



Annual Report 2011 - 2012

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At a Glance

as at 31 March 2012

We are a social rented housing provider operating in Clydebank, West Dunbartonshire, for over 27 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 59 shared ownership properties and are a factor to c. 600 owner occupiers.

During 2011 - 2012, we let 84 properties, sold 2 properties under the Right to Buy scheme and purchased two properties, one through the Scottish Government's Mortgage to Rent scheme. We have 891 waiting list applicants.

We are 'B' graded by The Scottish Housing Regulator. We have a turnover from rents of over £3 million. We have 30 staff (full time equivalent is 26.8) including caretakers, cleaners and Centre81 staff. We have 13 voluntary Management Committee Members whose attendance at meetings for the year was 70%. We had 3.93% of days lost through staff absence in the year.



clydebank housing association



John Hillhouse, Chairperson, with committee member Margaret Reid

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

It's been yet another very challenging year for the Association.

Scottish Housing Association Grant subsidies are still no longer available to the Association and therefore, a much more difficult era in terms of being able to continue our development role is upon us. It is still the case that fewer houses are being built and mortgages for aspiring first time buyers are as difficult as ever to secure. This has meant that there is an even greater pressure being placed on the Association's waiting list as demand for housing increases.

As has been well publicised, the current housing need in Scotland is at crisis level and the Association has had some difficult choices as the Management Committee considers strategy for the future.

In view of the wider social benefits, the Association does not intend to relinquish its development role and will continue to try and find ways to deliver much needed new homes, without compromising on quality or affordability.

In the meantime, in order to alleviate the loss of affordable rented homes through the right to buy, the Association applied for and was successful in extending the exemption of the modernised right to buy for a further 10 years. This means that more of our housing stock will be available to the people who need them.

Last year, we reported that we had expressed an interest in bidding for 1,211 West Dunbartonshire Council (WDC) properties in the Association's area of operation. However, at their meeting of 20 June 2012, WDC voted to abandon the partial stock transfer in favour of the option to retain all of the stock.

This is disappointing news. Especially for the many WDC tenants we met with - and who received our proposals with enthusiasm.

The Association continues its efforts to meet the high expectations of our tenants and residents in terms of providing a first class housing management and maintenance service. Around £1.2m was spent during the year on:

- Routine and cyclical repairs
- Renewal of central heating in Atholl Steel type properties in Linnvale
- Renewal of central heating, kitchens and bathroom at Bon Accord Square, Forth Street & 149/155 Dumbarton Road

- And we continue to install CHP heat and hot water systems in multi-storey flats as they become vacant

All our 1,130 properties are SHQS compliant and our rent increase of 4.2% for 2012 - 2013 was one of the lowest increases in West Dunbartonshire and beyond.

I would like to take this opportunity to thank everyone on the Management Committee for their continued support and their hard work throughout the year. Mr John Mooney left the Committee in December last year and has now taken up a new role as a West Dunbartonshire Council elected member.

We are happy to report, however, that John will again serve on the Management Committee as a co-opted member in the year ahead.

Finally, I would like to congratulate, on behalf of the Management Committee, the successes of various members of the staff team on their educational attainments. The Association is committed to investing in its people and their various achievements are detailed on page 6.

**John Hillhouse, August 2012
Chairperson 2011 - 2012**

“I’d like to highlight some...organisations... Clydebank [HA] who I’m fascinated to see are renting out electric cars”.

Linda Fabiani MSP, Parliamentary Reception 2011

General News

26th Annual General Meeting and Social Event

Our 26th AGM and Event, on 23 June 2011, was another great night and all who attended thoroughly enjoyed it. 40 (23%) of our shareholders attended and heard Lynette Lees, our Finance Manager, explain our annual accounts. After the meeting, many shareholders asked a partner/friend to join them at the social event and there was a free prize draw, hot buffet, drinks and music. This would not have been possible without contributions from our generous sponsors. As usual, there was someone on the dance floor until the very end of the night!

The Association receives the Investors in People accreditation for 6th time

Following staff and committee interviews and a review of our human resources policies, we were awarded the Investors in People Scotland standard for the 6th time in February. We hold the accreditation longer than any other Scottish housing association.

This award not only acknowledges the value that we place on the training and development of our staff but also shows

how serious we are about continuously improving our services, for the benefit of all of our customers.



Staff Meet New MSPs at Parliamentary Reception

Sharon Keenan, Depute Director, and Sinéad Boyle, Communications Officer, attended a reception in the Scottish Parliament in June 2011, held specifically for MSPs to meet representatives from housing associations and co-operatives across Scotland.

Linda Fabiani MSP and former staff member of the Association addressed the 125 delegates as well as Cabinet Secretary for Infrastructure and Investment Alex Neil, Shadow Cabinet Secretary Lewis Macdonald (Labour) and Scottish Federation of Housing Associations Chief Executive Mary Taylor.

After welcoming associations to parliament Linda said, “It’s difficult to mention everyone, but I’d like highlight some of the organisations I’ve worked for! Clydebank (who I’m fascinated to see are renting out electric cars)...”.

Cabinet Secretary for Infrastructure and Investment Alex Neil said, “I’m a big fan of housing associations because they’re rooted in their communities, whether they are small or nationwide. It’s not just about houses: your other work is of equal if not greater importance”.

Complaints

The Association received 5 complaints during the course of the year. Happily, all of them were quickly resolved within the Association’s complaints procedure.

We hope that our standards of service will never give rise to complaints. However, there may be an occasion when for some reason, you are not satisfied with our service. If this happens, it is important that you let us know, not only so that we can put things right, but so that we can look for ways to strengthen any operational weaknesses.



New elected/re-elected Committee members at 2011 AGM

AGM Re-elections

Mr John Hillhouse

John has served on the committee for over 21 years. Since serving his apprenticeship in Upper Clyde Shipbuilders, he has worked both offshore and in the shipyards. John was one of the Association's first tenants.

Mr Paul Shiach

Paul is a founder member of the Association and re-joined the Management Committee in August 2008. Paul works as a Committee Services Officer at Renfrewshire Council.

Mrs Margaret Reid

Margaret, a tenant of the Association, has served continuously on the Management Committee for over 26 years.

There were no new elections at the 2011 AGM.

Resignations

Mr John Mooney

SVQ Governance

Tom Winter, Vice Chairperson, is nearing the end of the SHARE Governance of Scottish Housing Association's SVQ qualification.

Tom is the first of our committee members to undertake this course, which was created by SHARE (housing association training provider) 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.

Management Committee Attendance Statistics

Governing body attendance for the year has increased to 70% from last year's figure of 61%. We recognise that our 2 Councillors who serve on the Management Committee have extremely busy schedules and therefore are not able to regularly attend. Our attendance statistic excluding the 2 Councillors is in excess of 80%. A quorum was achieved for all meetings and no cancellations were required.

Step Count Challenges

During the year, our staff and committee members competed in two walking challenges.

In October, 22 of us completed a 6 week step count challenge. A whopping 6.2 million steps were recorded.

Funding of £1,010 was sourced from Paths for All towards pedometer packs, health check equipment, promotion, prizes and a launch lunch.

Spurred on by the benefits to both the employees and the Association shown from our evaluation of the first challenge, 20 of us then commenced the Scottish-wide Paths for All Step Count Challenge in March.



“The Association supports self development which, in turn, benefits the Association”.

Michael McLaughlin, Senior Admin Assistant (Finance)

Staff News

Recycling

In addition to our regular recycling, our office staff saved 16 trees from destruction in 2011 and received a certificate of environmental accomplishment for participating in a programme where our shredding is recycled.

During the year we said farewell to some staff members and we wish them well...

Our Maintenance Assistant, Ester Golding Webb, decided not to return to work after 12 years of service when her maternity leave ended in September.

Nicole Hillan completed her temporary position in our Housing Management section and went on to start a college course.

Supporting Charities

Throughout the year, many of our staff take part in work related and personal activities to raise awareness and funds for charities. Some of this years' activity:

Wedding Belles Ball

In October, Sinéad Boyle, Communications Officer, raised £1,500 for the Teenage Cancer Trust, in memory of her cousin, by hosting a wedding themed ball.

Our Staff Brave Weather for Charity

In June 2011, our staff again participated in the annual Laidlaw Scott/Mears charity football tournament.

Jack Devlin and Michael McLaughlin braved the inclement weather for this charity football tournament in aid of the Lintel Trust. Chris Farmer, Business Development Manager at Mears, said, "We raised around £1,400 which is a great achievement". Unfortunately, team CHA were knocked out in the semi-finals.

Homeless International: Hours Pay Campaign 2011

During World Habitat Week, falling in October each year, we ask our staff to donate an hour of their pay for this worthy Homeless International campaign. Many staff contributed and beat last years' total, raising £181.17.

The money helps to support the poorest families in Asia and Africa in developing their own solutions to poverty and housing.

Step Count Challenges

See Committee News (page 5) for details of our staff and committee step count challenges.

Staff Qualifications Progress

Many staff have achieved or are working towards formal qualifications which, as well as benefitting the Association, contributes to their own self development.

Sam Jones, Maintenance Assistant, passed the CIH Level 2 Housing Maintenance.

Claire Brown, Maintenance Assistant, completed the first year of the HNC in Construction Management in May and commenced year two.

Janet Dunphy, Senior Admin Assistant (Finance), worked toward the end of her first year in the HNC in Accounting.

Michael McLaughlin, Senior Admin Assistant (Finance), worked towards becoming a Microsoft Certified IT Professional.

Lynette Lees, Finance Manager, achieved 'Fellowship' status of the Association of Chartered Certified Accountants (ACCA).



Staff member Chato (right) and a tenant enjoy themselves at the eCar Roadshows, July 2011

Tenant Participation & Wider Role

“The challenge was hard work but it has been worth it. I am really proud of what we have achieved”.

Paul McCann, Painting Challenge 2012 Participant

Clydebank Painting Challenge

In January 2012 we assisted in the successful delivery of a 6 week painting challenge in one of our blocks at Attlee Place, in partnership with Action for Children/Inspiring Scotland. Twelve young people, most from Clydebank, took part and we were impressed with the quality of work and commitment from the young people as well as the final result. One participant gained employment with college input from the local decorators, R J Russell, who supported the challenge.

Paul McCann, 18, said: “The challenge was hard work but it has been worth it. I am really proud of what we have achieved and I hope the residents are pleased with the improvements we have made to the buildings”.

Tony Scally, group manager of children’s services at Action for Children Scotland, said: “As well as making a positive difference in the local community, they have developed skills and gained experience that will stand them in good stead for the future”.

Tenant Conference 2011

On Thursday 10 November, we hosted our 6th tenant conference in Centre81, our regeneration centre in Whitecrook.

Twenty two tenants attended the all-day event, which incorporated three workshops of their choice on a wide variety of housing issues, including changes to the right to buy, the funding of social work adaptations and wider role activities amongst others.

We provided lunch and there were stalls from a variety of agencies, a chip pan fire demonstration and everyone had a chance to tour the chicken coop and community gardens.

Feedback from tenants, staff and stallholders was very positive and will be used to further improve our next conference event.

Blitz Memorial Tea in Radnor Park

Councillor Agnew, then Provost, and ourselves held a joint memorial event in Radnor Park, Clydebank, on 13 March in remembrance of the Clydebank Blitz.

Over 30 tenants gathered at the memorial plaque, laid last year by the Radnor Park residents group and Cllr Agnew, in memory of the 71st anniversary of the event.

Prayers by the Reverend Yule of Radnor Park Parish Church and Father Martin of St Stephen’s Church followed the laying of a wreath. An afternoon tea was then enjoyed by all in the Radnor Park Parish Church hall.



Painting Challenge Participants 2012

“It’s not just about houses: your other work is of equal if not greater importance”.

Alex Neil, Cabinet Secretary for Infrastructure and Investment

Tenant Participation & Wider Role Continued

eCars – Green, Clean, Fun

It was another busy year for our eCars; Jack, Victor and Isa.

In May 2011, we were interviewed by BBC Radio Scotland, whilst driving around in an eCar, to get our take on the Government’s aim to increase electric car charging points.

In June, after a presentation on our Combined Heat and Power (CHP) scheme, children from Kilbowie Primary School’s Eco Committee enjoyed playing in Jack and asking questions about the eCars.

In July, the eCars hit the roads to promote the hire scheme for residents and shareholders.

In September, the cars got a visit from staff and committee of North View Housing Association who were interested in adopting a similar scheme.

And in October, we took Jack and Isa into Clydebank Shopping Centre to meet with potential hire customers.

Thanks go to our regular customers for their support.

CHA Power Limited

CHA Power Limited (CHAP), set up in 2005, is our wholly owned subsidiary which provides energy-efficient and affordable heat and hot water to over 340 residents in Radnor Park, Clydebank.

The unlimited heating and hot water is provided for £9.45 per week incl. VAT by our Combined Heat and Power (CHP) scheme.

A comparison exercise carried out with tenants in early 2012 confirmed that tenants with CHP are 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.

Also, during the year we were delighted to find out that since Radnor Park Parish Church had our CHP installed, it has made an 85% reduction in carbon emissions - the biggest reduction of all Church of Scotland properties to date.

Clydebank Social Economy Centre

The Social Economy Centre was developed by the Association to provide quality, inclusive accommodation for social economy, voluntary sector and community businesses.

Community Links Scotland has been our only tenant during the year and we are endeavouring to attract more third sector organisations to use the facilities.





Centre81,
our regeneration centre

Centre81 is our regeneration centre in the heart of Whitecrook. It continues to thrive since it opened in 2008. Around 2,200 people access the centre monthly to attend various classes, activities, use the IT suite, attend meetings and conferences or just pop into the café.

Our tenants are Youthbuild Action for Children, ISARO Social Integration Network and CAOS (Community Arts; Open Space). All deliver worthwhile and exciting community projects.

Whitecrook Community Gala Day 2011

The 3rd annual Whitecrook Community Gala Day took place in Centre81 on Saturday 13 August and with over 350 local adults and children attending, it was a huge success. The day was organised by a committee of local organisations such as ourselves, CAOS, the Voices group and the Community Council, and featured a wide variety of activities including free fairground rides, a BBQ, the Y-sort-it information bus, the Streetlinks climbing wall, a CAOS art exhibition and access to the Whitecrook Community Gardens (WCG). £200 was raised for the WCG and £120 for CAOS.

Active Lives Project

We were delighted to have secured £6k funding from Awards for All for an Active Lives Project for the over 65's. Over 12 weeks, we ran a lunch club and high tea afternoon, keep fit classes and art classes, with fantastic feedback.

Gil Paterson MSP said, "I am delighted that your application was successful and I hope that your 12-week social and recreational activities programme for older people living in Clydebank will be a great success".

Annabel Goldie, MSP for the West of Scotland, also put forward a motion in Parliament to congratulate the Association (and other successful organisations) on the award. Ms Goldie said, "I am sure the participants will benefit greatly from the lunch club, high tea, drawing and painting classes run by Centre81, made possible by the lottery money".

"I have put down a motion in the Scottish Parliament to congratulate the award winners like Clydebank Housing Association Ltd throughout the West of Scotland and to commend the positive contribution that such organisations make to their local communities".

Skills Brush Up

With Wider Role funding from the Scottish Government, 8 people from Alternatives had their self-esteem and confidence enhanced after completing a five day Introduction to Painting and Decorating Course with Clydebank College at the Centre. All who completed the course were guaranteed an interview for the full time course at the College.

International Women's Day Celebration

On Wednesday 7 March, ISARO Social Integration Network celebrated International Women's Day at Centre81. Over 120 ladies browsed information stalls, took part in various therapies including henna hand painting and enjoyed a multi-cultural lunch.

The Clydebank Ethnic Women's Group were presented with certificates from Clydebank College for completing the 12 week Getting Started in IT course at the Centre.

“I never knew how much there was on at Centre81... the things CHA do outwith the office - it is marvellous”.

Tenant, Tenant Conference 2011

Tenant Participation & Wider Role Continued

Playpark Upgrade

We are delighted that with a £35,000 grant from the Environment Trust, the old play area across from Centre81 in Braes Avenue, which lay derelict for many years, was transformed in March.

The newly upgraded park, named Park81, an idea from a Centre user, is now a wonderful play space for children and families.

Whitcrook Community Gardens

The Association approved the land on both sides of Centre81 to be utilised by the Whitcrook Community Gardens (WCG) and we are delighted to report on the following:

Chickens: WCG, with a little help from the Princes Trust Team 37, built a chicken coop on the spare land at the Centre, to welcome Snowdrop, Betty, Joan, Camilia, Rosie and Marley in September. The chickens are popular with young and old alike.

Halloween Zombie Walk: WCG organised an exciting Halloween Zombie Walk and even converted a polytunnel into a scary graveyard setting! Over 70 local young people in costume attended. CAOS provided expert face painting while Centre staff made Halloween treats. A Halloween disco and apple ‘dooking’ followed the walk.

IT Classes

After consulting with the centre users and local community we ran several popular IT classes throughout the year, including Digital Photography, Getting Started in IT and Moving on in IT.

These courses were funded through the Scottish Government Wider Role Fund, Nominett and Santander. We hope to secure funding going forward to allow these popular courses to continue.

Learning Links Programme

In partnership with Clydebank College and with Wider Role funding from the Scottish Government, the Centre ran two Learning

Links Programmes in Childcare/Health & Social Care and Customer Service in January 2012. All students who completed the 12 week programme were guaranteed an interview for study at Clydebank College.

Regular Centre81 Users

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

- WDC Cllr Marie McNair & Cllr Gail Casey
- Clydebank East Community Council
- CDC Cheerleaders
- West Dunbartonshire Council
- Singer Football Club
- Richmond Fellowship Scotland
- Alternatives
- Chest, Heart & Stroke Scotland
- Zumba with Vera
- Ancestry Family History Group
- Voices Group
- Alzheimer Scotland
- Stepping Stones
- Strathclyde Austistic Society



With special thanks to our funders, as without their support, we would not have been able to deliver activities for the benefit of the community.



Whitcroft Community Garden at Centre81

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

Joe Farrell, Housing Manager

Housing Management

Consulting with Tenants

In keeping with all tenants’ right to consultation and our Tenant Participation Strategy, we consulted directly on three policies during the year. These were: Rent Setting, Service Charges and Rent Arrears.

Changes to all three of these policies directly affected tenants. This made the consultation exercise an invaluable one. Consultation methods included articles in our quarterly ChitChat newsletter as well as surveys and workshops at our tenants conference held at Centre81 in November 2011. All discussion and input was greatly appreciated and where possible has had a direct impact on the policies themselves.

We also undertook a right to buy survey in June 2011 when tenants who had the modernised right to buy were consulted on our plans to apply for an extension to the existing exemption which protects us from losing houses through this method of right to buy. We received well over 100 responses from the six hundred and fifty or so which were sent out. These responses, detailed right, enabled us to gauge a picture of our tenants’ thoughts on the process and statistics were included in our successful application to the Scottish Government.

Total surveys sent out:	655
Total responses received:	115
Yes (would apply to buy):	34 (29%)
No (would not apply to buy):	74 (64%)
Unsure:	7 (7%)

Thank You

We would like to take this opportunity to say a huge thanks to all tenants who took the time to respond to surveys, attend workshops and contribute to discussions on all of the above. Your input makes a genuine difference and ensures that our Policies and Procedures meet the needs and aspirations of tenants, as well as meeting legal requirements.

Our Rent and Service Charge

The annual rent increase applied on 28 March 2012 was 4.2% across our housing stock. We always try and keep any increase we apply as low as possible and will only ever increase the rents in order to cover our management and maintenance costs. The 4.2% increase was amongst the lowest applied by any social landlord in West Dunbartonshire and below the benchmark December 2011 Inflation Rate (RPI) which was 4.8%.

We believe this represents good value for our tenants and we commit to continuing to only applying a rent increase which meets the costs of running the Association.

We are delighted to have been able to freeze the annual service charge for common electricity and grounds maintenance at £72.89, while a small increase was necessary to our common window cleaning charge which went up from £18.49 per annum to £19.64. Please note that these charges only apply to flat or tenement properties that were not transferred from Scottish Homes in 1999.

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 to 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.



Forth Street

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 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.

Disability

Of the 84 lets in 2011 - 2012, 19 (23%) 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. 16 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 80 vacant properties during the year (the other 4 lets were either mutual exchanges or buy backs).

We currently have 891 people on our housing waiting list, so we can only house those with the highest levels of housing need.

Neighbour Complaints and Anti Social Behaviour

Throughout the year we investigated 84 neighbour complaints. Most of these were not involving serious antisocial behaviour, however, we investigated all of them and took appropriate action. In one case, 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.

Rent and Housing Benefit

Last year, receivable rent was almost £3.3 million. Half of that (50%) was received through Housing Benefit as 56% 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 23 tenants who needed support to money advice or health agencies. We also referred 16 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 3.7% of tenants who have arrears of 1 month or more and 0.47% of our tenants have arrears of 3 months or over. This compares very favourably with other housing providers.

Customer Satisfaction

Neighbour Complaints and Anti Social Behaviour: 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 all 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: 20 customer satisfaction surveys were carried out with new tenants during the year. All were very satisfied with the letting process. We will take comments on board when developing new or updating existing procedures.



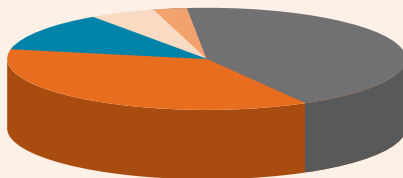
Cart Street ©Keith Hunter Photography



Housing matters discussed at our Tenant Conference 2011

Breakdown of our 84 Lets 2011 - 2012

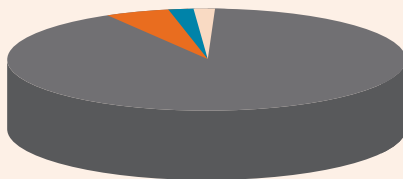
Chart 1: Main points make-up



Homeless	37
Overcrowding	32
Medical	8
Acquired property	4
Underoccupancy	3

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.

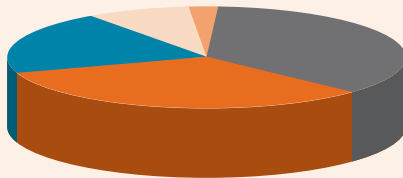
Chart 2: Ethnic origin



White Scottish	79
White other British	3
Pakistani	1
Any other Asian	1

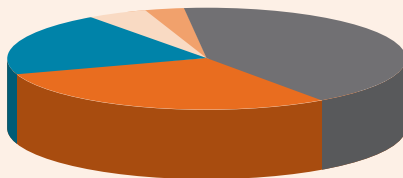
Based on 2009 - 2010 figures, the Black and Minority Ethnic (BME) population in West Dunbartonshire was 0.6% of the population. We send application forms to equal opportunities agencies, such as Positive Action in Housing, to attract BME applicants. We let 1 empty house to a BME applicant this year.

Chart 3: By area



Radnor Park	31
Central	29
Whitecrook	12
Linnvale	9
Drumry	3

Chart 4: By new tenant employment status



Employed	38
Unemployed	28
Retired	12
Student	3
Long term sick	3

“The talk about the Right to Buy was very informative and the whole day has been very interesting”.

Tenant, Tenant Conference 2011

Housing Management Continued

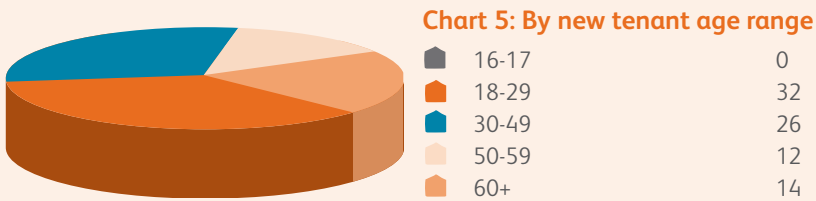


Table 1: Our Performance v Our Targets 2011 - 2012

Indicator	Performance April 2011 - March 2012	Year End Target April 2011 - March 2012	Performance April 2010 - March 2011
Maximum rent loss on vacant properties	0.3% of annual rental income	0.9% of annual rental income	0.3% of annual rental income
Non-technical arrears* (current tenants as % of rent receivable)	0.8%	1.1%	0.9%
Number of calendar days to let a property	12.2 days	18 days	13.3 days
Processing of housing application forms	6.6 calendar days	15 calendar days	6.7 calendar days
Investigating neighbour complaints: Category A (Extreme) Category B (Serious) Category C (Dispute)	Overall 100% within timescale 0 received 100% within timescale (15) 100% within timescale (69)	1 working day 5 working days 15 working days	Overall 99% within timescale 100% within timescale (1) 92% within timescale** (12) 100% within timescale (68)

* 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



Some of the CIRC staff

Welfare Rights Partnership with Clydebank Independent Resource Centre (CIRC)

2011 - 2012 saw our first year offering a free and independent dedicated Welfare Rights service in partnership with Clydebank Independent Resource Centre (CIRC). As well as being able to call in at the CIRC offices in Dalmuir at any time, we offer a welfare rights surgery open to tenants every Thursday morning. The surgery is based at our office, except for the last week of each month when it takes place at Centre81 in Whitecreek.

The partnership is working well and the information to the right shows how successful the scheme has been.

We look forward to continuing this partnership throughout the next year and beyond. This will assist many tenants in maximising their income and meeting their debt payments. This is particularly important in the current financial climate and with the upcoming welfare benefits reform which will see incomes for those on benefit drop across the district.

Some of the successes so far...

- A total of 87 appointments were taken at the CHA surgery and Centre81.
- A total of 175 welfare rights enquiries were dealt with, resulting in a total of £155,561 in annual benefits payments being generated on behalf of CHA tenants and £21,504 in backdated and one-off payments.
- Included in these figures are 27 enquiries for Housing Benefit, which led to CIRC generating £28,968 in Housing Benefit for tenants.
- A total of £56,177 in tenants' debt was dealt with by CIRC, after 48 enquiries.
- Of this debt, £12,480 was written off, either directly by creditors or through LILA, Trust Deed or Bankruptcy arrangements.
- A further £6,819 of this debt was arranged to be repaid, either directly to creditors through payment plans or through Debt Arrangement Schemes.
- Included in the total amount of debt is £4,080 in rent debt owed to us, which CIRC has helped tenants to deal with and repay.
- A total of £3,032 was in the process of being repaid to us in rent and repairs debts through payment plans arranged by CIRC throughout the reporting period and 5 new payment plans to us were set up during this time.

“I was very happy with everything. The installations went well. The contractors were courteous and helpful”.

Sharon Fraser, tenant, on the installation of new kitchen, bathroom and heating

Property Maintenance

During the year 1 April 2011 - 31 March 2012, a total of 4,608 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	1489	1481	99
Emergency	4 hours	208	208	100
Routine	10 days	1142	1124	98
Urgent	3 days	1350	1321	98
Void works - major repairs	15 days	32	32	100
Void works - rechargeable	10-15 days	77	77	100
Void works - routine	10 days	301	301	100
Grand total		4608	4544	99

Cyclical Repairs

This is pro-active 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

Major Repairs

During the year we completed the following major repair projects:

- Renewal of kitchens, bathrooms and central heating systems at Bon Accord Square, Forth Street, 149/155 Dumbarton Road
- Renewal of central heating systems in the Atholl Streele type properties in Linnvale
- Replacement of emergency light fittings at 5 multi storey blocks



Tenants happy with their new kitchens, bathrooms & heating

Health and Safety

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

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 11	44	41	3	
May 11	55	53	2	
Jun 11	74	73	1	
Jul 11	78	76	2	
Aug 11	100	99	1	
Sep 11	65	61	2	2
Oct 11	29	28		1
Nov 11	47	47		
Dec 11	14	13	1	
Jan 12	7	6	1	
Feb 12	18	15	3	
Mar 12	54	54		

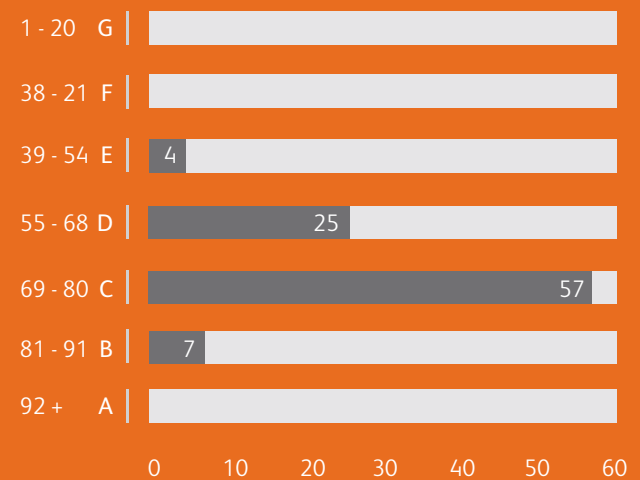
Medical Adaptations

During the year we carried out 27 adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We received £57,000 in grant funding from the Scottish Government for this work.

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 93 properties. A breakdown of the ratings achieved is as follows:



“We are satisfied that the financial statements provided are a true and fair view of the Association’s affairs”.

Alexander Sloan & Co., External Auditors

Financial Overview

The Association has reported a surplus of £806,495 in the year to 31 March 2012, compared to a surplus of £1,394,142 in 2011 (restated from £1,038,615).

Due to a change in accounting policy from last year which affects all Registered Social Landlords (RSLs), accounting for housing properties has changed and was required to be applied to annual accounts to 31 March 2012. The results to 31 March 2011 were also required to be restated as if we had always adopted this new policy in order that comparisons could be made between the two sets of accounts. The change in policy is called “Component Accounting”.

In short, major repairs had previously been written off in the profit and loss account in the year the expenditure was incurred; however, some major repairs have now been classified as components with a useful life and now appear in fixed assets. It is deemed that these major repairs add value to the property and therefore should be accounted for in Fixed Assets and depreciated accordingly over the lifetime of the asset.

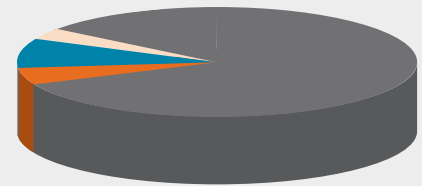
Capital expenditure on the 1,130 houses under management at 31 March 2012 totalled c. £32.4 million. Housing Association and other Grants of c. £21.4 million and loans of c. £5.04 million from the Clydesdale Bank Plc and Dexia Public Finance Bank, have funded the expenditure.

The Association processed 2 Right to Buy sales in the year and purchased 1 property through the Scottish Government’s Mortgage to Rent Scheme.

The Association also purchased back 1 shared ownership property where the sharing owner was facing serious financial difficulties and was able to remain in the property under a standard Scottish Secure Tenancy Agreement.

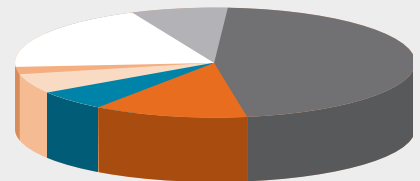
Income and expenditure associated with our housing stock for the financial year to 31 March 2012 is as follows:

Income - £3,603k



Rents & Service Charges	91%
Bank Interest Received	2%
Other Income	5%
House Sales	2%

Expenditure - £2,797k (£3,188k including Capitalised Major Repairs)



Management Expenses	45%
Routine Maintenance	15%
Interest & Loans	6%
Cyclical Maintenance	6%
Services	1%
Major Repairs	18%
Other Activities	10%



Rent increase workshop at November's tenant conference

Our financial results for 2011/12 are detailed in the separately bound annual accounts, which are available on our website or by request from 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 2012:

ASSETS:	£	£	Non-Accountant's Guide
	'000	'000	
Gross cost less depreciation	30,562		The cost of all our houses
Less: HAG	(21,368)		Grants received towards the costs
	9,194		
Less: Long Term Loans	(4,799)		Loans received towards the costs
NET BOOK VALUE		4,394	
Other Fixed Assets		1,134	Office premises/computers/furniture/ investments, etc.
Current Assets			
Debtors	380		Money owed to us
Bank/Cash	5,633		Money in the bank
	6,013		
Less: Current Liabilities	(622)		Money we owe to others
		5,391	
TOTAL ASSETS		10,919	
Funded by:			
Accumulated Surpluses		500	Money built up from surpluses over the years
Designated Reserves		10,419	Money set aside to pay for future major repairs
TOTAL RESERVES		10,919	

“Careful monitoring of costs ensures we are able to fund our current and future major repairs obligations”.

Sharon Keenan, Depute Director

Financial Overview Continued

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.

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 performance for the period to 31 March 2012 together with comparisons with the previous year.

	2011/12 Actual	2010/11 Actual	2010/2011 Peer Group Average
Current Ratio	9.7	10.3	1.5

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

Interest Cover	686 %	380 %	210 %
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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 also increases this result

Debt cost per unit	£4,457	£4,639	£11,954
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This shows the average amount borrowed to finance each unit of available accommodation.

Administration cost per unit	£949	£865	£858
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This shows the administration costs expended to manage each unit of available accommodation.



Equal Opportunities in Employment

Our fully accessible office

Vacancies Advertised in 2011 - 2012	Temporary Housing Assistant	Maintenance Assistant
TOTAL APPLICATIONS	12	52
MONITORING FORMS RETURNED	8	52
Male	3	24
Female	5	28
White British	4	48
Black British	2	1
Other	2	3
Disability	0	1
No Disability	8	51
SHORTLIST		
Male	1	2
Female	3	4
White British	2	5
Black British	1	0
Other	1	1
Disabled	0	0
APPOINTMENTS		
Male	0	0
Female	1	1
White British	1	1
Black British	0	0
Other	0	0
Disabled	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.

Committee, Staff & Associates

AS AT 31 MARCH 2012

Committee

John Hillhouse
Chairperson

Thomas P. Winter
Vice Chairperson

Paul Shiach
Secretary

Mrs Margaret Reid
Mr Neil Crilley
Mrs Sadie Ferrier
Mrs Margaret Shiach
Mr Tom McCormack
Mr Pat McGinley
Mrs Chris Morgan
Mrs Dorothy Bain
Mrs Margaret McAllister
Ms Patricia Betty
Cllr Patrick McGlinchey (co-opted)
Cllr Jim McElhill (co-opted)

Management Team

Director
Fiona Webster

Depute Director
Sharon Keenan

Maintenance Manager
Alison Macfarlane

Housing Manager
Joe Farrell

Finance Manager
Lynette Lees

Maintenance Section

Maintenance Officer
George Stevenson

Maintenance Assistants
Claire Brown
Sam Jones

Clerical Assistant
Chato Mashimango

Caretaking Supervisor
Jim Inglis

Caretakers
Mitch Tyrrell
Donnie McDonald

Housing Management Section

Housing Officers (PT)
Catherine Banks
Stacy Shaw

Housing Assistants
Nicola Nolan
Diane Calderwood (Mat Leave)
Fiona Campbell (Temp)

Senior Admin Assistant
Joan Craig

Finance & Administration Section

Finance Officer
Fiona White

Senior Admin Assistants
Michael McLaughlin
Janet Dunphy

Receptionist (P/T)
Alison Mailey

Admin Assistant
Jack Devlin

SEC Administrator (PT)
Heather MacLeod

Office Cleaners
Ann Doris
Margaret Allan



Management Committee meeting, August 2011

Wider Role & Tenant Participation

Communications Officer
Sinéad Boyle

Centre81 Administrator (PT)
Alison Mailey

Centre81 Caretakers
Andrew Babb
James McKay

Centre 81 Clerical Assistant (PT)
Jean Edmonds

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

Internal and External Auditors

Alexander Sloan & Co.
144 West George Street
GLASGOW G2 2HG

Members of:

Scottish Federation of Housing Associations

Chartered Institute of Housing Scotland

Tenant Participation Advisory Service

SHARE

Accredited by:

Investors in People Scotland

Positive About Disabled People

Registered with:

Scottish Housing Regulator

Register of Friendly Societies



clydebank housing association



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:

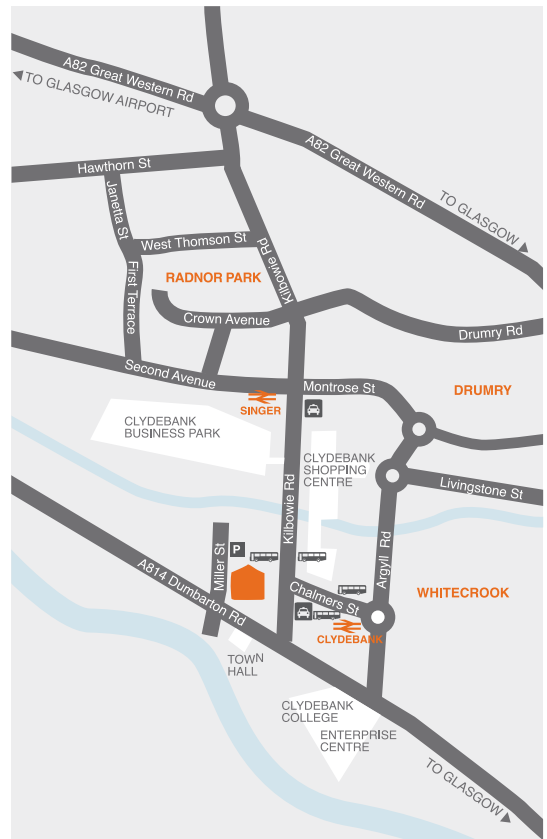
Monday to Thursday 9.00am to 5.00pm
 Friday 9.00am to 4.00pm

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.

Please recycle this annual report. 

Scottish Charity No. SC 033962
 Registered in Scotland at the address shown



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

