



clydebank housing association



# clydebank housing association

*“Offering our community more than a home”*

**Annual Report 2023/2024**

# Contents

Welcome from the Chairperson	02	Our Performance - Housing Management	16
Our Wider Role	03	Our Performance - Complaints	17
At a Glance	03	Staff	18
Highlights	04	Committee	19
Our Performance - Finance	12	Associates	19
Our Performance - Maintenance	14		

## Welcome

## from the Chairperson



CATHERINE  
BOYLE, CHAIRPERSON  
JUNE 2024

During the last 12 months, our management committee and staff have been continuing to focus on the health and wellbeing of our residents alongside reviewing key risks facing the organisation and we again continue to address the challenges and attempt to limit the impact of the ongoing cost-of-living crisis including increasing costs.

Throughout the year we provided a high level of tenancy sustainment support which included providing food and fuel vouchers, toiletry and cleaning packs, welfare rights advice and more recently, emergency pet food supplies. We held a wide range of events, including our cosy afternoons, and you can read more about these in the Highlights section.

We will continue our productive working relationship with Radnor Park Multis Tenants & Residents Association and also to support our tenants and residents all we can in the forthcoming year and to “offer our community more than a home”.

We are also very proud of the many activities delivered at Centre81 in collaboration with our various partners. This year marks 16 years since we opened Centre81 and during that time, Clydebank Housing Association tenants and residents have benefitted from these services and activities. Last year, we were awarded £341,000 of funding from the Scottish Government to continue with projects until March 2026. These projects will focus on Active and Sustainable activities and classes so please continue to look out for details in our publications.

In the last 12 months, we have spent over £4m on our Major Repairs programme. This investment includes the installation of new windows at the 392 Radnor Park properties, new windows installed at properties at Dumbarton Road and Glasgow Road, replacement of the water tanks and systems at the 7 Radnor Park blocks and the expansion of the Queens Quay district heating system to the properties at Dumbarton Road.

A review of our 30-year investment programme will be carried out in the next few months, alongside the update of our Business and Financial Plans. We welcome any comments and feedback on our future plans.

In regards to our new build properties, the 79 new builds added in 2023 have been greatly received and the new tenants are settling in well. We currently have no confirmed development plans for 2024/25 but we continue to work closely with West Dunbartonshire Council and we remain committed to the development and regeneration of Clydebank and our communities.

I would like to add a special thank you to my fellow Committee members for continuing to carry out their unpaid work diligently and with dedication. They regularly give up their time to attend meetings, pop into the office and respond to emergency decisions and I thank them for this.



# Our Wider Role



## Centre81

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

The Centre is home to Gym81, Caf 81, a community garden, raised beds area and has an outdoor multi use games area (MUGA).

We run our own activities and activities in partnership with others, including health and fitness, employability, English as a Second Language (ESOL), kids' club and weekly bingo. We have a project funded bike mechanic and community gardener.

We provide office space to a range of organisations, and our hall and rooms are available for hire.



## 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 370 two bedroom multi-storey properties, for just  15.75 (incl. 5% VAT) a week (as at 01 April 24) and also supplies the local church.

Our CHA Power plant generates electricity and, as a by-product, heat is produced and used to provide the heat and hot water to tenants whilst the electricity is sold back to the National Grid.



## Clydebank Social Economy Centre (SEC)

We own and manage Clydebank SEC which opened in 2005. The 5,000ft<sup>2</sup> building offers quality, inclusive accommodation for social economy, voluntary sector and community businesses.

We are delighted that the office space is fully occupied by Community Links Scotland and Stepping Stones Mental Health Organisation.



# At a Glance

at 31/03/24

1,211  
homes for rent



Providing  
homes in  
Clydebank  
since  
1985



O  
N  
E  
Registered Tenants  
Organisation  
- Radnor Park  
Multis Tenants  
and Residents  
Association



96.3%  
of tenants  
satisfied with  
our overall  
service



Factor to  
600<sup>+</sup>  
owner  
occupiers  
34  
shared  
ownership



\* 34 full time equivalent

# Our Highlights

## Donation Thanks



West Dunbartonshire Community Foodshare thanked us for providing £1,150. Through our World Kindness Day activities, we were able to contribute £1,000 and a further £150 for rent consultation responses received. We are pleased to be able to support this worthwhile organisation.

## New Window Info Events



It was great to see so many tenants of the Radnor Park Multi Storeys come to our information events with Anglian Home Improvements to discuss the window replacement contract for nearly 400 homes and access arrangements.



## Easter Party Success!



We held a fantastic Easter Party at Centre81 for the community. Over 150 kids and their families joined in with the scavenger hunt, bunny hop race, Easter arts and crafts and disco and then enjoyed some pizza, refreshments and, of course, an Easter egg!



Pizzas courtesy of Domino's Knightswood

## Easter Basket Winner



Stacey O'Neill was the lucky winner of our Easter Facebook competition! Over 50 people got involved to try to win an eggcellent Easter Basket filled with treats and crafts. Stacey was picked as the lucky winner! We love opportunities to engage with our community in person and online.

## Prize Draw Winner

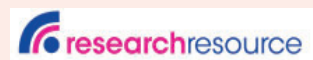


We held a competition where everyone that signed up for a Direct Debit before the end of May 2023 would be entered into a prize draw for a £50 grocery voucher. Of all the sign ups, the lucky winner was Mr Zubov of Radnor Park, who was thrilled!

## Owner Satisfaction Survey



We were thankful to the 265 (46%) of our owners who participated in our owner satisfaction survey with independent market research company, Research Resource. 88% of owners were either very or fairly satisfied with the factoring service provided by us. The factoring team (some pictured) ensured any dissatisfaction was acted upon.





Centre81 Funding Success



We were delighted to have been successful in securing £341k of Investing in Communities Funding for 2023-2026 to allow us to continue employing project staff, delivering our low-cost fitness classes, Strathclyde Autistic Society's Sports and Arts Clubs and ISARO Community Initiative's classes, workshops, clubs and activities for Ethnic minorities.



CHA Kiltwalk Team



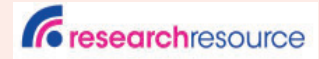
CHA Kiltwalk team, 'The Red Hot Chilli Steppers', walked 14.4 miles on Sunday 30th April and raised a fantastic £1,400 for Beatson Cancer Charity. We sincerely thank every person and organisation that contributed!



Repair Satisfaction Rises



We are thankful to the 221 tenants who participated in our 2022/2023 Repairs and Maintenance Satisfaction Survey with independent research company, Research Resource. We saw an improvement from the same survey carried out in 2021 from 87.7% to 90.9%.



New Energy Advice Service



We launched an Energy Advice Service, provided for us through Community Links Scotland, for our tenants to access advice, advocacy and support, focusing on small, practical changes to reduce energy usage in the long-term.



Clydebank 2011s Shirt Sponsor!



Centre81 was delighted to become a shirt sponsor of the Clydebank 2011s team, part of the Clydebank FC Youth Academy. The group has been together since 2017 and has over 30 boys in the squad.

Customer Care Enhanced



Our Customer Care Policy was reviewed. The main enhancements included the ways we support excellence in Customer Care such as Communication and support for staff, new tenant initiatives and support to tenants and other customers. We thank the tenants, residents group and staff for their input.

# Our Highlights

## Annual General Meeting & Social Event



We were delighted at the success of our 38th Annual General Meeting (AGM) held at our Centre81.

Shareholders were given a warm welcome by Chairperson, Catherine Boyle, who detailed the work staff and Management Committee members had been doing in the year.

There was then an update from the Head of Housing Services on favourable performance in the year and from the Chief Executive on a robust financial position at the year-end.

Members then enjoyed a fish tea, free raffle, sweet treats, raffle, prize bingo and a dance to live music.

## Annual Consultation Prize Winner



For everyone who replies to our questionnaires, surveys etc. throughout the year (where it doesn't have it's own prize draw) we hold a prize draw at our Annual General Meeting.

Mr Donachie from Central Clydebank was delighted to be picked as the winner and was presented with a £50 grocery voucher! Thanks to all who take the time to respond.

## New Homes Shortlisted for Awards



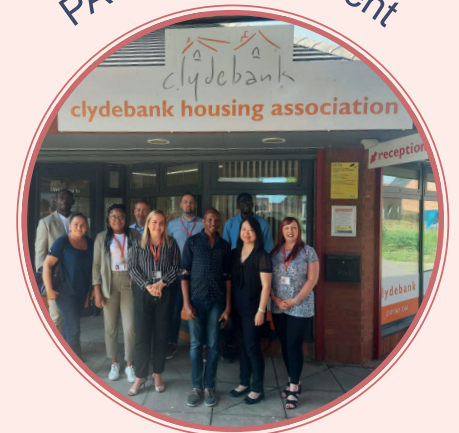
Our developments at Queens Quay and Dalton Avenue were nominated and shortlisted for many housing and design awards. Queens Quay (MAST Architects/CCG Scotland) went on to win a Silver Award in the Regeneration category of the Scottish Design Awards.

## Warm Welcome to Stepping Stones



We were delighted to welcome Stepping Stones, a mental health organisation, as our newest Social Economy Centre tenant, on a long-term basis. The new space offers the charity improved facilities and a more comfortable and convenient environment.

## PATH Trainee Event



We welcomed the opportunity to host an event with PATH Trainees and to showcase all of the work we are doing for our customers in tenancy sustainment, customer service, development, estate management and more. PATH (Scotland) aims to provide training opportunities to people from BME communities.





Radnor Park Celebrates 60 Years!



60 years ago the first of our 7 multi storey Radnor Park blocks, transferred to us from Scottish Homes in November 1999, was completed. The local residents group, Radnor Park Multis Tenants & Residents Association, and ourselves hosted a celebration event for over 40 tenants with food, refreshments, live music and reminiscing.



Smiles at Centre81 Gala Day

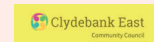


The rain showers couldn't dampen spirits at our 2023 Gala Day! Over 500 people attended throughout the day, where they enjoyed music/DJ, free kids' fairground rides, BBQ and refreshments, a live band, cupcake making, face painting and more.

Customer & Corporate Services Manager, Sinéad Farrell, said, "We thank the Clydebank East Community Council for securing

funding from the Glasgow Flight Fund for all of the fun fairground rides to be provided for free!

"Thank you also to our Centre81 staff, our CHA staff volunteers, the Café81 crew and partners such as Police Scotland. We couldn't do it without you!"



Centre81 celebrates 15 Years



Initially supported and funded with capital grants from the European ERDF Urban II Programme and many others, this £2m+ Centre sprung into life in August 2008. Centre81 is thriving and we are extremely proud of what had been achieved in those 15 years. We could not have done as much without our various funders, the support of the community, our tenants and many partners.

Out and About



We always enjoy the opportunity to get out and about in our community and to share our good news and activities.

Staff attended a variety of events including speaking at the Young Housing Professionals Network, a Cost of Living Event hosted by Marie McNair MSP, and laid a wreath at Clydebank's

Remembrance Day Service. The service was attended by civic leaders, churches, representatives of the armed forces, uniformed organisations and members of the local community who all paid their respects.





# Our Highlights

## MacMillan Morning



Our 7th 'CHA bake off' was held in October.

The highly sought after award was won by Raeann, our Maintenance Assistant, with her delicious and beautifully presented cupcakes! We thank our staff - makers, bakers and donators - who supported the event and raised £150 for MacMillan Cancer Support.

## Our First Owners' Event!



We held our first owners' event in October. The event was held following our review of the Owner Satisfaction Survey results. We are always looking for opportunities to improve the 2-way communication between ourselves and the owners that receive a factoring service from us and this event allowed nearly 20 owners to meet our factoring team.

## West College Scotland



Sport HNC Fitness students were at Centre81 for two days in October offering free health and fitness assessments, personalised fitness questionnaires, basic health checks and fitness testing. They provided advice to dozens of people and feedback was great!



## AutumnFest Success



We held a week of various events, activities and workshops for all ages and abilities at Centre81 throughout the October school holiday week.

We held taster sessions of Tai Chi, Yoga and Circuit Training, organised a Community Cycle and offered free Gym81 inductions.

We ran various exciting classes including a Cupcake

Decorating Class and Natural Body Butter & Deodorant Workshop, did arts and crafts for P1 - P7 and provided our bingo buddies with a fish tea.

## Halloween Fun @Centre81



In partnership with the Centre81 Steering Group we held our Halloween Disco, with over 200 people attending! The young people dressed up and played spooky party games and there was lots of dancing too. Thanks to Domino's Pizza Clydebank for supplying the yummy pizzas for all to enjoy.



Pizzas courtesy of Domino's Clydebank

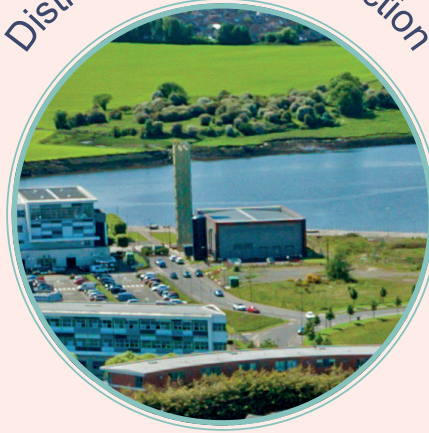


Long Service Award



Our Finance & Corporate Services Manager, Fiona White, pictured centre, celebrated 30 years' service with us and was presented with flowers and a gift from our Management Committee, gifts from staff and was also invited to an awards ceremony with Employers in Voluntary Housing (EVH).

District Heating Connection



We were thrilled to reach an agreement with West Dunbartonshire Council (WDC) to extend the local district heating network to our flats at Dumbarton Road. This project forms a significant part of our investment programme and we acknowledge the support from WDC, Scottish Ministers and the Social Housing Net Zero Heat Fund which helped make this possible.



Scottish Government Visit



We were delighted to have had a visit from the Scottish Government in November and to showcase Centre81 and all the project successes so far from their Investing In Communities Funding (ICF). ICF activities include free bike repairs, garden advice, low cost fitness classes, support to ISARO and Strathclyde Autistic Society.



Community Benefits



We continue to receive community benefits from our contractors. Aico, who provide our smoke alarm monitoring technology, painted the weights room in Gym81 at Centre81. Sidey, a window replacement contractor, provided funding for 2 wellbeing baskets for tenants. Bell Group, our paint work contractor, painted all of our caretakers' offices. Anglian, a window replacement contractor, provided support including funding for events and

creating a community room. CAF Bank, City Technical and JR Group all provided donations. Magnus donated energy efficient lightbulbs.



World Kindness Day



Many of our contractors, consultants and suppliers support our World Kindness Day activities. Together we raised £2,350 with 50% being handed over to West Dunbartonshire Community Foodshare for their Christmas Toy Appeal 2023 and 50% used to spread kindness in our community. We are very thankful for their continued support.





# Our Highlights

## Christmas Jumper Day 2023



Staff donned their Christmas jumpers to raise money for Social Bite and Clyde 1's Mission Christmas.

On 8th December, staff got together to raise money for these worthy causes, with over £40 being raised for each.



## Christmas at Centre81



We provided a wide range of Christmas activities for all to celebrate the festive season, including a Christmas Wreath Workshop and a Christmas Card Workshop. We also held a Community Lunch for 70 local people, funded by Clydebank East Community Council, who enjoyed a delicious 3 course festive lunch by Café81 and a glass of wine along with prize bingo and a free raffle.

## Employee of the Year 2023



We were delighted to present Housing Assistant, Elaine Bannerman, with this staff nominated award. Elaine, pictured, was the fifth recipient of this award and received many nominations from her colleagues, including, "Elaine is such a hard worker. She is amazing with the tenants and is super helpful to all of her colleagues."

## Radnor Park Christmas Lunch



Our staff were delighted to volunteer to help at the Radnor Park Multis Tenants and Residents Association annual Christmas Lunch at Centre81. Over 40 tenants enjoyed a delicious lunch by Café81. The group also provided return transport. It was a great afternoon!



## Spreading Christmas Cheer



Our staff elves donned their Christmas jumpers and distributed over 150 selection boxes and mince pies at our community garden in Radnor Park whilst Kilbowie Primary School pupils sang carols. We thanked them with soft furnishings for their new library.

Our ground maintenance contractors, Ground Control, kindly donated and decorated a tree for the event.



Santa even visited Centre81 and over 100 local children were able to visit Santa's Grotto and receive a selection box then enjoy a party, pizza and hot chocolate!





## Christmas Competition



We enjoy using our social media channels to encourage interaction with our customers.

Patricia Thorburn took part in our Facebook competition to win a Christmas Hamper full of Christmas goodies, including selection box, Elf pancake mix, hot chocolate, cosy socks and more!

## Help for Families



Our Tenancy Sustainment Officer set up a new partnership with the Scottish SPCA, Pet Aid, to help people who are struggling to feed their pets.

Also, thanks to National Lottery Community Anchor Funding, we were able to provide a few families with a £100 food voucher for Christmas.

## Big Birthday!



Congratulations to tenant Viola Cuthbertson who celebrated her 90th birthday. Viola was presented with a card and flowers by Mel Cameron, Housing Assistant, to celebrate the occasion and Viola was delighted with her gift.

## Blitz Memorial Service



We again attended the wreath laying ceremony held by Radnor Park Multis Tenants & Residents Association to pay our respects on the occasion of the 83rd Anniversary of the Clydebank Blitz. Wreaths were laid in our small memorial garden in the middle of our Radnor Park flats.



## Cosy Afternoon Success



We were delighted to welcome over 400 people to our cosy afternoons at Centre81 which ran every Friday from November to March. Each Friday we provided free soup, tea/coffee, biscuits, magazines, newspapers and companionship. The feedback was again really positive!

## Apprentice Celebrated



Well done to Bethany Jones, now Estate Caretaker, who was one of the Apprentices celebrated at a Civic Reception, held in Dumbarton. Working4U held a celebration during Scottish Apprenticeship Week in March to recognise all Apprentices who had completed their courses over the last year.



## KEY FINANCIAL RESULTS

- £5.06m received in rental income with a 3% rent increase applied in 2023/24. £397k of income was received for our other activities (wider role, factoring etc.).
- £244k was received in bank interest. Average rate of interest receivable was 3.1% (2023: 1.2%).
- £5.10m was spent providing housing services and maintaining our existing housing stock. £607k was spent on our other activities (wider role, factoring etc.).
- 48p of every £1.00 of your rent received was spent on direct maintenance costs.
- £456k was payable for loan interest. Average rate of interest payable was 6.9% (2023: 6.2%).
- Over c. £4.43m was spent on Major Repairs in the year, including a significant window replacement programme at our Radnor Park flats and kitchens, rewiring and installing district heating systems in other properties.
- During the year to 31 March 2024, the Association purchased 1 property through the Shared Ownership Buy Back Policy.
- 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.

## INCOME AND EXPENDITURE

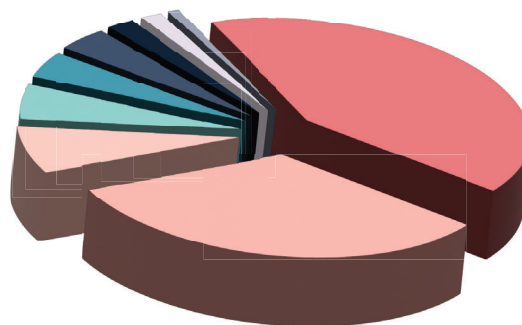
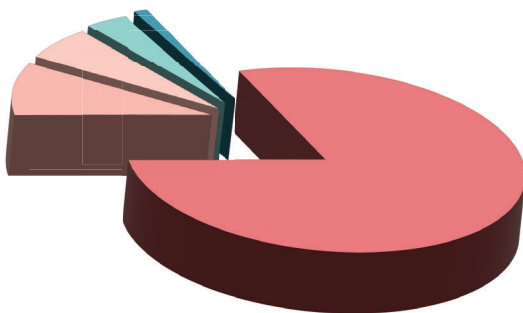
Income and expenditure associated with our housing stock for the financial year to 31 March 2024 is as follows:

**Income from 2024 Accounts**      **£6,339,526**

Rents & Service Charges	79.6%
Release of Grant Income	9.4%
Other Income	6.3%
Bank Interest Received	3.8%
House Sales	0.9%
	<u>100%</u>

**Expenditure from 2024 Accounts**      **£6,457,978**  
**Expenditure including Capitalised Major Repairs**      **£10,641,235**

Major Repairs (Direct)	41.6%
Management Expenses	32.6%
Routine Maintenance (Direct)	7.0%
Other Activities	5.7%
Interest on Loans and Finance Charges	4.4%
Cyclical Maintenance (Direct)	4.3%
Pension Adjustments	2.1%
Services	1.8%
CHA Power Loss	0.6%
	<u>100%</u>



## HOW EACH £1 OF INCOME WAS SPENT

	2023/2024	2022/2023
Direct Costs:		
Major Repairs	£0.24	£0.32
Routine Maintenance	£0.11	£0.09
Cyclical Maintenance	£0.08	£0.09
Services	£0.05	£0.05
<b>Total Direct Maintenance Costs</b>	<b>£0.48</b>	<b>£0.55</b>
Staff Salaries	£0.22	£0.20
Office Overheads	£0.08	£0.08
Interest on Loans	£0.08	£0.04
Other Activities*	£0.09	£0.09
Property Insurance	£0.02	£0.02
General Expenses	£0.03	£0.02
Bad Debts/Voids	£0.00	£0.01
CHA Power Loss (impairment)	£0.01	£0.02
(Taken from)/Put into reserves	-	(£0.03)
<b>TOTAL</b>	<b>£1.00</b>	<b>£1.00</b>



## SUMMARY OF THE STATEMENT OF FINANCIAL POSITION

The Association's financial results to 31 March 2024 are detailed in separately bound annual accounts, which are available to review on our website or by 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 2024.

ASSETS	£'000	£'000	Non-Accountants' Guide
<b>Non-Current Assets</b>			
Housing Properties:			
Gross cost less depreciation	45,267		The cost of all our houses
Other Non-Current Assets	<u>2,989</u>		Office premises/computers/furniture
		48,256	
Investments		359	Asset value of our subsidiary company, CHA Power Ltd
<b>Current Assets</b>			
Receivables	393		Money owed to us from debtors
Bank/Cash	<u>6,339</u>		Money in the bank
	6,732		
Less: Current Liabilities	(1,906)		Money we owe to others (repayable in less than 1 year)
Net Current Assets		<u>4,826</u>	
Total Assets less Current Liabilities		53,441	
Less: Long Term Creditors		(6,609)	Money we owe to others (repayable in more than 1 year)
Less: Provision for Pension Liability		(351)	
Less: Deferred Grant Income		<u>(22,433)</u>	Grants received towards the cost of our flats/houses
<b>NET ASSETS</b>		<b><u>24,048</u></b>	
Funded by:			
Revenue Reserves		24,399	Money set aside to pay for future major repairs
Pension Reserves		(351)	
<b>TOTAL EQUITY</b>		<b><u>24,048</u></b>	

## CENTRE81 FUNDERS

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



## CENTRE81 TENANTS



We carry out repairs under various categories and provide statistical information to the Scottish Housing Regulator through the Annual Return on the Scottish Social Housing Charter (ARC). Timescales are calculated from the moment in which a repair is reported to us and in line with our Repairs and Maintenance Policy.

The categories and our performance are as follows:

<b>REACTIVE REPAIRS</b> - Repairs which tenants report to us	2023/2024	2022/2023
Number of reactive repairs (excluding emergency repairs)	2,793	2,312
Number of reactive repairs completed right first time	2,316	1,877
Percentage of reactive repairs completed right first time	82.9%	81.2%
Average length of time to complete a reactive repair	4.7 days	4.3 days

<b>VOID REPAIRS</b> - Repairs to empty properties before they are re-let	2023/2024	2022/2023
Number of void repairs	431	402
Percentage of void repairs completed within target	96.1%	93.5%

<b>EMERGENCY REPAIRS</b> - Repairs necessary to prevent serious damage to the building, danger to health, risk to safety etc.	2023/2024	2022/2023
Number of emergency repairs	1,341	1,233
Percentage of emergency repairs completed within target (4 hours)	94.7%	89.4%
Average length of time to complete emergency repairs	2.6 hours	3.7 hours

<b>CYCLICAL REPAIRS</b> - Repairs programmed at regular intervals	2023/2024	2022/2023
Number of cyclical repairs	294	335
Percentage of cyclical repairs completed within target	62.9%	75.4%

**MAINTENANCE SPEND** A breakdown of our direct maintenance spend is:

Repair Type	Description	2023/2024	2022/2023
Routine repairs	These are repairs which are carried out on a reactive basis and include voids.	£642,361	£513,435
Cyclical repairs	This included gutter cleaning, electrical inspections, open space maintenance, gas safety inspections, lift and laundry maintenance and water tank testing.	£453,519	£506,819
Major repairs (contracts)	Includes all planned major repair programmes.	£4,183,257	£1,668,610
Major repairs (ad-hoc)	Includes all non-scheduled premature failures and empty property major repairs.	£243,695	£78,725
Service costs	Communal electricity, landscape maintenance and caretaker costs. A portion of which is covered through the rent / factoring charges with the remaining costs allocated to routine maintenance.	£293,292	£254,191
<b>TOTAL</b>		<b>£5,816,124</b>	<b>£3,021,780</b>



## MAJOR REPAIRS

The year saw us continue with our major repair investment programme despite the increased costs to deliver such programmes which is being seen across the sector.

Over £4m was spent on Major Repair contracts in the year. We continue to prioritise programmes of work relating to Health and Safety, our landlord obligations and work which we believe will help our tenants with their energy costs. Highlights for the year include the installation of district heating to 45 properties at Dumbarton Road, the upgrade of the water system to a mains supply at our multi storey flats and our ongoing window replacement programme.



## PROPERTIES MEETING SCOTTISH HOUSING QUALITY STANDARD

The Scottish Housing Quality Standard (SHQS) was introduced in February 2004 and is the Scottish Government's principal measure of housing quality in Scotland.

The purpose of introducing a minimum housing standard in Scotland is essentially to provide a 'floor' below which a property should ideally not fall. The Scottish Government set a target for us to bring our stock up to every element of the standard (where applicable) by April 2015.

To evidence this the Association has completed 5 years of stock condition surveys throughout our stock.

This information has been collated and will form the foundation of our investment programme both in the short and long term alongside our landlord obligations.

Where the Association is prevented in meeting the standards, an exemption is applied. An example of this is where access has been refused for work to be carried out or where it can be evidenced that the standard cannot be met no matter what work is carried out. An abeyance is recorded where a temporary exemption is applied to a property.

Our performance in relation to SHQS is as follows:

	2023/2024	2022/2023
Number of properties in ownership	1,211	1,210
Percentage of stock assessed for compliance in last five years	83.5%	67.8%
Stock exempt from SHQS	85	84
Stock in abeyance from SHQS	8	4
Stock failing for one criterion	27	50
Stock failing for two or more criterion	11	64
Stock meeting SHQS standard	1,080	1,008
Percentage of properties meeting SHQS	89.2%	83.3%

## GAS MANAGEMENT

Tenant safety is paramount. 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 our target of 100%. All services were carried out within timescale during the year.

	2023/2024	2022/2023
Number of gas services due	631	631
Completed within timescale	100%	99.68%

## MEDICAL ADAPTATIONS

During the year we carried out 24 medical adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured £27k grant funding from the Scottish Government to fund these installations all of which was spent with an additional £4k provided by the Association.



# Our Performance

# Housing Management

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). During the year we worked hard to try and improve performance across all areas of the service. In the coming year we will again be working hard to improve things even further and strive to 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 2024	Target to 31 March 2024	Target Met?	Performance at 31 March 2023
Maximum rent loss on vacant properties	0.20% of annual rental income	0.4% of annual rental income	Yes	0.21% of annual rental income
Non-technical rent arrears* (current tenants as % of the total annual rent receivable)	2.06%	2.2%	Yes	2.93%
Gross arrears (non-technical* and former tenant)	3.24%	3.9%	Yes	3.98%
Number of calendar days to let a property	12.64 calendar days	15 calendar days	Yes	12.67 calendar days
Processing of housing application forms	5.57 calendar days	10 calendar days	Yes	5.83 calendar days
Conclusion of neighbour complaints: Category A (Extreme)	N/A (0)	1 working day	N/A	100% within timescale (1)
Category B (Serious)	100% within timescale (2)	5 working days	Yes	0% within timescale (1)
Category C (Dispute)	97% within timescale (32)	15 working days	Yes	100% within timescale (28)

\* Non-technical arrears are arrears that are due to non-payment of rent and do not include any arrears due to late payment of housing benefit

## TENANCY SUSTAINMENT

In the third year of our shared Tenancy Sustainment Officer post, we continue to assist vulnerable and in need tenants via support services and direct assistance in claiming welfare benefits, assistance with energy bills and furnishings, and a range of other assistance through direct means or by signposting to specialist support agencies.

During 2023/24, a total of 942 tenants received some form of assistance, with a total of £49,395 equivalent being generated in either financial or equivalent gain assistance.

The post continues to prove crucial in our ability to support tenants during these difficult times of fuel and cost of living crises.



## LETS AND RE-LETS

During 2023/24, with no new housing developments, we re-let a total of 77 properties. A breakdown of our 77 lets is as follows:

By list		By area	
Homeless	39	Central	27
Existing housing list	35	Radnor Park	33
Transfer	3	Whitecreek	9
Nomination	0	Linnvale	6
		Drumry	2
	77		77



## ADDITIONAL INFORMATION

- We received c.£5.06m in rent this year
- We have 1,539 housing applicants on our waiting list
- We unfortunately had to carry out 1 eviction during the year
  - 6% (72) of our tenants have arrears of 1 month or more
  - 2% (29) of our tenants have arrears of 3 months or more



The Association is committed to providing high-quality customer services. We value complaints and use information from them to help us improve our services. The following tables outline our complaints information for the year, much of which we report to the Scottish Housing Regulator.

COMPLAINTS	1ST STAGE	2ND STAGE
Complaints received in the reporting year	50	4
Complaints carried forward from the previous year	0	1
All complaints received and carried forward	50	5
Number of complaints responded to in full in the reporting year	50	5
Time taken in working days to provide a full response	127	73
Percentage of all complaints responded to in full	100%	100%
Average time in working days for a full response*	2.54	14.6

\* timescales expected: 5 working days for Stage 1 and 20 working days for Stage 2

## SERVICE IMPROVEMENTS

Many service improvements we made during the year as a direct result of complaints received by the Association, including:

- Additional paragraph added to major repairs letter to provide advice and greater clarity
- Rechargeable Repairs Procedure review/ training
- Training carried out on how to deal with blocked shared drains
- Housing Services Manager undertook discussion on procedures and best practice with the team involved
- Electric vehicle charging point signage updated at all sites
- Contractors reminded to more vigilant in customers' gardens

We monitor trends and themes arising from complaints and put actions in place to address these.

To improve our service we also monitor the complaints upheld/partially upheld. This is where we review the information provided and decide in favour of the complainant. We apologise for our service failure, rectify it where possible and identify, record and put in place a service improvement.

UPHELD COMPLAINTS	1ST STAGE	2ND STAGE
Complaints upheld/partially upheld in the reporting year	25 (50%)	3 (60%)

# Compliments

These are just some of the 60 compliments received from tenants and other customers throughout the year. We thank them for taking the time to contact us.

I was struggling with bills and had no money to get the essentials and noticed in the newsletter that help may be available. I couldn't believe how understanding and empathetic Fiona was when I explained my situation to her.

Tenant was happy with the service provided from the contractors that were out. They were very professional and their customer service was spot on.

Moments of Freedom couldn't speak higher of Centre81's facilities or staff, providing multiple comments about how helpful staff were, how lovely the venue is and stating how at home the group were at Centre81.

I wish to thank the factoring team for their professionalism, for giving us time, for listening to our comments and responding in such a structured and positive manner.

Tenant is over the moon that CHA are supporting him to be able to continue living in his home. Tenant can't thank us enough!

The applicant said she was grateful to the team for being helpful and providing her with information as to what her next steps should be in relation to potential homelessness.

Tenant called to thank the team for good customer service and for getting the work done so quickly. Tenant was also pleased with the work the contractor did in their home as well.

## SENIOR STAFF

**Lynette Lees, Chief Executive Officer**

Joe Farrell, Head of Housing Services

Fiona White, Finance & Corporate Services Manager

Jack Devlin, Housing Services Manager

Sinéad Farrell, Customer & Corporate Services Manager

## HOUSING SERVICES - HOUSING MANAGEMENT

Scott Graham  
ICT & Compliance Officer

Fiona Campbell  
Tenancy Sustainment Officer (PT /  
funded post)



Lynne McGeachan  
Housing Officer (maternity leave)

Janie Preston  
Housing Officer (maternity cover)

Angela Marshall  
Housing Officer

Kate Day  
Housing Officer

Elaine Bannerman  
Housing Assistant

Melanie Cameron  
Housing Assistant

Anne Smith  
Housing Assistant (maternity cover)

Jacqui Richmond  
Clerical Officer

Alan Duckett  
Estate Caretaking Supervisor

Donald Cameron  
Estate Caretaker

John Douglas  
Caretaker

Charlie Kane  
Caretaker

Bethany Jones  
Estate Caretaking Apprentice

## HOUSING SERVICES - MAINTENANCE

Sam Joyce  
Maintenance Officer

Kirsty Woods  
Maintenance Officer

Rae Carruthers  
Maintenance Assistant

Raeann Rankine  
Maintenance Assistant

Rachael Odiamehi  
Clerical Officer

## FINANCE & CORPORATE SERVICES SECTION

Ali Mailey  
Corporate Services  
Assistant (PT)

Geri Whitley  
Finance Assistant

Fanica Ciobotaru  
Accounts Assistant

Drew McDougall  
Clerical Officer

Taylor Kelly  
Clerical Assistant

## FINANCE & CORPORATE SERVICES SECTION - CENTRE81 STAFF

Ali Mailey  
Centre Co-ordinator (PT)

Jean Edmonds  
Clerical Officer

James McKay  
Caretaker

Joe Ramsay  
Caretaker (PT)

Gillian Greig  
Gardener (PT / funded  
post)

Brian Fraser  
Bike Mechanic (PT /  
funded post)



## EQUAL OPPORTUNITIES MONITORING

We advertised 5 vacancies during the year. 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 to ensure access and opportunity for all.

## STAFF TRAINING & DEVELOPMENT

Investing in our people makes good business sense and ultimately leads to our tenants and other customers receiving the best possible service. We thank staff for their commitment to continuous improvement through training and development.

In the year, staff undertook a great deal of both internal and external training. A number of staff were also successful in gaining accreditations

and qualifications including the AAT Professional Diploma in Accounting, SVQ Level 3 in Business Admin (Modern Apprenticeship), CIH Level 4 in Managing Housing Maintenance and Mental Health First Aid Certificate.

We are proud to be an officially recognised Living Wage employer since 2016.





# Committee

at 31/03/24

## MANAGEMENT COMMITTEE

**Catherine Boyle**  
Chairperson

Doris Smith  
Vice Chairperson

John Hillhouse  
Treasurer

Paul Shiach  
Secretary

Kimberley Tennant

Grace Daly

Joe O'Donnell

John Mooney (membership lapsed September 2023 and rejoined as casual vacancy in February 2024)

Laura Breeze (membership lapsed June 2023)

Traceylee Hislop (membership lapsed November 23)

Co-opted members:

CLlr Sophie Traynor

CLlr Gurpreet Singh Johal



Our Core Values:

*Respectful*

*Professional*

*Accountable*

*Responsive & Informative*

# Associates

at 31/03/24

## SOLICITORS & AUDITORS

### Solicitors

TC Young  
7 West George Street  
GLASGOW G2 1BA

Harper Macleod  
Haymarket Terrace  
EDINBURGH EH12 5HD

### External Auditors

Alexander Sloan  
Accountants & Business  
Advisers  
180 St Vincent Street  
GLASGOW G2 5SG

### Internal Auditors

Wylie & Bisset LLP  
168 Bath Street  
GLASGOW G2 4TP

## MEMBERSHIPS

Scottish Federation of Housing  
Associations (SFHA)

Chartered Institute of Housing  
Scotland (CIH)

Employers in Voluntary Housing  
(EVH)

Tenant Participation Advisory  
Service (TPAS)

Homeswapper

SHARE

Scotland's Housing Network (SHN)  
Glasgow & West of Scotland  
Forum (GWSF)

Scotland Excel

Scottish Procurement Alliance

The Big Issue Bronze Sponsor

PATH

Happy to Translate

Child Poverty Action Group

## REGISTRATIONS

OSCR (Scottish  
Charity No.  
SC033962)

Scottish Housing  
Regulator (No. HAL  
86)

Scottish Government  
as a Property Factor  
(No. PF000231)

Industrial and  
Provident Societies/  
FCA (No. 2191RS)

Information  
Commissioner's Office  
(No. Z6043444)

## ACCREDITATIONS

Disability Confident



Living Wage Foundation





clydebank housing association

“Offering our community more than a home”



If you or someone you know need this annual report in any other format, please contact us.

For more regular updates of what we are up to, catch up on all our news on our social media pages @clydebankha or on our website [www.clydebank-ha.org.uk](http://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 2.00pm for staff training.

Please recycle this report.



Clydebank Housing Association Limited | 77-83 Kilbowie Road | Clydebank G81 1BL



@clydebankha T. 0141 941 1044 | WhatsApp 07415 401581 | info@clydebank-ha.org.uk | www.clydebank-ha.org.uk



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. Information Commissioner's Office Registration No Z6043444. Member of the Scottish Federation of Housing Associations. Registered in Scotland at the above address. Some percentages have been rounded to the nearest 0.1%. To the best of our knowledge the information contained within this report is correct at the time of going to print.