local primary schools and the activities, such as interactive, relationship-building drama games, ensured they got to know one another and new friendships were created.



Halloween Zombie Walk

Over 60 local children and many parents took part in the 2nd Halloween Zombie Walk organised by Whitcrook Community Garden Group, Carolanne Stewart, CHA Garden Co-ordinator, CAOS and Centre81 and with support from John White and Owen McGuigan. After the spooky walk, the children enjoyed a Halloween Disco at the Centre.



Photos © Owen McGuigan

Sensational Census Response

A massive 541 (50%) completed tenant census forms were returned. The information gathered assisted us in targeting welfare reform advice and will help us tailor the services we provide to suit our tenants' needs. Tony Taylor's form was picked from those returned to win a £100 voucher.



October - December

“Thanks to everyone I have dealt with regarding getting my house. Everyone has been really helpful and great to deal with”. Tenant, Linnvale

Our Rents Remain Affordable

200 of our tenants who pay full rent took part in our 3-yearly rent affordability study. An encouraging figure of 89%, given the economic climate, passed the affordability test.



16 Years of Support to Homeless International

Many of our staff again supported the Hours Pay Campaign by Homeless International, which was then match funded by the Association, raising a grand total of £343.68. The money helps to support the poorest families in Asia and Africa in developing their own solutions to poverty and in particular to housing.



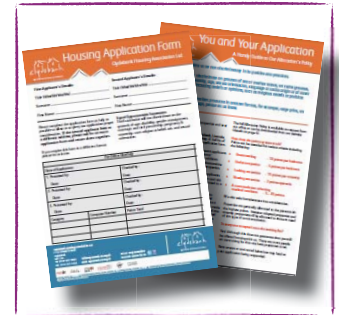
Our 7th Tenant Conference - small but perfectly formed!

Our staff enjoyed the opportunity to meet with 22 tenants at this all day event which included a play, workshops on welfare reform and the Scottish Social Housing Charter, lunchtime stalls, meeting our community chickens, browsing our community garden, a life size game of snakes and ladders and of course lots of delicious food. Owners were also invited to our stall providing information on the Property Factors Act and many joined us.



Improved Housing Application Pack Launched

We redesigned our Housing Application pack to make it easier for our applicants to complete, cheaper for us to produce and more streamlined for input into our computer system. We launched the new pack at our Tenant Conference. An applicant has since remarked, “Wow! What a lovely, easy form!”



Our Highlights

We Were Re-appointed as Property Factor

We registered with the Scottish Government as a factor under the Property Factors (Scotland) Act 2011, which came into force on 1 October 2012. We decided to use this opportunity to engage with owners to find out whether they were happy for us to continue in our role as factor rather than pursue the 'custom and practice' route and issue our written statement to owners without discussion. We were delighted when, of the 114 blocks that were asked to vote on this issue, 109 blocks re-appointed the Association for the next five years. 5 blocks (12 owners) took the decision to self-factor.



Centre81 Christmas Fayre Raises £500

We held our very first Christmas Fayre in Centre81 in November and raised over £500 for our 'Community Pot', which helps us to provide activities/events for older people and children. Santa Claus paid a visit, there was face-painting, goodies on sale such as homemade cakes and jams, African jewellery and gorgeous Christmas decorations and our staff sold hot chocolate, homemade soup and tea & coffee - just the thing to warm up the locals on a winter's afternoon.



Centre81

New Community Garden Co-ordinator

A part-time Community Garden Co-ordinator's post was fully funded by the Scottish Government's People and Communities Fund (PCF) specifically for Carolanne Stewart, the volunteer Centre81 community garden co-ordinator. Carolanne will be employed by the Association until March 2015 and will hold community garden advice/information workshops, create garden packs, advise residents and continue to maintain the garden and look after the community chickens.



The Scottish Government
Centre81
Whitcrook Community Garden

Positive About Disabled People

We passed our annual Positive about Disabled People review which means that we are committed to employing disabled people and have made the commitment to the 5 requirements of this accreditation from the Department of Work and Pensions.



“I wanted to thank Andrew from Centre81 for his quick response and help when a friend took unwell in the Centre”. Tenant and Centre81 User, Radnor Park

50th Edition of ChitChat Newsletter

We celebrated issuing the 50th edition of our quarterly newsletter, ChitChat (Current Housing Information to Clydebank Housing Association Tenants), with a competition for two £50 vouchers for a local Italian restaurant (winners pictured).



Mid-Market Rent Consultation

We issued a consultation document to all tenants regarding our proposal to change some of our properties from social rent to mid-market rent, allowing us to offer 2 bedroom multi-storey flats to people meeting certain criteria. Demand from housing list applicants for these flats on a social rent basis has reduced, largely due to the ‘spare bedroom tax’. The flats, if progressed, will be finished to a high lettable standard for a rent of around £420pcm. Tenants were largely in favour 2:1.



Photo © G Mahoney

Major Medical Adaptations Consultation

We consulted tenants on our proposal to limit all future major medical adaptations in Radnor Park and limit those in all other stock to ground floor level only, due on oversupply of adapted stock. 53 responses were received and reported to our Management Committee. The majority of those who had an opinion were in favour of the proposed changes and our Social Work Adaptations Policy was updated to reflect this.



Outstanding Award for Community Garden

The Royal Horticultural Society and Beautiful Scotland were proud to present Whitecrook Community Garden with an ‘Outstanding’ Award in the 2012 ‘It’s Your Neighbourhood’ category.



Our Highlights

Youth Paint Challenge Success 2013

Twelve teenagers, aged 16-18, were challenged to paint and redecorate closes in our flats over the course of six weeks by Action for Children Scotland. The programme helps unemployed young people to gain work experience whilst participating in activities that benefit their local area. We were delighted to have secured funding from the Scottish Government's People and Communities Fund for this, our second challenge project. We were delighted that 3 of the young people secured further training, 2 commenced a 13 week trainee programme with the Bell Group and one was successful in gaining a place on the Youthbuild programme.



Welfare Reform Support

We successfully made contact with 100% of our tenants who were to be affected by the 'spare bedroom tax' (116) through letters, visits and office interviews. Discretionary Housing Benefit applications were successfully made for the majority of these tenants.



Tenant Satisfied With Our Service

In February, 531 tenants (c. 50%) took part in our 3 yearly independent, face to face, satisfaction survey, carried out by Management Information Scotland (MIS). We really appreciate so many tenants taking the time to let us know their views on our services. Overall 96% of tenants were satisfied with the quality of services we provide. There were many other positives which we are delighted about. However, there were also some areas where we need to make improvements.

- > 93% of tenants think good at keeping them informed
- > 91% satisfied with opportunities to participate
- > 91% of tenants satisfied with the repairs and maintenance service

Below Inflation Rent Increase 4 Years in a Row

We recognise the financial difficulties faced by our tenants so worked hard to limit our rent increase for the year (effective from the 28 March 2013) to 2.9%, 0.2% below December's rate of inflation. This was the fourth year in a row we have been able to cover our management and maintenance costs whilst applying a below inflation rent increase, one of the lowest in the area. Tenants were invited to be involved in the rent and service charge setting process through newsletters and the tenant conference (below) and our Registered Tenants Organisation, Radnor Park Multis Tenants and Residents Association, was also involved.



January - March

“I could not praise the Youthbuild boys and girls highly enough”.

Radnor Park tenant on 2013 Bell Group Painting Contract

Staff Shredding Saves Trees

In addition to the regular recycling that our staff do, we also saved 13 trees from destruction in 2012 by recycling our confidential paper waste through a recycling company.



Customer Care

In March we issued consultation documents on our Customer Care Policy review to our Registered Tenants Organisation and to 90 customers from our consultation register. This policy explains our targets for answering the telephone, returning phone calls, replying to letters/emails, keeping to appointment times and so on. We want to make sure our tenants and other customers are treated fairly and with respect and find it easy to communicate with us. Consultation continued into the next financial year.



End of Road for eCars

Our Management Committee, after much consideration of the ongoing costs, decided that our electric car hire scheme for residents and shareholders should come to an end as the scheme had become very expensive to run. Our lovely little eCars, Jack, Victor and Isa, were sold on.



£1.31m Repairs Spend to 31 March 2013

We ended the year having spent over £636,000 on major repairs, mainly bathroom, kitchen and central heating renewals. We had also spent over £317,000 on cyclical repairs which are repairs that need carried out on a regular basis such as painterwork, gutter cleaning and lift maintenance. £357,000 was spent on routine repairs.



REPAIRS

During the year 1 April 2012 - 31 March 2013 a total of **4,199 repairs** were carried out and the following table shows our performance against timescales which was 98% overall.

Category of repair (target timescales)	No. of repairs	Completed within timescale
Date specific (by appointment)	1525	98.5%
Emergency (within 4 hours)	178	100%
Urgent (3 days)	1146	98%
Routine (10 days)	898	97.5%
Void works - major (15 days)	13	92%
Void works - routine (10 days)	343	100%
Void works - rechargeable (10 days)	96	100%

We monitor contractor performance to ensure targets are met. Failure to achieve targets can also be due to tenants failing to provide access for repairs.

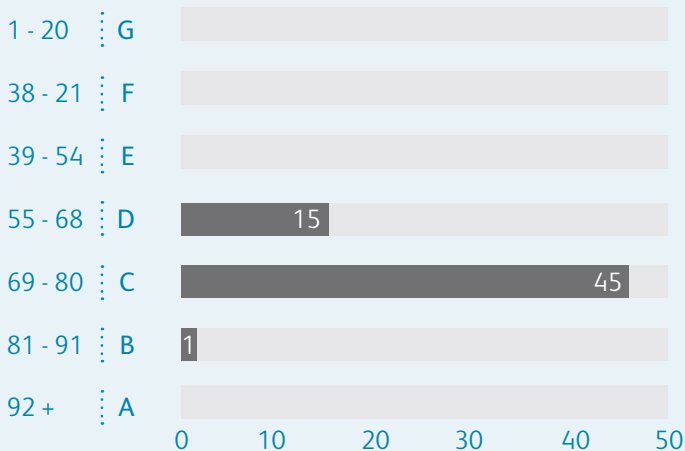
MAINTENANCE SPEND

The table below shows what we spent on maintaining our properties during the year:

Repair Type	Description	Spend
Routine repairs	These are repairs that are carried out on a reactive basis	£357,000
Major repairs	This included new bathrooms, kitchens, central heating systems and hard wired smoke alarms	£636,000
Cyclical repairs	This included painterwork, gutter cleaning, electrical inspections, lift and laundry maintenance and water tank testing	£317,000
		£1.31 million

ENERGY PERFORMANCE CERTIFICATES (EPCS)

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 62 properties. A breakdown of the ratings achieved is shown below:

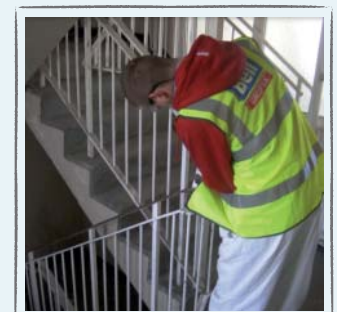


GAS MANAGEMENT

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

Number of gas services due	Completed within timescale	Completed outwith timescale
626	604 (96.5 %)	22 (3.5 %)

The number of failures in the year is disappointing for us, however they have been, on the whole, outwith our control. Procedures are being reviewed to improve performance in the year ahead.



The table below shows our performance in various Housing Management functions compared to our targets for the year. 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 2012	Performance at 31 March 2013	Target to 31 March 2013	Achieved?
Maximum rent loss on vacant properties	0.3 % of annual rental income	0.39 % of annual rental income	0.9 % of annual rental income	Yes
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	0.8 %	0.86 %	1.1 %	Yes
Number of calendar days to let a property	12.2 calendar days	14.8 calendar days	15 calendar days	Yes
Processing of housing application forms	6.6 calendar days	7 calendar days	15 calendar days	Yes
Investigating neighbour complaints:				
Category A (Extreme)	0 received	0 received	1 working day	Yes
Category B (Serious)	100 % within timescale (15)	100 % within timescale (16)	5 working days	Yes
Category C (Dispute)	100 % within timescale (69)	100 % within timescale (51)	15 working days	Yes

* 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 £3.4m in rent this year
- 52% of annual rent receivable was received from Housing Benefit
- 52% of our tenants are eligible for Housing Benefit for some or all of their rent
- We have 853 housing applicants on our waiting list
- We served 1 notice of proceedings in the year for anti social behaviour (ASB)
- We did not have to take court action or seek any ASB Orders for anti social behaviour
- We have 4.2% of tenants with arrears of 1 month or more. This also compares favourably with other housing providers
- We have 0.4% of tenants with arrears of 3 months or more. This compares favourably with other housing providers
- We referred 20 tenants for money advice/to health agencies
- We referred 28 tenants to the Homeless Support team in the year

in Housing Management

BREAKDOWN OF OUR 107 LETS 2012/2013

By points*	By area	By new tenant employment status	By new tenant age	By ethnic origin**					
Homeless	47	Central	45	Employed	49	16-17	0	White Scottish	102
Overcrowding	28	Radnor Park	32	Unemployed	38	18-29	44	Polish	3
Medical	15	Whitecrook	15	Retired	11	30-49	35	White other British	2
Acquired property/ mutual exchange	13	Linnvale	9	Long term sick	7	50-59	13		
		Drumry	6	Student	2	60+	15		
Underoccupancy	3	* 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.							
Support	1	** Based on 2009/2010 figures, the Black and Minority Ethnic (BME) population in West Dunbartonshire is 0.6 % of the population. We send application form to agencies, such as Positive Action in Housing, to attract BME applicants. We let 1 empty house to a BME applicant this year.							
Total	107								



KEY FINANCIAL RESULTS

- £3.4m received in rental income with a 4.2% rent increase applied. £183k of income was received for our other activities (wider role, factoring etc).
- £100k was received in bank interest. Average rate of interest receivable was 1.8% (2012: 1.5%).
- £3m was spent providing housing services and maintaining the housing stock. £311k was spent on our other activities (wider role, factoring etc).
- 40p of every £1.00 of rent received was spent on direct maintenance costs.
- Over £636k was spent on Major Repairs in the year, including the renewal of kitchens, bathrooms and central heating systems.
- £138k was payable for loan interest. Average rate of interest payable was 2.34% (2012: 2.67%).
- We processed 1 Right to Buy sale, 1 Mortgage to Rent purchase and 3 Shared Ownership buy-backs.
- 16p 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.

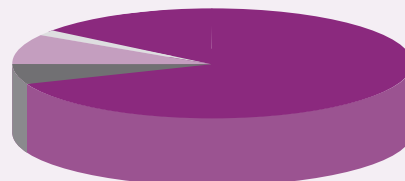
The **Scottish Housing Regulator** measures the Association's financial performance against various benchmarks and comparisons are made with other similar housing providers. Detailed below is the Association's performance for the period to 31 March 2013 together with comparisons with the previous year.

FINANCIAL PERFORMANCE	2012 - 2013 ACTUAL	2011 - 2012 ACTUAL	PEER GROUP AVERAGE 2011 - 2012
Quick/liquid ratio	7.3	9.7	1.6
This shows whether the Association can generate enough income to meet short term costs – ratio should be at least 1.			
Interest cover	959%	476%	221%
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.			
Debt cost per unit	£4,219	£4,457	£11,442
This shows the average amount borrowed to finance each unit of available accommodation.			
Management and maintenance admin cost per unit	£989	£949	£971
This shows the administration costs expended to manage each unit of available accommodation.			

Our financial results for 2012 - 2013 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 2013.

ASSETS	£ '000	£ '000	Non-Accountant's Guide
Housing properties: Gross cost less depreciation	30,805		The cost of all our houses
Less: HAG (Housing Association Grant)	<u>(21,296)</u>		Grants received towards the cost
	9,509		
Less: Long terms loans	<u>(4,444)</u>		Loans received towards the costs
NET BOOK VALUE		5,065	Office premises/ computers/furniture/ investments etc.
Other fixed assets		1,108	
<u>Current assets</u>			
	256		Money owed to us
Debtors	<u>5,861</u>		Money in the bank
Bank/cash	6,117		
	<u>(837)</u>		Money we owe to others
Less: current liabilities		<u>5,280</u>	
TOTAL ASSETS		<u>11,453</u>	
Funded by:			
Accumulated surpluses		500	Money built up from surpluses over the years
Designated reserves		<u>10,953</u>	Money set aside to pay for future major repairs
TOTAL RESERVES		<u>11,453</u>	

INCOME - £3,692K



Rents & Service Charges	92%
Other Income	5%
Bank Interest Received	2.7%
House Sales	0.3%

EXPENDITURE - £2,875K*



Management Expenses	44%
Major Repairs	18.5%
Routine Maintenance	14.2%
Cyclical Maintenance	9.2%
Other Activities	9%
Interest on Loans	4%
Services	1%

*£3,458K
including
Capitalised
Major Repairs



Our Performance

in Complaints

1 April - 31 March

	1ST STAGE COMPLAINTS		2ND STAGE COMPLAINTS	
	Number		Number	
Equalities related issues	0		1	
Other issues	29		8	
Total number of complaints	29		9	
	Number	%	Number	%
Responded to in full	29	100	9	100
Upheld	10	34	4	44
Responded within SPSO timescales	29	100	6	67*

DEFINITIONS

Responded to in full - where we 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 to customer, we accepted service failure and then rectified)

Responded within Scottish Public Services Ombudsman (SPSO) timescales - 1st stage (frontline) within 5 working days and 2nd stage (investigation) within 20 working days.

MAIN SERVICE IMPROVEMENTS

Improvements made to applicant points letter

Tenants to be informed of timescales when quotes are being obtained from contractors

If requested staff member unavailable, messages passed to someone else to deal with

Customer care policy/customer service approach reviewed by all staff

Contractors advised of timescales and communication requirements

* Delays as a result of contractor information being awaited (contractors now aware of our timescales)



Our Performance *in Equal Opportunities*

1 April - 31 March

VACANCIES ADVERTISED IN 2012-2013	TEMPORARY CARETAKER	TEMPORARY CLERICAL ASSISTANT	TEMPORARY MAINTENANCE ASSISTANT
Total Applications	40	42	21
MONITORING FORMS RETURNED			
Male	34	7	10
Female	0	16	8
White British	34	19	17
Black British	0	0	0
Other	0	3	1
Disability	0	1	0
No disability	34	22	18
Shortlist			
Male	6	0	3
Female	0	6	4
White British	6	5	6
Black British	0	0	0
Other	0	1	1
Disabled	0	0	0
Appointments			
Male	1	0	0
Female	0	1	1
White British	1	1	0
Black British	0	0	0
Other	0	0	1
Disabled	0	0	0

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.



Staff

Committee

as at 31 March 2013

Fiona Webster
Director

Sharon Keenan
Depute Director

Maintenance

Alison Macfarlane
**Maintenance
Manager**

George Stevenson
Maintenance Officer

Sam Jones
Claire Brown
**Maintenance
Assistants**

Chato Mashimango
Clerical Assistant

Jim Inglis
Caretaking Supervisor

Mitch Tyrrell
Charlie Kane
Donnie McDonald
Caretakers

Housing Management

Joe Farrell
Housing Manager

Catherine Banks
Stacy Shaw (PT)
Housing Officers

Nicola Nolan
Diane Calderwood
Housing Assistants

Joan Craig
**Senior Admin
Assistant**

Margaret McKeitch
(Temp)
Clerical Assistant

Finance & Administration

Lynette Lees
Finance Manager

Fiona White
Finance Officer

Michael McLaughlin
Janet Dunphy
Ali Mailey (PT)
**Senior Admin
Assistants**

Jack Devlin
Heather MacLeod
Admin Assistants

Ann Doris
Margaret Allan
Office Cleaners

Wider Role & Tenant Participation

Sinéad Boyle
**Communications
Officer**

Ali Mailey (PT)
Centre81 Co-ordinator

Andrew Babb
James McKay
Centre81 Caretakers

Jean Edmonds (PT)
**Centre81 Clerical
Assistant**

Carolanne Stewart
(PT)
**Centre81
Garden
Co-ordinator**

Office Bearers

Thomas P. Winter
Chairperson

John Hillhouse
Vice Chairperson

Paul Shiach
Secretary

Chris Morgan
Treasurer

Neil Crilly
Margaret Shiach
Tom McCormack
Pat McGinley
Dorothy Bain
Patricia Betty
Cllr Jim Brown
(co-opted)
Cllr John Mooney
(co-opted)



Associates

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

Internal and External Auditors

Alexander Sloan

38 Cadogan Street
GLASGOW
G2 7HF

Members of:

Scottish Federation of Housing Associations

Chartered Institute of Housing Scotland

Employers in Voluntary Housing

Tenant Participation Advisory Service

Homeswapper

SHARE

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, as without their support, we would not have been able to deliver vital activities and services for the benefit of the community.



Photo © Owen McGuigan



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

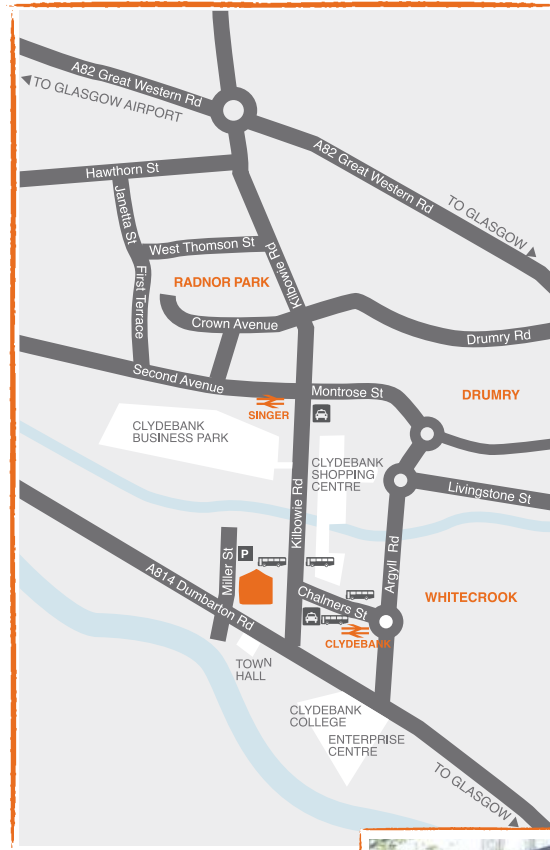
We close everyday for lunch between 1.00pm and 2.00pm

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

Please recycle this annual report. 



Scottish Charity No. SC 033962. Registered with the Scottish Housing Regulator No 86. Friendly Societies Registered No 2191RS. Registered Property Factor No. PF000231. Registered in Scotland at the above address.



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