



CDHA

Cathcart & District Housing Association

Performance Report against the Housing Charter 2013/2014

In May 2014 we submitted our first Annual report against the Charter (ARC) to the Scottish Housing Regulator.

The information submitted related to all areas of our business and the Regulator uses this information to assess our performance against our peers and in line with their framework of expected standards.

The Housing Charter covers a number of indicators relating to performance and we are assessed against a number of these.

On completion of reading this report please complete the survey form inside and return it to us. We will use this to assist with next years work and our ongoing performance monitoring.

Chairs Introduction

Welcome to our new annual performance report. This will be the new format each year in which we report to you the tenants on the outcomes of the Annual Return on the Charter. It will replace our previous annual report. We will use this format to give you an overview of the information reported to the Scottish Housing Regulator on our performance over the past year and we will bring you news of the major activities that we have undertaken and what is planned for the year ahead.

We want to know if this document tells you the correct information in a format that allows you to judge our performance on the services we provide. We believe that we provide a good service and that we listen to our tenants. We welcome your comments on all matters.

It is important to us to tell you how we spend your rental income, if we are meeting your requirements in our planned upgrades to your properties and how we compare with other housing associations.

What do you think about this performance report? Do you think our statistics are merited? Have we missed out anything you would like to know more about? This report is designed for you our service users so we really want to hear your views. Please complete

the short survey form in this report and send it back to us. We will use your comments in our forward planning for next year.

Every returned form will be entered into a prize draw for a £30 Sainsbury's voucher. The results will be announced in our next newsletter.

We hope you enjoy the new format.

Annette Brown
CHAIRPERSON



Directors Report 2014

It has been another busy and productive year during which the Association has embraced further changes in the social housing sector.

In April this year the Association decided to end the final salary pension scheme and move to a defined contribution scheme. This was after lengthy consultation with a pension consultant and taking into account

the long term financial effect on the Association. We are confident this will reduce the long term financial risk

We fully expected Universal credit to be introduced during 2014 but as yet it hasn't been introduced. Our housing management team have managed the impact of the "bedroom tax" well and the effect on our arrears due to these cut backs in housing benefit has been negligible. Our welfare rights staff have worked hard to ensure that everyone was able to access the correct level of benefit.

After a successful Big Lottery fund bid jointly with two other housing associations we have been able to secure additional welfare rights staff for up to a further 5 year period. This may be significant when more is known about Universal Credit.

The first Housing Charter Return was completed and submitted to the Scottish Housing Regulator in May 2014. Owing to having been part of the working party that tested the system we were able to submit our return with minimal problems. Our main results are the focus of this report and you can access the full report at <http://www.scottishhousingregulator.gov.uk/>

We recognised the need again this year to continue to subscribe to the Community Safe Glasgow service (CSG) as the rise in cases of anti-social behaviour showed that we can make good use of a professional service in this regard. Although anti-social behaviour is such a negative subject we recognise that we are taking a positive approach to the problem and the service provided by CSG has become a successful on-going partnership for the Association.

Our planned Stock Condition Survey has been completed which will allow for detailed planning on all future major repairs. A new software package has been installed and the information from this survey is now being fed into the system to ensure accuracy in planning future schemes. This will also assist with component accounting. Our new Asset Management policy flows from this and integrates as a salient part of our Business Management Plan.



Our planned maintenance programme this year has continued thus allowing us to provide new installations by way of boilers, kitchen and bathrooms along with close painting and window staining. There will be more details of this in the maintenance section.

The significant aims for the coming year will be:

Embracing universal credit when it is finally launched in Glasgow. It is envisaged that the impact of this new system will be more significant on the Association than the "bedroom tax" was and staff are attending training courses regularly in order to be best prepared.

The biggest and most exciting news for Cathcart & District Housing Association in 2013/14 was that Glasgow City Council agreed to the redevelopment of Holmlea Primary School for social housing. We will partner Home In Scotland in this development and although still in the early stages we hope that work will commence in 2015. Our intentions are to provide 30 flats for social rent in the school building and build a number for sale in the playground all subject to successful planning approval.

Our Committee of Management have continued to pursue relevant training courses and have completed training on a number of issues during this year to assist with their strategic role on the Committee. This in conjunction with courses and conferences attended externally means our Committee show a strong knowledge of the current issues surrounding social housing.

I hope you enjoy this, the first Annual Report against the Charter, combined with our usual annual report information. I hope it gives a good overview of our work, our challenges and our achievements.

Christine Leitch
DIRECTOR

Our Performance Standards

In order to constantly monitor our own performance we have a system on place that allows us to measure our performance on a monthly basis. Our Key Performance Indicators (KPIs) have been derived from looking at historical performance how we perform against other similar sized organisations and what national tables show us. We consistently aim to meet or better these

targets and use all mechanisms open to us to assist in this.

We believe we compare favourably with other similar organisations across the country, we are proud of the fact that we are able to meet these targets and also implemented one of the lowest rent increases within our peer group this year.

In order that you our customers can see for yourself the table below shows how we performed in the last financial year against a range of issues. We are showing the target we aim for the outcome we achieved and have colour coded **green** showing target met and **red** where it hasn't been.

Key Performance Indicator	Target 2013/14	Achieved by 31.3.14
Current Net Tenant Arrears	3.3	2.94
Rent loss from vacant properties	1%	0.46%
Time to re-let vacant properties	10 days	13.13 days
Allocations to Homeless Persons	20%	17.5%
Emergency Repairs	100%	100%
Urgent Repairs	98%	98%
Routine Repairs	98%	95%
Post Inspection of Repairs	10%	19%
Complaints Stage 1 investigation within 48hrs	95%	100%
Time to Process Application forms	5 Working days	2 days
Attendance at AGM	10%	23%
Committee Membership	15	100%
Void repairs (minor repair) 10 days	100%	98%
Void Repairs (major repair) 20 days	100%	80%

Contextual Information

Cathcart & District Housing Association (CDHA) is a community controlled social landlord governed by a voluntary committee of 15 members, elected by tenants and association members each year at the AGM.

We collect a variety of statistics and assess these at the end of each financial year. Some of these key figures at 31 March 2014 are:

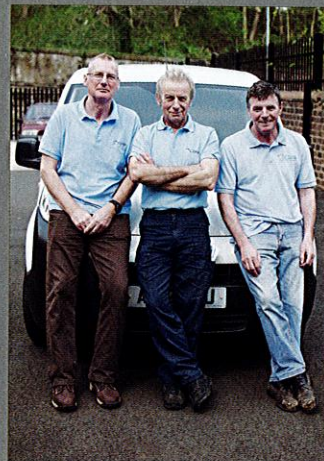
- 15 Members of Committee (This is our full quota and has been maintained for 4 years)
- 13 Members of Staff
- 114 Share members of the Association
- 23% turn out at the AGM (2013)
- 76 Lets during the year
- 725 Applicants on our waiting list
- 578 properties owned by us
- 492 properties factored by us

- 1672 repairs carried out
- 100% new tenancies sustained for more than 1 year

The Association owns a subsidiary company and through this we provide the close cleaning and back court maintenance service.

From April 2014 we have introduced a handyperson service for any tenant over 65 or with a disability this has proved a big success and this is carried out by our Estate Assistants.

Turnover at March 2014 was £1.9m.



Some of the highlights of the year up to 31 March 2014....

- Completion of the properties at Holmlea Court which was our first development project carried out in partnership with Home In Scotland
- Grant funding of £864,00 was achieved for this project with the remainder being financed through private finance from RBS
- Completion of 2013/14 Kitchen Bathroom replacement contract in 58 properties investment value of this contract was £188,318.62
- Close painting carried out to 11 closes at a cost of £10,464.00
- Introduction of Handyman service to replace the service formerly offered by Glasgow City Council
- Cathcart & District Housing Association became involved with Stanmore Social to assist in creating a community garden in the Cumming Drive/ Stanmore Road area of Mount Florida
- Early engagement with tenants affected by the "bedroom tax" resulted in several persons being able to move to smaller property and the input of

our Welfare Rights Staff ensured minimal effect upon our arrears by the "bedroom tax"

- We continued talks with Glasgow City Council and received the go ahead to renovate Holmlea Primary School in partnership with Home In Scotland. Initial plans are to create 30 houses to rent in the school building alongside flats in the playground for sale.



Value for Money

We have used 4 other housing associations who are located within a 3 mile geographic radius for comparison purposes.

We are able to demonstrate that we are able to offer the lowest rent in our group without cutting back on the services we provide.



Rent increase 2013/14

CDHA	Average of landlords compared	Difference from this average
2.0%	3.6%	16%



Average Weekly Rent 2 apt

CDHA	Average of landlords compared	Difference from this average
£56.88	£70.78	13.90



Average Weekly Rent 3 apt

CDHA	Average of landlords compared	Difference from this average
£70.12	£75.12	£5.00



Average Weekly Rent 4 apt

CDHA	Average of landlords compared	Difference from this average
£79.31	£87.25	£7.94



Percentage of tenants satisfied with overall service

CDHA	Average of landlords compared	Difference from this average
92.1%	87.3%	4.8%

Percentage of tenants who felt their landlord is good at keeping them informed about their services



CDHA	Average of landlords compared	Difference from this average
92.9%	89.6%	3.2%



Average number of hours to complete an emergency repair

CDHA	Average of landlords compared	Difference from this average
2.6	3.0	0.4

Average number of days to complete non-emergency repairs

CDHA	Average of landlords compared	Difference from this average
2.5	4.5	2.0

Percentage of tenants who had repairs carried out who were satisfied with service

CDHA	Average of landlords compared	Difference from this average
92.3%	90.4%	2.0%

Percentage of total rent due collected in previous year

CDHA	Average of landlords compared	Difference from this average
103.6%	99.2%	4.5%

Percentage of rent lost through empty flats

CDHA	Average of landlords compared	Difference from this average
0.5%	0.6%	0.1%

Average length of time in days to re-let homes

CDHA	Average of landlords compared	Difference from this average
13.1	23.3	10.2

Cases of anti-social behaviour per 100 homes reported in last year

CDHA	Average of landlords compared	Difference from this average
0.2%	8.1%	7.9%

Our Rent Arrears.....

	2012	2013	2014
CDHA Net Arrears	4.0%	3.56%	2.94%

The Housing Management team have conducted a significant drive to bring rent arrears down since stock transfer in 2010. The continued downward trend continues to boost our planned maintenance contracts and ensure our service delivery remains high.

Planned Maintenance 2013-14

- **KITCHEN/BATHROOM/REWIRES** - In order to continue to meet the SHQS standard and our planned maintenance programme the Association completed 58 kitchen and bathroom improvements in our properties during the last financial year. The work comprises stripping out existing kitchens and bathrooms, carrying out rewire works to the kitchen and facilitating the installation of an electric shower, installing a new kitchen and bathroom complete with tile splash backs and vinyl flooring. Tenants picked from a selection of kitchen units and worktops and also from a selection of tiles and vinyl floor coverings. A similar contract is about to get underway this year whereby a further 68 properties will benefit from new kitchens and/or bathrooms by December 2014



- **CLOSE PAINTING** – Last year the Association carried out close painting to 11 closes, and we have undertaken a further 13 again this year. Feedback on this work has been excellent and has created a fresh new look for many of our tenement properties. Window staining has been carried out alongside the close painting.



- **GAS BOILER REPLACEMENTS** – On a cyclical basis the Association replace gas central heating boilers. This year we will replace 22 boilers as part of the project. The Worcester Bosch Greenstar condensing combination boiler has proved to be a reliable installation and we will continue to use this product.

- **ELECTRICAL 5 YEAR TEST AND INSPECTIONS**

– This project has carried on from last year, given the housing stock and workload. Our electricians are working their way through the full housing stock to ensure that the electrical installations are well maintained and all meet current requirements.



- **ENERGY SAVINGS TRUST** – The Association have continued talks with various companies regarding grant funding for heating related projects. We have not been successful in obtaining any of the funding available so far but will continue to hold talks with the consultants who may be able to assist in tapping into one of these initiatives in the coming year.



Finance

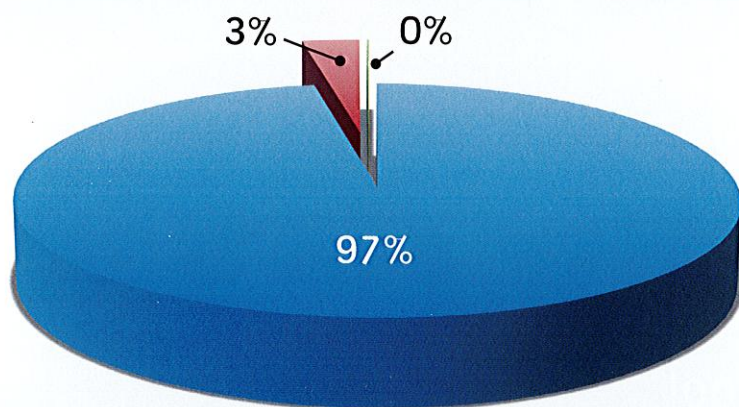
ANALYSIS OF INCOME & EXPENDITURE FOR THE YEAR ENDED 31/3/14

INCOME

Rental income	£1,834,918	
Factoring Income	£61,352	
Interest Receivable	£128	£1,896,398

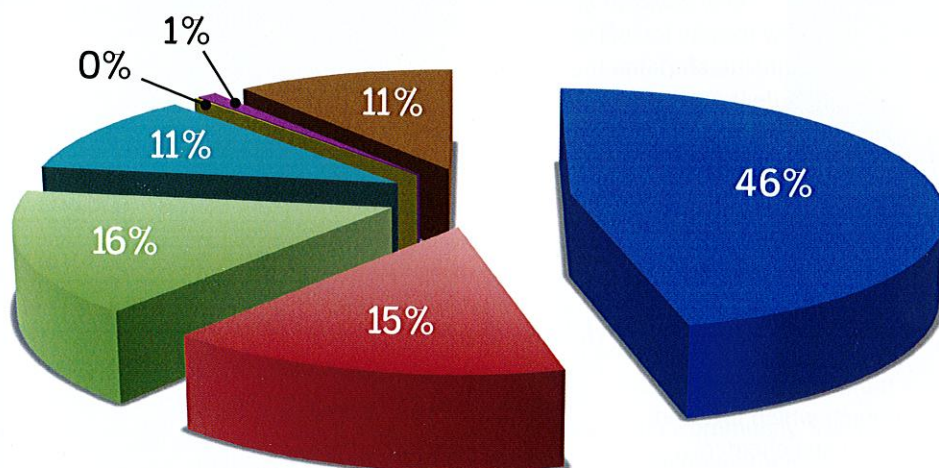


This equates to every £1 collected by the Association of income 97p came from Rents, 3p from Factoring Income.



EXPENDITURE

Management & Maintenance Admin Costs	£738,554	
Routine Maintenance Costs	£251,683	
Planned & Cyclical Repairs	£256,776	
Mortgage Interest	£174,641	
Other	£6,163	
Factoring	£21,813	
Depreciation	£171,099	£1,620,729



Development Programme



Holmlea Primary School

We are once again teaming up with Home In Scotland to undertake the renovation of Holmlea Primary School.

Following on from the successful completion of Holmlea court we now have approval from Glasgow City Council for the redevelopment of Holmlea Primary School to provide social housing.

The strategic objectives of the project are

- To achieve compliance with current building regulations and conditions imposed by Historic Scotland in respect of the B listed building.

- To demonstrate successful investment in a quality building to regenerate new usage for the community
- To ensure best use of public funding
- To comply with the requirements of the Strategic Housing Investment Plan (SHIP) in Glasgow

We are currently working through the early stages of this project and hope that we will shortly appoint the design team through a competitive tendering process. Once this stage has been reached we will commence working towards the development tender and hope to commence work on the building to create 30 new flats in total during 2015.

Holmlea Court

The Cathcart Rd project has successfully breathed new life into an unattractive derelict brownfield site in the Southside of Glasgow by providing 66 high quality, attractive, high demand houses and flats on land which previously housed a disused Bingo hall and garage.

The project had the full support of Glasgow City Council and was developed in response to the Scottish Government's Innovation and Investment Fund programme which sought competitive bids to deliver new and innovative area based regeneration projects against a backdrop of reduced public housing subsidy.

The partners recognised the importance of the site and worked closely to deliver a genuine partnership approach which involved regular liaison with local planners, residents and stakeholders to develop a solution which made the most of the site's excellent location, transport links local shopping facilities and infrastructure.

Affordable Housing tenures

Demand for new housing in the area is extremely high with new sites rarely becoming available. Market analysis confirmed the need for a tailored solution which delivered affordable tenures in a range of house types and sizes.

The demand for social rented housing in the Linn And Langside area is very high and new social housing accommodation rarely becomes available due to a lack of appropriate sites. Both Home Scotland and Cathcart Housing Associations have waiting lists of prospective residents with Cathcart HA having over 750 people requesting housing in the area. Identifying residents on completion of our contracts is not difficult and proves to be a very positive experience for all involved.

Tenant Satisfaction

We used the information we gathered from last year's tenants satisfaction survey to measure how well received our services are. We appreciate you taking the time to complete our survey forms and have included a brief questionnaire with this report. This one is more concise than the lengthy survey documents we sent last year and that is because some of you said that you felt there was a lot of repetition in last year's form. We hope you find this one takes less time to complete but still allows you to give your opinion on most of the outcomes that the Scottish Housing Regulator measures us against.

93% of our tenants were satisfied with the overall service provided by us.

84% felt they received a good quality of information prior to becoming a tenant of CDHA

100% of you told us you were satisfied with your house when you moved into it

90% of you are satisfied with the neighbourhood you live in

90% said that the rent offers good value for money

93% said you were satisfied with our maintenance service.

Whilst the positive outcomes are excellent for our business profile we want to understand any areas of dissatisfaction and work towards removing these. We monitor complaints and report on them on a monthly basis to our committee of management. We aim to learn from people who have been less than happy with our service.

During the last financial year we received 71 complaints. All of these complaints were responded to within our target timescales and all were resolved within the timescales set down by the Scottish Ombudsman Service.

Some examples of how we address your concerns.....

You told us

The previous handyperson service provided by Glasgow City Council was missed

Some of you complained about the number of times bushes in some back courts were pruned

You complained about the common areas in Cumming Drive being overgrown.

12 complaints were relating to noise/neighbour nuisance

We responded by

Introducing a handyman service in June 2014 for elderly and disabled tenants

We sat down with our gardening contractor and worked out a schedule of pruning for the areas in question

We responded by becoming involved with Stanmore Social who are a local enterprise company with a funded plan in place to create a community garden. We have approached this venture as a Wider Role project and obtained some funding from the Co-operative Development fund.

We worked with Community Safety Glasgow to ensure that information was gathered independently and that these issues were solved in the quickest timescales.



Committee and Staff

Committee Structure 2014/15: Following a very well attended AGM again this year the new Committee was elected.

The 2014-15 Committee:

Annette Brown	Chairperson	Catherine Robb	Committee Member
Joyce Ferguson	Vice Chairperson	Bruce Strathearn	Committee Member
John Forrest	Secretary	Isobel Ellis	Committee Member
Janey McMahon	Committee Member	Allan Mackinnon	Committee Member
Gilda Zangrande	Committee Member	Elizabeth Carter	Committee Member
Marion McMillan	Committee Member	June Perez	Committee Member
Valerie Kyle	Committee Member	Albert Wright	Committee Member
Irene Kyle	Committee Member	Archie Graham	GCC Rep.

Staff

Christine Leitch – Director	Gillian McCann – Admin Assistant
Lorraine Glasgow – Finance Officer	Fred McBain – Estate Assistant
May Dunsmore – Housing Officer	John Kennedy – Estate Assistant
Allan MacDonald – Housing Officer	Geoff Elliot – Estate Assistant
Craig Welsh – Maintenance Officer	Clark Davidson – Accountancy Services
Sandra Fleming – Maintenance Assistant	Suzanne Flavelle – Welfare Rights Officer
Morna Smillie – Housing Assistant	Kevin Morrison – Welfare Rights Officer
Julie Roy – Finance Assistant	
Jade Murray – Housing Assistant	

Auditors

Armstrongs



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