

welcome



clydebank housing association

2015/2016

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At a Glance

as at 31 March 2016



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- Providing houses in Clydebank, West Dunbartonshire, for over 30 years
- Manage and maintain 1,077 homes for rent, mainly in central and east Clydebank
- Provision of 49 shared ownership properties and factor to over 600 owner occupiers
- We let 109 properties in the year, processed 2 Right to Buy sales, 3 Shared Ownership buy-backs, 1 Mortgage to Rent purchase, 1 Open Market purchase and 1 property bought through auction
- We have 723 housing applicants on our waiting list
- We own and manage Centre81, in Whitecrook (see page 4)
- We have a wholly-owned subsidiary, CHA Power Ltd (see page 4)
- Rental income of c. £3.7 million received in year to 31 March 2016
- 31 staff employed (full time equivalent is 28) including caretakers, cleaners, Centre81 and 2 temporary staff. We had 5.42% of days lost through staff absence in the year
- Run by a Management Committee made up of local volunteers. There were 13 Management Committee members whose attendance at meetings for the year was 71%
- Low engagement from the Scottish Housing Regulator (March 2016)
- 1 Registered Tenants Organisation, Radnor Park Multis Tenants and Resident Association, and 1 Tenant Panel
- 96% of tenants are satisfied with the quality of services we provide

Welcome

from the Chairman

Well it's been a particularly busy year for both staff and committee in all aspects of our business as we addressed the challenges of welfare reform and the affect this is having on our service delivery. Significant effort has been spent on tackling current and former tenant rent arrears, increased voids and resultant maintenance costs.

Recognising the difficulties our tenants and other customers are experiencing, we concentrated on providing as much assistance as possible through our welfare rights service and our many employability, educational and environmental activities delivered at Centre81. We are delighted that our welfare rights service in conjunction with Clydebank Independent Resource Centre has regenerated over £300,000 for our residents.

In addition, we successfully secured over £166k this year in grant funding from various sources including the Scottish Government's People and Communities Fund and the Climate Challenge Fund via Keep Scotland Beautiful, Community Food and Health and the Big Lottery Open Spaces Fund to deliver worthwhile projects in the heart of our community. We are very proud of the Centre and we welcomed the Scottish Government Cabinet Secretary Alex Neil in February to hear first-hand about our Confident Clydebank project and the benefits it has brought to our community. The project has benefitted from over £320k of Scottish Government funding alone since 2011.

We have achieved a great deal during the year including: -

- Over £1.2m invested in our properties per our Major Repairs programme with a further £633k being spent on routine and cyclical repairs.
- 6 out of 7 of our ambitious maintenance performance targets being met.
- We met our targets for current tenant arrears and void loss and these remain well below national and district averages.
- We concluded 94 % of anti-social behaviour complaints within our agreed target time.
- Tenant satisfaction with our overall service increased to 96 %.

- Our first Tenant Panel was established and we ran 7 Focus Groups and have over 770 customers who wish to be consulted on various aspects of our service.
- We were classified as "low engagement" by the Scottish Housing Regulator.
- We achieved Investor in People Gold in April 2015; and
- We remain financially viable and are clearly able to fund our short, medium and long term commitments going forward.

Over and above all this, despite being resigned to the fact last year that future development activity was a slim possibility, I am delighted to report the commencement of our £5m design and build contract in partnership with AS Homes (Scotland) Ltd at the former Gala Bingo/La Scala site on Graham Avenue, Clydebank.

The development will consist of 44 housing units for affordable rent, 20 one bedroom and 20 two bedroom flats and 4 two bedroom wheelchair adapted flats and will be funded by both private finance and Scottish Government grant via its Affordable Housing Investment Programme.

Demolition of the existing building, which has lain derelict for some years, will make way for ground works to commence in the Autumn. The flats are scheduled to be completed by January 2018.

To conclude, I want to assure you that what is most important to us is continuing to achieve high standards of service delivery and high levels of tenant satisfaction throughout. We will do this by continuing to involve our customers in shaping our services and in our decision-making processes. Our customers will be our priority.

J.P. Winter

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 2016) 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

“Thank you for dealing with my complaint in a professional and sympathetic manner. You have been wonderful.” *Tenant, Radnor Park*

£2.3 million of work gets started

Kitchens, heating systems, close doors and carrying out structural repairs are just some of the major repairs included in the programme. Contractors have been appointed for each contract and meetings have started to establish timetables.



Low rent increase approved

Following consultation with all tenants, a rent increase of 2% for 2015/2016 was approved by our Management Committee. This enabled us to continue to provide competitive and affordable rents, as well as allow for future investment in the maintenance of our housing stock. This also meant 84% of tenants will be charged the lowest rents in the district. We thank the 75 tenants who took part, all of which were put into our annual consultation draw and Mrs McCulloch (pictured) was the lucky winner.



Low Risk in Assessment

In April, the Scottish Housing Regulator completed its annual assessment of registered social landlords and we're pleased they decided we are classed as 'low engagement' meaning their contact with us for the year ahead will be routine. The assessment included a review of our financial health, the governance from our voluntary Management Committee and our performance.



Repair Satisfaction Survey Winner

169 responses were received (22%) to 2014/2015 repairs satisfaction survey. 92% were either very satisfied (75%) or fairly satisfied (17%) with their repair. Mr Bowen was the winner and is pictured below with Chato Chilambwe of our Maintenance section, receiving £100 of grocery vouchers.



Our Highlights

Action for Children Challenge number 4

Our 4th Challenge team partnered with Averton Landscapes who provided invaluable information and advice to the team of unemployed young people. They completed landscaping works at Bon Accord Square, Ian Smith Court and Glasgow Road/Hume Street. They removed old shrubs/plants and prepared the ground for beautiful new shrubs to be planted.



Residents Group Annual General Meeting

Our only residents association, Radnor Park Multis Tenants and Residents Association, held their Annual General Meeting on Monday 11 May 2015. The Chief Executive, Housing, Maintenance and Finance Managers as well as the Communications Officer, were delighted to attend to update the residents on our plans for the year ahead.



Annual General Meeting and Social Event

Our 30th AGM and 30th Anniversary celebration event, on 25 June 2015 in Centre81 was another great success. 41 (22%) of our shareholders attended and heard what we had achieved in the year. The AGM followed a brief Special General Meeting to allow shareholders to vote on new rules which now reflect new legislation. After the meetings, shareholders and their friends enjoyed our annual social event courtesy of some of our contractors.



New Office Hours made Permanent

The trial of our new office hours – opening throughout lunchtime – was well received and utilised by tenants and customers so we made the change permanent. Our new office hours became: 9pm-5pm Monday – Thursday, 9pm-4pm Friday.



April - June

“Thank you to the Maintenance Office and the contractors Hi Flow and ETI for a quick and efficient service.” *Tenant, Radnor Park*

Investors in People Gold Accreditation

We were delighted that we achieved Investors in People Gold Accreditation in our 30th Anniversary year. Commenting on the award, our Chief Executive, Sharon Keenan, said, “Investing in our people makes good business sense and ultimately leads to our tenants and customers receiving the best possible service.”



Long Service Celebrations

Two of our staff celebrated long service milestones; Catherine Banks, Housing Officer, celebrated 25 years of service in housing starting with Scottish Homes (formerly SSHA) until 1999 and thereafter with Clydebank Housing Association and Alison Macfarlane, Maintenance Manager, celebrated 20 years continuous service with us.



Scottish Government Funding

We were delighted to secure over £120,000 of Scottish Government People & Communities funding for Centre81 which will be used to contribute to the regeneration of the area. This funding enables 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.



Children in Need Funding

We were delighted to successfully secure £7,512 of funding from BBC Children in Need to run an arts programme over the school holidays, October week and Easter 2016 at Centre81!



Our Highlights *July - September*

Another Action for Children Challenge Complete

We were delighted with the results of our 5th 6-week challenge carried out by unemployed young people. The team had been working at 15-27 Bannerman Place and gained on-the-job experience. A tenant commented, "The young people did a brilliant job and were always polite."



Averton Landscapes

Skills Development Scotland

Staff Success

Sam, Chato, George and Jack of our Maintenance Section and Michael from our Finance Section received excellent results after completing various training courses. The knowledge gained will help improve our service to tenants. George and Jack, who became fully-qualified Energy Performance Certificate (EPC) assessors (pictured) can now provide a service previously paid for externally.



Sun Shines for 8th Gala Day

It was a double celebration at our Community Gala Day on 25 July as we also celebrated 30 years of service in our community. There was a bouncy castle, face painting, cupcake decorating, free funfair rides, a BBQ and more. ISARO Social Integration Network brought 'A Taste of Mela' to the day, with Indian and Polish Dancers, Bagpiping, African Drums Beats and World Foods. It was a true partnership event.



© Owen McGuigan

Tenants Shape Estate Management Services

5 tenants from different areas of our stock kindly gave up their time to participate in meetings to review the estate management service and influence the new Policy. Over the 3 meetings many improvements to the services and the policy were suggested and incorporated into the new Policy.



Intern Departs

Dawn Connor joined us on a placement from Stirling University. Dawn focussed on the Association's tenancy sustainability and provided her research in a draft Policy and in a presentation to staff. Dawn was successful in gaining a Housing Diploma and has secured employment with West Dunbartonshire Council.



Our Highlights

October - December

“Thank you for your quick response and your professionalism and courtesy.” *Resident, Linnvale*

Positive Feedback

We were delighted 68 tenants and 58 owners took the time to return our Publications Feedback Form. Highlights from tenants in particular stated that:

- 92 % thought our 2nd Charter Customer Report was useful
- 98 % liked receiving ChitChat, 98 % liked the format/design
- 93 % found the annual report info useful

Mr Speirs pictured with Sharon Keenan, Chief Executive, won the prize draw.



Wear it Pink Day 2015

Staff 'wore it pink' to work in October to support Breast Cancer Now's campaign, raising £176.00 for the charity to help in the fight against breast cancer.



Focus Group Fun

Over the Autumn we held 3 focus groups on Rechargeable Repairs, Estate Management and Tree Maintenance (pictured out and about) all of which looked at the current service we provide and made suggestions for improvement. We'd like to thank everyone who took part.



Major Repairs Showflat

We were pleased to welcome a large number of tenants to our major repairs "showflat" in November. Tenants were able to view a refurbished kitchen, bathroom and the new Quantum heating system. They were able to have a look at the choices which are available to them for wall tiles and kitchen units. A representative from Dimplex Quantum was also in attendance to explain this more energy-efficient system.



Our Highlights

October - December

Coffee and Cakes at Centre81

Delicious treats were enjoyed by staff and locals as we enjoyed a coffee morning to raise funds for Macmillan Cancer Support on 7 October. We were delighted that £220.65 was raised and thank everyone who supported the event.



2015 Hours Pay Campaign

For more than 13 years, in October, many of our staff have donated an hour of pay or standard donation to Homeless International Charity, now known as REALL (Real Equity for All), this year raising £191.42 which together with the match funding from the Management Committee, totalled £383. REALL helps to provide low-income families in Africa and Asia with affordable, structurally sound homes.



Christmas Fayre at Centre81

Santa took some time out of his very busy schedule and paid a visit to the Centre81 Christmas Fayre on Saturday 28th November. Over £400 was raised for Centre81's 'Community Pot', which funds activities and events for the local community.



Christmas Lunch in Radnor Park

Staff joined in the festive celebrations at the Radnor Park Multis Tenants and Residents Association Christmas Lunch. We provide the group with an annual grant of £1,280 to assist them with the running of their group, including holding community events.



Our Highlights

January - March

“Thank you for your help and support in resolving my neighbour complaint.” *Tenant, Central Clydebank*

Cabinet Secretary Visit

Minister Alex Neil visited Centre81 in Whitecrook on 15 February to hear about the Confident Clydebank project which has received over £320k via the People and Communities Fund since 2011. Mr Neil spoke to the project partners and participants in attendance and said it was a “fantastic centre with fantastic services.”



Tenant Census Returns

We issued our 3 yearly Tenant Census to update our records and ensure that the services we provide are what tenants need. 309 tenants returned their Tenant Census form to us in time for the prize draw on 5 February. The winners were Mr & Mrs Cameron from Radnor Park. Mrs Cameron is pictured receiving the prize from Joe Farrell, Housing Manager.



Success for tenant advice service

Our free and impartial welfare rights service, in partnership with the Clydebank Independent Resource Centre (CIRC), regenerated over £300,000 for our residents in the year. Our residents attended sessions at our office and our regeneration centre, Centre81, for advice on debt, income maximisation, benefits and more.



Tenant Panel Set Up

Our Tenant Panel of 7 tenants was set up to discuss and review the effectiveness of various aspects of our services/processes and advise us where they think improvements could be made – “a critical friend”.



Former La Scala Site Purchased

We were delighted on 30 March to commence a £5.1m design and build contract in partnership with AS Homes (Scotland) Ltd at the former La Scala/Gala Bingo site on Graham Avenue, Clydebank. 44 units are planned, with funding of £3.168m from the Scottish Government’s Affordable Housing Programme.



Our Highlights

1985-2015

We celebrated 30 years in our community during the year!



As reported last year, on 17 January 2015 we celebrated the 30th anniversary of Clydebank and East Community Council Steering Group registering as Central and East Clydebank Housing Association. During 2015/2016 we celebrated our 30th year and remembered our achievements along with tenants and shareholders at both our AGM and Gala Day.

The Steering Group consisted of 18 local residents. They got together through a joint concern about the empty tenemental stock in central Clydebank and the lack of social housing for rent in Central and East Clydebank. One of the original Steering Group members, Paul Shiach, serves on our Management Committee today!

Encouraged by the then Clydebank District Council they registered with the Housing Corporation to become

a Housing Association. The Steering Group then became a Management Committee but with no homes and no staff, the challenge ahead seemed daunting. However, after much negotiation, the empty tenemental properties in central Clydebank were transferred to them by the Scottish Development Agency in 1985. Funding was forthcoming and the first 3 staff members employed later that year.

From that point on, we undertook to rehabilitate and build new houses. Some examples of our developments are 15-27 Bannerman Place, Bon Accord Square, Glasgow Road/Hume Street, Cart Street and Ian Smith Court (pictured in order above).

Stock was later increased overnight in November 1999 by a stock transfer from Scottish Homes of c. 750 properties in Central Clydebank.

Today's voluntary Management Committee, managing stock worth over £20million, still consists of mostly local residents but also members living outwith our area of operation with significant commercial experience.

Then and Now	1985	2015
Properties for rent	0	Over 1050
Properties factored	0	Over 600
Properties for shared ownership	0	Over 50
Management Committee	15	14
Staff	0	23 office based, 8 caretakers/ cleaning/ regeneration

Our Performance

in Complaints

1 April 2015 - 31 March 2016

COMPLAINTS INFORMATION

The following tables outline our complaints information for the year to 31 March 2016.

ALL COMPLAINTS	1ST STAGE		2ND STAGE	
	Number		Number	
Complaint brought forward 2015/16*	0		0	
Equalities related issues	1		0	
Other issues	74		9	
Total number of complaints	75		9	

	Number	% age	Number	% age
Responded to in full	75	99 %	8	89 %
Upheld	42	56.8 %	5	63 %
Responded within SPSO timescales	74*	100 %	7	88 %

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

COMPLAINTS - OTHER	1ST STAGE		2ND STAGE	
	Number	% age	Number	% age
Total number of complaints received	74	N/A	9	N/A
Total number responded to in full	73	99 %	8	89 %
Complaints upheld by landlord	42	57.5 %	5	63 %
Responded within SPSO timescales	73	100 %	7	88 %

MAIN SERVICE IMPROVEMENTS

- Staff reminded of customer care standards
- Improved liaison between contractors
- Procedures reviewed including laundries and contractor no access

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

* 2 complaints (one 1st stage and one 2nd stage) have been carried over to 2016/17 as they were not resolved at the year-end. 1 complaint was completed outwith SPSO/CHA targets due to lengthy investigation to determine cause and ongoing monitoring to ensure rectified before closing off.

Our Performance

1 April 2015 - 31 March 2016

We carry out repairs under various categories and provide statistical information 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	2015/2016	2014/2015	EMERGENCY REPAIRS - Reported when the office is closed	2015/2016	2014/2015
Number of reactive repairs (excluding emergency repairs)	3,994	3,650	Number of emergency repairs	257	249
Average length of time to complete	3.61 days	3.73 days	Average length of time to complete	1.67 hours	1.93 hours
Number of reactive repairs completed right first time	3,925	3,631	Number of emergency repairs completed within target (4 hours)	251	249
Percentage of reactive repairs completed right first time	98.27%	99.48%	Percentage of emergency repairs completed within target	97.67%	100%
Number of repairs appointments made	1,921	1,561			
Number of repairs appointments kept	1,921	1,561			
Percentage of appointments kept	100%	100%			
			CYCLICAL REPAIRS - Repairs programmed at regular intervals	2015/2016	2014/2015
VOID REPAIRS - Repairs to empty properties before they are re-let	2015/2016	2014/2015	Number of cyclical repairs	414	417
Number of void repairs	670	504	Number of cyclical repairs completed within target	414	416
Number of void repairs completed within target	670	503	Percentage of cyclical repairs completed within target	100%	99.8%
Percentage of void repairs completed within target	100%	99.8%			

MAINTENANCE SPEND

Repair Type	Description	Spend
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£420,080
Major repairs	This included bathrooms, central heating systems and roof refurbishments.	£1,246,661
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.	£213,154
TOTAL		£1,879,895

in Maintenance

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.

	2015/2016	2014/2015
Number of gas services due	580	543
Completed within timescale	580 (100%)	538 (99%)
Percentage of gas services completed outwith target	0%	5 (1%)

MAJOR REPAIRS

Structural repairs at multi-storey flats - We acted on the recommendations contained within a structural survey at the flats and embarked on a major programme of works to carry out certain structural works and resurfacing/waterproofing of common and private balconies.

Quantum heating/hot water systems - We installed 65 Quantum heating/hot water systems in properties at Ian Smith Court, Fleming Avenue and 15-27 Bannerman Place. Unfortunately there were some initial teething problems with some of the new hot water cylinders but these have now been resolved and tenants are now enjoying the benefits of this energy efficient system.

Kitchen & bathroom renewals - We installed 31 new kitchens at Glasgow Road and 46 new bathrooms at Glasgow Road and the BISF type houses in Linnvale.

MEDICAL ADAPTATIONS

During the year we carried out 30 adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured £34,000 in grant funding from the Scottish Government.

POLICY REVIEWS

Reviewed or new policies during the year included our Satellite Dish Policy, Void Management Policy and Procurement Policy.

EESH PROGRESS - An Energy Efficiency Standard for Social Housing (EESH) has been set to ensure social landlords like us provide warmer, more energy-efficient homes for our tenants. We are working towards achieving these ratings by the first milestone in 2020.

	2015/2016
Number of properties in ownership	1077
Number which achieve the EESH rating	61.7%

STAFF TRAINING

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

- Diagnosing Defects & Ordering Repairs
- Heat Metering Regulations
- Housing Asset Management Conference
- Factoring Conference
- EPC Forensic Masterclass

Our Maintenance Team



Our Performance

1 April 2015 - 31 March 2016

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 most 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 2016	Target to 31 March 2016	Within Target	Performance at 31 March 2015
Maximum rent loss on vacant properties	0.48 % of annual rental income	0.9 % of annual rental income	Yes	0.37 % of annual rental income
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	0.98 %	1.1 %	Yes	0.97 %
Gross arrears (non-technical* and former tenant)	2.06 %	2.0 %	No	1.43 %
Number of calendar days to let a property	15.5 calendar days	15 calendar days	No	13.6 calendar days
Processing of housing application forms	8.5 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 (13)	5 working days	Yes	100 % within timescale (10)
Category C (Dispute)	100 % within timescale (40)	15 working days	Yes	100 % within timescale (37)

* 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. £3.7m in rent this year
- We have 723 housing applicants on our waiting list
- We served 7 Notice of Proceedings in the year for anti-social behaviour (ASB)
- We evicted 1 tenant for anti-social behaviour
- We have 4.3 % of tenants with arrears of 1 month or more
- We have 1.2 % of tenants with arrears of 3 months or more
- We referred 31 tenants for money advice/to health agencies
- We referred 25 tenants to the Homeless Support team in the year



in Housing Management

BREAKDOWN OF OUR 109 LETS 2015/2016

By points		By area		By new tenant employment status		By new tenant age		By Ethnic Origin	
Homeless	36	Central	36	Employed	65	16-17	1	White Scottish	97
Existing housing list	59	Radnor Park	35	Unemployed	25	18-29	48	White other British	1
Transfer	11	Whitecrook	24	Retired	7	30-49	37	Polish	6
Other	3	Linnvale	10	Long term sick	11	50-59	12	African	4
		Drumry	4	Student	1	60+	11	Other White	1
	109		109		109		109		109

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 housing management section attended the following courses/training events during the year:

- Anti-Social Challenges and Solutions
- Tenancy Sustainment
- Anti-Social Behaviour Essentials
- Data Protection
- Child Protection
- Equality & Diversity

Our Housing Management Team



Our Performance

1 April 2015 - 31 March 2016

KEY FINANCIAL RESULTS

- £3.7m received in rental income with a 2% rent increase applied. £319k of income was received for our other activities (wider role, factoring etc.)
- £61k was received in bank interest. Average rate of interest receivable was 0.9% (2015: 1.0%).
- £4m was spent providing housing services and maintaining the housing stock. £398k was spent on our other activities (wider role, factoring etc.)
- 49p of every £1.00 of your rent received was spent on direct maintenance costs.
- Over £1.2m was spent on Major Repairs in the year, including the renewal of heating systems, kitchens, bathrooms and structural repairs.
- £98k was payable for loan interest. Average rate of interest payable was 2.61% (2015: 2.36%).
- In the year, the Association processed 2 Right to Buy sales, 3 Shared Ownership buy-backs, 1 Mortgage to Rent purchase, 1 Open Market purchase and 1 property bought through auction.
- 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.

STAFF TRAINING

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

- SFHA Factoring conference
- SFHA Finance conference
- ICAS (Accountancy Body) Housing Associations Conference
- Accounting Legislation update
- SHAPS Pension Governing Body Support Event
- Investors in People Advisory Services
- Child Protection
- Equality & Diversity for Staff
- Adobe Illustrator training
- EVH Future Leaders



SUMMARY OF THE STATEMENT OF FINANCIAL POSITION

The Association's financial results to 31 March 2016 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 Statement of Finance Position (formerly called Balance Sheet) as at 31 March 2016.

ASSETS	£'000	£'000	Non-Accountants' Guide
<u>Non-Current Assets</u>			
Housing Properties:			The cost of all our houses
Gross cost less depreciation	23,557		Office premises/computers/furniture
Other Non-Current Assets	<u>3,217</u>		
		26,774	
Investments		293	
<u>Current Assets</u>			
Receivables	264		Money owed to us from debtors
Bank/Cash	<u>6,404</u>		Money in the bank
	6,668		
Less: Current Liabilities	(1,071)		Money we owe to others (less than 1 year)
Net Current Assets		<u>5,597</u>	
Total Assets less Current Liabilities		32,664	
Less: Long Term Creditors		(3,319)	Money we owe to others (more than 1 year)
Less: Deferred Grant Income		<u>(13,741)</u>	Grants received towards the costs
NET ASSETS		<u>15,604</u>	
Funded by:			
Revenue Reserves		<u>15,604</u>	Money set aside to pay for future major repairs
TOTAL EQUITY		<u>15,604</u>	

Our Performance

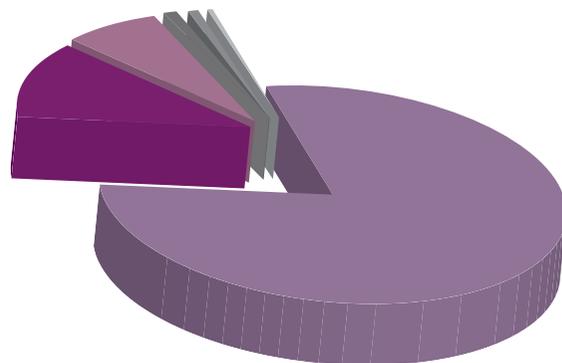
1 April 2015 - 31 March 2016

INCOME AND EXPENDITURE

Income and expenditure associated with our housing stock for the financial year to 31 March 2016 is as follows:

INCOME from 2016 Accounts - £4,690,112

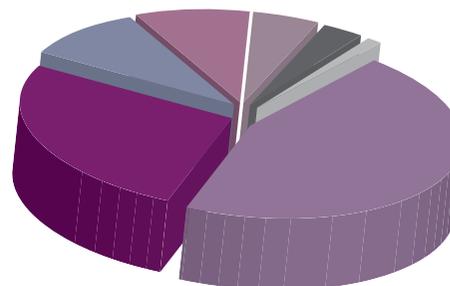
■ Rents & Service Charges	79.0%
■ Release of Grant Income	12.4%
■ Other Income	6.8%
■ Bank Interest Received	1.3%
■ CHA Power Surplus	0.4%
■ House Sales	0.1%



EXPENDITURE from 2016 Accounts - £3,462,771

EXPENDITURE including Capitalised Major Repairs - £4,593,991

■ Management Expenses	44.6%
■ Major Repairs (Direct)	27.1%
■ Routine Maintenance (Direct)	10.4%
■ Other Activities	8.7%
■ Cyclical Maintenance (Direct)	4.6%
■ Interest on Loans and Finance Charges	3.2%
■ Services	1.4%



in Finance (continued)

EACH £1 OF INCOME

How each £1 of income was spent	2015/2016	2014/2015
Direct costs - Major Repairs	£0.30	£0.05
Direct costs - Routine Repairs	£0.12	£0.12
Direct costs - Cyclical Repairs	£0.05	£0.06
Services	<u>£0.02</u>	<u>£0.01</u>
Total Direct Maintenance Costs	£0.49	£0.24
Staff salaries	£0.22	£0.25
Office overheads	£0.06	£0.06
Interest on loans	£0.04	£0.03
Management Expenses - Other Activities*	£0.04	£0.05
Direct Costs - Other Activities*	£0.04	£0.02
Property Insurance	£0.02	£0.02
General Expenses	£0.02	£0.03
Bad debts/voids	£0.01	£0.02
Surplus back into reserves	£0.06	£0.28
TOTAL	£1.00	£1.00

* Tenant Participation / Wider Role / Development

FACTORING DEBT RECOVERY

The following table shows a comparison of our factoring debt recovery rates against target for the year 2015/2016 and the previous year. It shows the % recovery rate for 2015/16 and that we exceeded our target of 110 % for the year.

Factoring Debt Recovery	2015/2016	2014/2015
Total invoices sent out in year	£49,226	£50,509
Total amount received in year	£56,813	£55,427
Percentage recovery rate achieved	115 %	110 %
Target percentage recovery rate	110 %	110 %

Some of our Finance & Admin Team



Staff

Committee

Sharon Keenan
Chief Executive

Thomas P. Winter
Chairperson

Maintenance

Alison Macfarlane
Maintenance Manager

George Stevenson &
Ian Dewar
Maintenance Officers

Ian Dewar
Maintenance Officer

Sam Joyce & Jack Devlin
Maintenance Assistants

Chato Mashimango
Clerical 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 &
Joan Craig
Housing Assistants

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
Office Cleaners (pictured)

Communication & Wider Role

Sinéad Boyle
Communications
Officer

[Centre81](#) (pictured)

Ali Mailey
Centre Co-ordinator (PT)

Andrew Babb &
James McKay
Caretakers

Jean Edmonds
Clerical Assistant (PT)

Carol-Anne Stewart
Garden Co-ordinator
(PT/Temp, funded
by the Scottish
Government)

Tom McCormack
Vice Chairperson

Paul Shiach
Secretary

Chris Morgan
Treasurer

John Hillhouse
Neil Crilley
Pat McGinley
Patricia Betty
Dorothy Bain
Catherine McGarrity
Nikki Robertson
Kimberley Tennant
Cllr John Mooney
(co-opted)

Equal Opportunities Monitoring We had 2 vacancies during the year (1 was readvertised). We monitor the ethnic origins and disability details of our job applicants. We also monitor the ethnic origins and disability details of our staff, Management Committee, housing applicants and new tenants and report these details annually to the Scottish Housing Regulator.



Associates

as at 31 March 2016

SOLICITORS

Boyle Shaughnessy
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

MEMBER OF:

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

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.



LOTTERY FUNDED



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

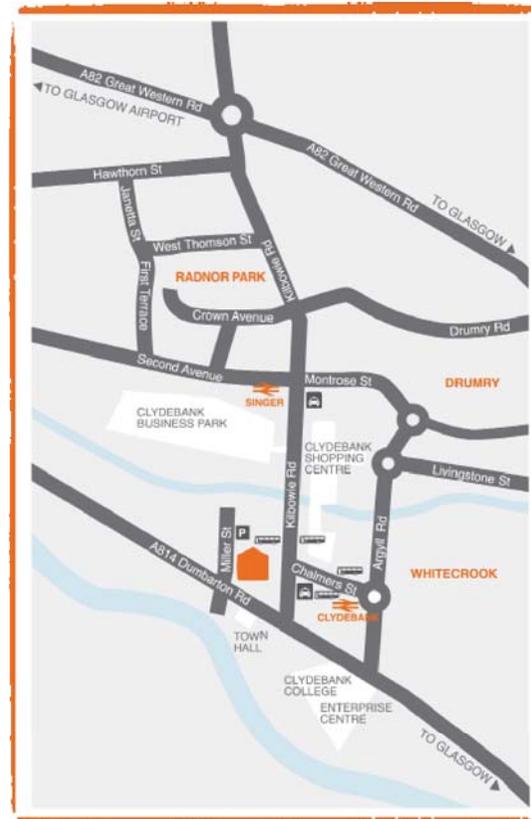
We close on the first Wednesday of each month until 2pm for staff training.

Please recycle this annual report. 

 @clydebankha

 @clydebankha

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.



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