

# Annual Performance Report **2023/24**



Continuing to improve standards

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## Introduction

Welcome to our annual review of our performance over the year 2023/2024. We hope you find it informative, and we welcome any feedback from this report. You can do that by emailing our office or calling us.

The information contained in this report is designed to inform tenants of our performance in your homes. It also provides financial information so you can be assured that we use our income to ensure that our homes benefit from continuing investment and that we aim to meet all our regulatory requirements to ensure the health and safety of all our service users.

Again, this year we have been very aware of the cost-of-living crisis and how that affects our tenants. We have completed our tenant safety programme and are now 100% compliant in the 7 main categories of tenant health and safety. A recent internal audit of our performance confirmed this. Our gas safety is 100% up to date and we appreciate tenants providing access in a timeous manner.

Damp and mould is another area that we monitor, and we have purchased hygrometers to issue to any tenant who thinks there may be a problem. We have provided additional training for our staff on this issue and included articles in our newsletters to make tenants aware of anything they should report. We are pleased to report very few of our properties have a problem with this but be assured that if you report any concern, it will be treated quickly.

We are currently considering further development and there will be more about this later in this report.

As always, we are here to listen to our tenants and welcome anyone coming to talk to us, not just because something has gone wrong but in any way at all we are always here to help.

# Chairperson's Report

Our annual report covers the work that we do each year, and the year ended 31st March 2024 has been a busy year with many changes at CDHA.

I would like to thank our Committee of Management for their continued dedication, especially through last year with some staff changes and coping with the cost-of-living crisis. Our attendance at Committee meetings is still averaging 80% and we continue to offer in-person or through Zoom which facilitates all members. We once again held our Business Planning away day in person and as Chairperson that was very much appreciated and allowed for continual progress with our business.

As a Committee, we increased our strength by undertaking training courses as detailed below following our appraisal procedure which highlighted Committee wishes for either refresher or new training. In addition, several committee members attended the various conferences hosted by our affiliated bodies and found the networking and information sessions very beneficial.

- Finance Part 2
- Risk Management (All Committee)
- Sustainability (All Committee)
- Committee/Staff Business Planning Away Day (All Committee)
- SFHA Annual Conference (Some Committee and Staff)
- Data Protection Compliance (All Committee)
- GWSF Regeneration Conference (Some Committee and Staff)
- SFHA Governance Conference (Some Committee and Staff)
- GWSF Annual Conference (Some Committee and Staff)

The appraisal process applied to all our committee members and the training plan flowed from this. The exercise was well received, and all members took part.

This year I am pleased to report that our status with the Scottish Housing Regulator is:

## **COMPLIANT**

I would like to assure all our tenants that we are well-placed for the future and continue to carry out work that will provide the Committee with assurance that we are meeting our legal requirements. We continue to address new issues and included in our Assurance Statement this year will be comments on damp and mould and tenant health and safety.

I would like to thank all the Committee and staff for their support in my role as Chairperson during the year and look forward to working with CDHA in the future.

*Alastair Penney*

Chairperson



# Who Regulates and Governs us?

Cathcart & District Housing Association is a community-controlled organisation with the governing body (the Committee) being made up of share members. Minutes of our Committee meetings are on our website.

## Regulation

All RSLs are regulated by the Scottish Housing Regulator <https://www.housingregulator.gov.scot/>

As we are a charity, we are also regulated by the Office of the Scottish Charity Regulator (OSCR) [www.oscr.org.uk](http://www.oscr.org.uk)

The Association is also regulated by the Financial Conduct Authority [www.fca.org.uk](http://www.fca.org.uk)

Because we offer a factoring service to 441 owner occupiers, we are also registered with the Scottish

Government's Property Factor Register and we have a code of conduct to work to in this regard.

In addition to the formal regulatory bodies, we work closely with Glasgow City Council who partially fund any new homes that we develop. The Council also provides funding for common repairs to ageing buildings. In addition to that during the year we were able to purchase 7 flats on the open market which were 100% fully grant-funded by Glasgow City Council. All of the flats met a homeless need through Section 5 Glasgow City Council referrals.

## Governance

Our Association is managed by a committee of volunteers who either live or work in the area and bring relevant skills to the organisation. All members of the committee share a common aim to improve the area and ensure that the association is well run.

The committee is made up of a maximum of 15 members. There are always one or two spaces reserved if we wish to bring on any special skill or co-opt anyone for a specific purpose. Our members are elected every year at the AGM in September. They then step down in rotation allowing for a vote, if necessary, each year. They are responsible for compliance and the strategic direction of the Association.

## Our Strategic Objectives

- Deliver excellent housing and related services
- Strengthen our communication and engagement with our tenants and other customers
- Continue to strengthen our governance
- Continue to ensure strong financial and risk management.

We measure our work against our objectives and set targets and new work practices to ensure we do what we say we will. In recent times some of the main areas we have focused on are tenant health and safety and landlord compliance along with ensuring we had relevant policies and procedures to deal with damp and mould issues as quickly as possible. We strengthened our staff team with new members bringing specific skills to our maintenance section.

## Our Mission Statement

***CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients.***

### Our Values

Our core values are:

**Honesty** We will be honest, consistent, and objective in everything we do

**Respect** We aim to treat people with courtesy, politeness, and efficiency and we recognise people's rights, opinions, and requirements

**Accountable** We will be accountable to our members, tenants, and regulatory bodies and ensure openness in all our business activities

# Our Committee and Staff Team 2023-24

## as at 31 March 2024

Alastair Penney	<i>Chairperson</i>	Susan Harper	<i>Committee Member</i>
Marion McMillan	<i>Vice Chairperson</i>	Gamal Haddou	<i>Committee Member</i>
Chris Carr	<i>Treasurer</i>	Patricia Crockett	<i>Committee Member</i>
Christine Leitch	<i>Secretary</i>	Trudi Tokarczyk	<i>Committee Member</i>
Bruce Strathearn	<i>Committee Member</i>	Lesley Dunan	<i>Committee Member</i>
Elizabeth Carter	<i>Committee Member</i>		

### Staff:

Christine Leitch	<i>Director</i>	John Kennedy	<i>Estate Supervisor</i>
Lorraine Glasgow	<i>Finance &amp; Office Manager</i>	John O'Donnell	<i>Estate Assistant</i>
Grahame Cairns	<i>Housing Property Manager</i>	Michael Kennedy	<i>Estate Assistant</i>
Emma Connelly	<i>Corporate Services Officer</i>	Maggie Wright	<i>Office Cleaner</i>
Lynsay Gallagher	<i>Housing Officer</i>		
Nicole McMaster	<i>Housing Officer</i>	FMD Financial Services	<i>Accountancy Services</i>
Grant Dyer	<i>Housing Assistant</i>	Suzanne Lavelle	<i>Welfare Rights Team Leader</i>
Hayley Smith	<i>Housing Assistant</i>	Geraldine McLaughlin	<i>Welfare Rights &amp; Money Advice Officer</i>
Jonathan Lee	<i>Maintenance Officer</i>		
David Ellis	<i>Maintenance/Factoring Officer</i>	Geraldine McKenzie	<i>Welfare Rights Officer</i>
Suzi Sweeney	<i>Maintenance Assistant</i>		
Andrew Milne	<i>Finance Assistant</i>	Findlay's	<i>External Auditors</i>
Amie Bewley	<i>Compliance Assistant</i>	TIAA	<i>Internal Auditors</i>
Audrey Stuart	<i>Customer Services Assistant</i>		

# Participation

We encourage our tenants to become involved in our work and one of the main ways to become involved is by taking out a membership, which then permits you to attend the AGM and stand for Committee.

Some tenants prefer to attend one or two AGMs to get a feel for the work before standing for the Committee, but others will be interested and happy to stand for election or be co-opted if there are spaces during the year. We offer everyone a full induction process, and everyone will have the chance to observe before being expected to take an active role. Membership only costs £1.00 and stands

for life. The only way in which membership will lapse is if you fail to attend 5 AGMs in a row without submitting apologies. Any lapsed membership can generally be reinstated if that has happened by mistake.

The AGM held on 4 September 2023 was held in our office and yielded an attendance of 17 members which represented 29% of our membership.



# Our Performance

## - Report against the Scottish Social Housing Charter



Percentage of tenants satisfied with the overall service provided by their landlord

**90.83%**

Scottish Average 86.5%



Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions

**94.58%**

Scottish Average 90.5%

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making process



**96.67%**

Scottish Average 87.7%

Percentage of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service



**87.61%**

Scottish Average 87.3%



Percentage of tenants satisfied with the quality of their home

**90.42%**



Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in

**95.83%**



Percentage of tenants who feel their rent represents good value for money

**90.83%**



Percentage of factored owners satisfied with the factoring service

**71.19%**

# Housing Management



Number of lets to existing tenants

**3**



Number of lets to waiting list applicants

**19**



Number of mutual exchanges

**0**



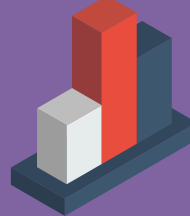
Number of lets from other sources

**0**



The total number of individual homeless households' referrals received under section 5

**13**



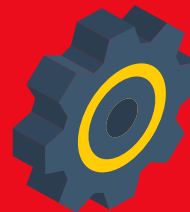
Percentage of referrals under section 5 that resulted in an offer

**100%**



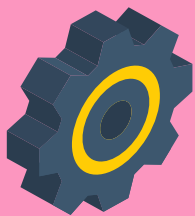
Percentage of offers that resulted in a let

**100%**



Number of tenancy offers made

**49**



Number of tenancy offers refused

**15**



Percentage of new tenancies to existing tenants that sustained their tenancy for more than a year

**86.7%**

Percentage of tenancies to applicants assessed as statutory homeless who sustained their tenancy for more than a year

**100%**



Percentage of tenancies to applicants from waiting list who sustained their tenancy for more than a year

**100%**





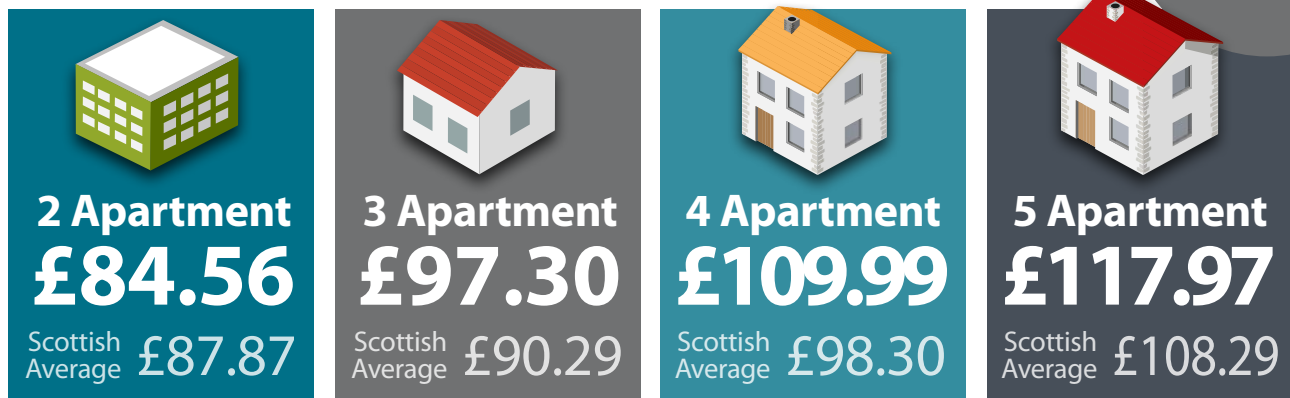
# Getting Good Value from Rents

We know how important it is, especially in the current climate to keep our rents affordable to our tenants, and at the same time still deliver a high-calibre housing service. Each year our Committee and staff carefully consider how to balance rents against being able to deliver our planned investments.

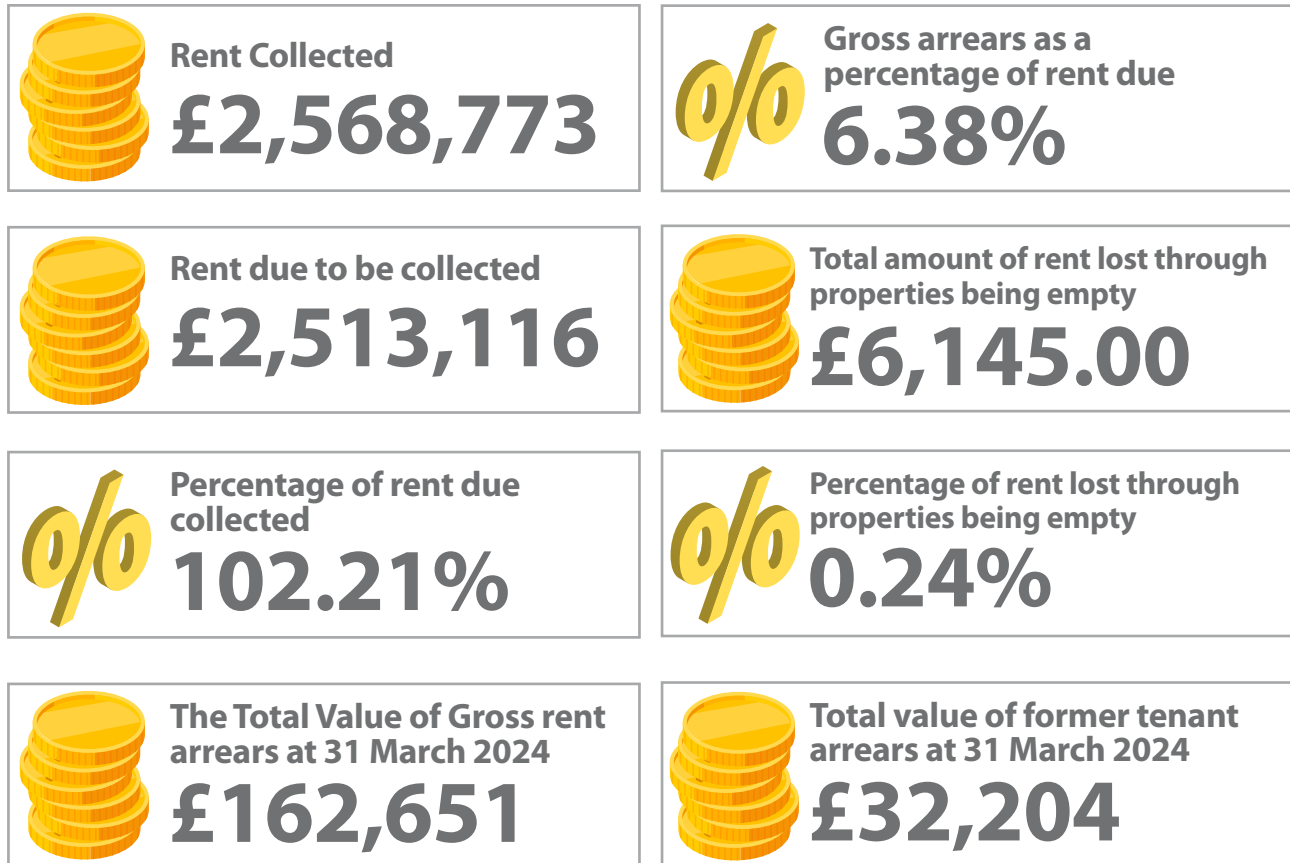
Rent collected allows us to continually improve our houses and enhance our services whenever we need to. We introduced a bulk uplift service as the Council discontinued the service.

Rent Increase  
**5.6%**

## Average Weekly Rents



## ARC Indicator 2023/24



# Housing Quality and Maintenance

Each year we invest in our properties and last year we spent £241,426 on component replacement and £335,283 on reactive maintenance. This allowed us to fit much needed new windows and carry out all our day-to-day and emergency work.

Our Planned Maintenance programme is once more underway with a new boiler replacement contract about to begin.



Percentage of tenants satisfied with the quality of their home

**90.42%**



The number of emergency repairs completed to 31 March 2024

**467**



Average length of time to complete emergency repairs

**3.5 hrs**



The number of non-emergency repairs completed to 31 March 2024

**793**



Average length of time to complete non-emergency repairs

**4.3 days**



The number of repairs completed Right First Time

**763**



Percentage of repairs completed Right First Time

**96.22%**



# Scottish Housing Quality Standard (SHQS)

The SHQS is the standard that all housing stock should be compliant with. We aim to meet or exceed that standard in our housing stock.

ARC Indicator	CDHA 2023/24	CDHA 2024/25 anticipated
Total Self-Contained Stock	<b>586</b>	<b>598</b>
Self-contained stock exempt from SHQS	<b>4</b>	<b>4</b>
Self-contained stock in abeyance from SHQS	<b>10</b>	<b>10</b>
Self-contained stock failing SHQS in one criterion	<b>106</b>	<b>106</b>
Self-contained stock failing SHQS in two or more criterion	<b>0</b>	<b>0</b>
Total stock meeting SHQS	<b>466</b>	<b>478</b>

You can compare any of our figures with other landlords on the Scottish Housing Regulators website using their comparison tool.



# Case Study 1:

## The Importance of Compliance Tracking & Asset Management

### The approach to asset management & compliance

An integrated approach to asset management focuses on every aspect of asset performance to establish if continued investment is sustainable. If an asset is fit for purpose, it should be:

- managed efficiently and generating demand.
- in good condition with a costed, affordable maintenance programme.
- making a positive contribution to the Association's business plan.
- delivering value and amenity.

To support Cathcart and District Housing Association's pursuit of achieving an integrated approach to asset management and to ensure their assets continue to meet the needs of tenants and residents, the Scottish Housing Regulator has recommended five practical principles:

#### Principle 1:

Governing bodies and committees lead the strategic response to asset management and should be assured that assets are managed effectively.

#### Principle 2:

Social landlords should have a comprehensive understanding of their assets.

#### Principle 3:

Social landlords should develop an approach to understanding the value of their assets.

#### Principle 4:

Integrated asset management outcomes should be understood and used as evidence to inform future investment decisions.

#### Principle 5:

Social landlords should use the integrated asset management outcomes to inform their asset management strategies.

The Association will commit to these 5 principles, and our Integrated Asset Management Strategy will reflect on the published report and guidance from the Scottish Housing Regulator.

The Asset Management Strategy has also been produced to reflect the business needs of the Association, in light, of changes to the operating environment, drivers for regulatory reform and most recently the unprecedented challenges of the pandemic which we are still dealing with today, that requires innovation and flexibility in our delivery model.



# Tenants Health and Safety Compliance

To protect the safety and wellbeing of our staff, tenants, owners, and general public the Association has Health and Safety procedures to ensure compliance with applicable legislation and regulations relating to both people and property.

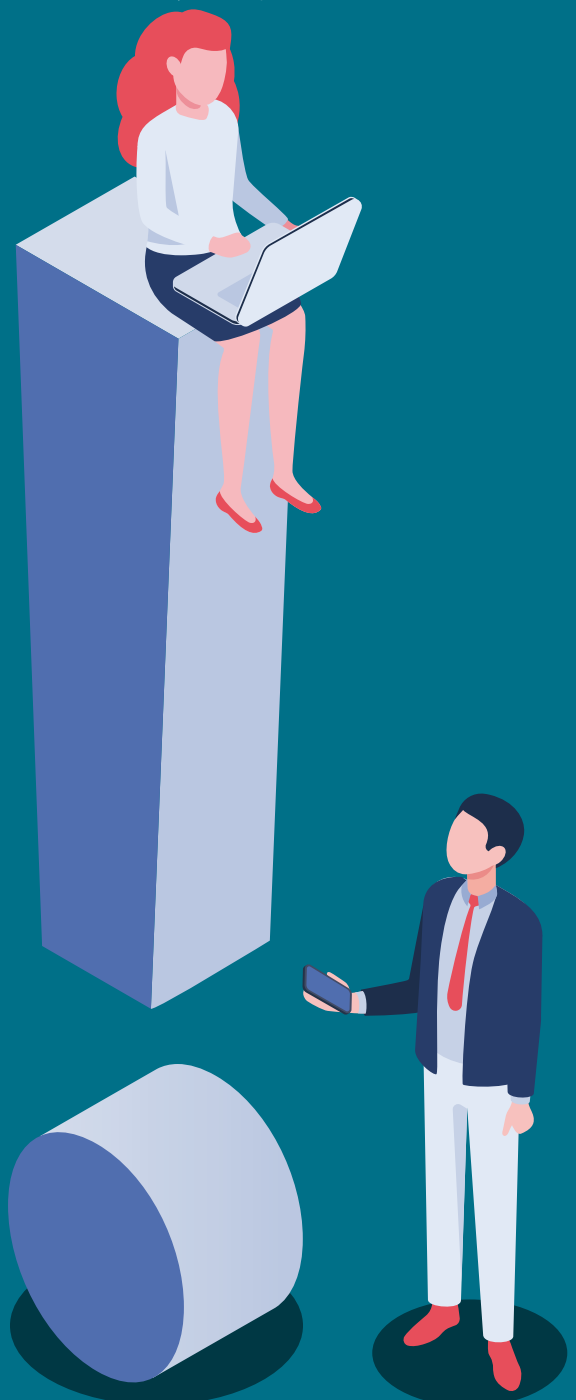
The Association utilises the EVH Health and Safety Manual to provide a Management System to manage compliance with relevant health and safety requirements and legislation. Policies and procedures are regularly reviewed and updated when significant changes are made to legislation or guidance.

The Association recognises the importance of tenants health and safety compliance with statutory and regulatory frameworks by which it is bound and manages the risks appropriately using external consultants who have the relevant experience and knowledge to provide support and advice that suitable and sufficient safety arrangements are in place.

There are 6 key statutory compliance areas:

 <p>Gas Safety Management</p>	 <p>Fire Safety Management</p>	 <p>Legionella Safety Management</p>
 <p>Electrical Safety Management</p>	 <p>Asbestos Safety Management</p>	 <p>Lifts (CDHA have no lifts presently within our properties)</p>

Risk assessments and safe systems of work are in place and information on health and safety is communicated to staff, contractors, and relevant personnel to ensure compliance with legislation and the requirements of the Association and also to mitigate any risk.



# Reducing Fuel Poverty

Cathcart and District HA have conducted energy efficiency improvements to our stock, and we will continue to do so over the coming years.

The Association are reviewing a piloted scheme for the installation of Air Source Heat Pump Systems through Scottish Government Grant. The Association is looking to carry out further upgrades over the coming years and we also offer Energy Advice via Welfare Rights Officers.

In addition to these regulatory standards, the Association will maintain and improve its assets by using good quality materials and components, taking a whole life cycle approach to investment to ensure Value for Money is achieved.

The general property standards are defined in the following:

- New Build Design Guide.
- New Build Performance and Component Guide
- Standard Specification
- Void standard
- Housing for Varying needs
- Secured by Design



## Fire Safety Management

CDHA recognises the importance of fire safety and prevention. Fire Risk Assessments (FRA) are conducted on eligible properties under the Fire Safety (Scotland) Act 2005.

The FRA assessments include any recommendations to meet and improve fire safety. The Association has installed all appropriate LD2 hard wired and interlinked, multi-sensor smoke, heat carbon monoxide alarms to all its 588 properties which meet the current the new Scottish regulations.

Additionally, future electrical upgrades will automatically include test checks and replacement of fixed wire interlinked smoke alarm systems, as necessary as part of any upgrading works to ensure compliance with the current Scottish Fire Safety Law. We will check for the presence of a smoke detector and ensure it is in working order when a void inspection or gas safety check is being conducted.



# Case Study 2: Annual Visits

Since the start of 2024, our Housing Management team have been carrying out home visits to our tenants. To date, we have managed to successfully carry out 315 visits. Tenants are advised of the visit in advance and in writing and are encouraged to be in for their appointment which only takes around ten minutes. It is a good way for our tenants to meet the housing team and ask any questions they may have in relation to their home. Our intention is to strengthen the relationships we have with our tenants so that any issues or concerns can be raised and provide resolutions to any problems in a timely manner.

The visits serve an essential role in fostering strong relationships between housing staff and tenants, improving tenant satisfaction, and identifying tenant's needs that may require intervention or support. The appointment can result in tenants being signposted or referred to services such as our welfare rights team for financial support, and vulnerable tenants being referred to social care services for additional support needs.

Furthermore, it provides an opportunity to assess the physical condition of the property and helps to identify potential repairs or upgrades that may be required to ensure that homes remain safe, secure and in line with housing standards.

After the initial visit, some tenants may receive a follow-up visit. This could be if an issue has been previously identified. An example of this could be hoarding, or if the flat is in poor condition which could result in costly repairs if the issue is not rectified.

In conclusion, the annual visits are crucial for both maintaining the quality of housing stock and promoting tenant well-being. By conducting regular inspections, engaging with tenants and being able to provide targeted support, we can ensure that our housing services team serves its purpose effectively by ensuring that tenants can sustain their tenancy for a long time.

If you have not yet been contacted for a visit, please contact our office and we will book you in.



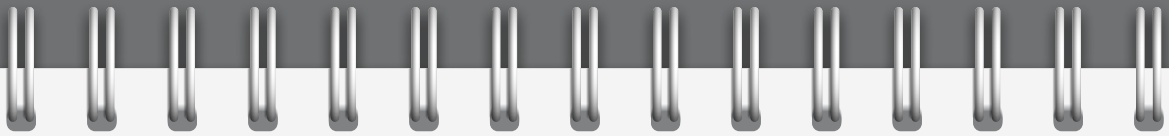
# Case Study 3: Welfare Rights

The Advice Team provides an accessible high-quality benefit advice and debt management service to Cathcart and District Housing Association, and 4 other housing associations.

It is vital that tenants are able to pay their rent as this revenue is required for the successful operation of the business. As well as assisting tenants with arrears, the Advice Team takes a proactive approach to prevent potential rent arrears, for example by resolving issues such as failed medicals, or sanctions

with the tenant's income replacement benefits, i.e. Employment and Support Allowance and Universal Credit, which results in the Housing Benefit or Housing Costs remaining in continuous payment, saving time in rent collection, and preventing gaps in payment and loss of benefit. This, along with other tenancy sustainment activities reduce failed tenancies and the personal and business costs associated with that.

An example of the work carried out by the welfare advice team can be seen in the following case.



A tenant approached us for help due to health issues that forced them to leave their full-time job and they were unable to continue working. They were extremely distressed and overwhelmed by the benefits system, unsure of what they could apply for or where to begin. As a result, they had fallen into rent arrears and were struggling to manage their other bills.

The Advice Team assisted them with applying for Universal Credit and New Style Employment & Support Allowance. The tenant initially received an award of standard personal allowance and Housing Costs to cover their rent. We also assisted with completing the UC50 form and they were awarded the Limited Capability for Work Related Activity Component (LCWRA) total UC

award (£368.74 standard allowance+£390.06 LCWRA+ £521.09 rent) = £1,279.89 per month.

As they had an extra bedroom, we applied for a Discretionary Housing Payment, and they were awarded £17.40pw to cover the shortfall due to the under-occupancy charge. We assisted with an application to Adult Disability Payment, and they were awarded Enhanced Daily Living and Mobility, a total of £184.30 per week. We also assisted with an application for a Blue Badge. In addition, the Advice Team applied for Council Tax Reduction and the tenant was awarded £1,060.65 for the year. We also awarded them with a £49 fuel voucher from our Winter Fuel Project to assist while they were waiting on the outcomes of their benefit claims.

During 2023/24, the Advice Team issued 145 fuel vouchers to CDHA tenants with a value of £7,426, 3 cash first payments were issued to CDHA tenants with a value of £300, and 116 CDHA households were assisted by the Energy Goods Project, often receiving several items, with a total value of £9,236.67.



# Operational Review

## Risks and Uncertainties

The business has a robust planning framework in place which includes how we manage risks and uncertainties. We launched our reviewed Business Plan this year where we set out risks that we foresee and explain how we view them, mitigate for their occurrence, and manage them.

This area is regularly under review. A separate risk assessment is performed for every Development Project prior to undertaking commitment.

Over the last few years, Welfare Reform and the cost-of-living crisis have been our main challenges operationally. We mitigate as much as possible by having a robust welfare advice service available for all our tenants. In addition, we offer money advice to help them manage their tenancies once in place.

Interest on loans is regularly reviewed and all loans are revisited every 5 years to ensure that best value is obtained.

## Future Opportunities

We are currently considering 3 development opportunities within our area, and these are at various stages of the planning process. We will measure the development opportunities against our future finances and banking covenants and take a view as part of our risk assessment as to how far our development activities can take us.

## Going Concern

The Full Committee of Management has reviewed the end-of-year accounts, liaised with the external auditor, looked at financial projections going forward, and was able to give the undertaking that the Association is a going concern when adopting the financial statements.

## Performance Management

The Full Committee of Management has developed robust management reports which are presented monthly. This ensures that they receive meaningful information against targets in all areas of the business.

## Corporate Governance

Our governing body is our Full Committee of Management who are responsible for steering the organisation in the correct strategic direction and are responsible to our wider membership. The Committee serves in a voluntary capacity, and we recognise the risk that failure to recruit suitable members on an ongoing basis may pose to the business. We regularly carry out recruitment drives to ensure membership of our Committee remains stable. This year we welcomed one new member to our committee and one member resigned owing to ill health.

The Committee of Management is elected by the members of the Association through the constitutional process at the AGM. Additional members can be co-opted or take up a casual vacancy during the year if spaces become available. Their remit is to lead the direction of the Association through strategic policy.

As part of our commitment to continuous improvement, we carry out skills assessments of our Committee members and set challenging targets along with encouraging all members to attend networking and conference events to ensure they are up to date in the wider arena.

# Staff Details

## Senior Management

**Christine Leitch**, Director  
**Lorraine Glasgow**, Finance & Office Manager  
**Grahame Cairns**, Housing Property Manager

## Housing Management

**Nicole McMaster**  
Housing Officer  
E: [Nicole@cathcartha.co.uk](mailto:Nicole@cathcartha.co.uk)  
T: 0141 251 0383

**Hayley Smith**  
Housing Assistant  
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T: 0141 251 0476

**Grant Dyer**  
Housing Assistant  
E: [Grant@cathcartha.co.uk](mailto:Grant@cathcartha.co.uk)  
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## Maintenance

**Jonathan Lee**  
Senior Maintenance Officer  
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T: 0141 251 0385

**Amie Bewley**  
Maintenance Assistant  
E: [Amie@cathcartha.co.uk](mailto:Amie@cathcartha.co.uk)  
T: 0141 251 047

**David Ellis**  
Factoring/Maintenance Officer  
E: [David@cathcartha.co.uk](mailto:David@cathcartha.co.uk)  
T: 0141 251 0384

**Suzi Sweeney**  
Maintenance Assistant  
E: [Suzi@cathcartha.co.uk](mailto:Suzi@cathcartha.co.uk)  
T: 0141 251 0387

## Corporate & Customer Services

**Emma Connelly**  
Corporate Services Officer  
E: [Emma@cathcartha.co.uk](mailto:Emma@cathcartha.co.uk)  
T: 0141 251 0474

**Audrey Stuart**  
Customer Services Assistant  
E: [Audrey@cathcartha.co.uk](mailto:Audrey@cathcartha.co.uk)  
T: 0141 251 0388

## Finance

**Andrew Milne**, Finance Assistant  
E: [Andrew@cathcartha.co.uk](mailto:Andrew@cathcartha.co.uk)  
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# A year in focus

2023/24 has been a year of consolidation and progress. We now have a full complement of appointed staff members with only one agency staff member at present covering sick leave. Everyone is settled in their roles and that has provided a more stable atmosphere in the office. Our staff appreciate appointments with customers wherever possible in order that they can prepare to assist in the best way possible.

Housing staff have been carrying out annual visits to all our tenants and if you have not had a visit this year you will receive a letter shortly. This gives tenants a chance to talk to their housing officer about any matters of concern and also allows the staff to report any repairs or issues.



# Contextual Information

Cathcart & District Housing Association is a community-controlled social landlord on the south side of Glasgow, led by a Committee of Management of up to 15 voluntary tenants and other local residents. The Committee is elected each year at the AGM from the membership.

Some notable figures about the Association at the year ended 31 March 2024.

**586**

Homes owned by the Association



**40**

Lock up garages owned by the Association

**441**

Owners factored by the Association



**18**

Staff members



**10**

Committee members



**1418**

applicants on the waiting list



**59**

Members of the Association



**17**

Attended the AGM



**36**

Houses let during the year

**793**

non-emergency repairs completed in the year



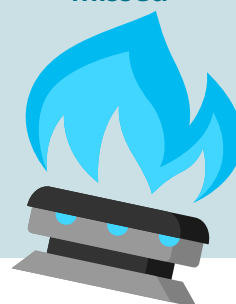
**467**

emergency repairs completed in the year

**460**

gas systems serviced in the year 100% achieved

0 gas service systems missed



The total income from rents for the year 2023-24 was

**£2,568,773**



# Committee of Management Statement

The summary accounts enclosed are not the statutory accounts which will be lodged with the Scottish Housing Regulator but a summary of information relating to both the statement of financial activities and the balance sheet.

The summarised financial statements, as presented may not contain sufficient information to allow for a full understanding of the financial affairs of the Association.

For further information please refer to the full statutory financial statements, the Auditor's Report, and the Report of the Committee of Management.

Excerpts from the Auditor's Report contained in the full statutory financial statements have been detailed below for the purposes of the AGM and Annual Performance Report.

The full financial statements are available on request.

## Auditors Opinion

We have audited the financial statements of Cathcart & District Housing Association Limited for the year ended 31 March 2024 which comprise statements of comprehensive income, financial position, cash flows, changes in equity and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Association's affairs as at 31 March 2024, and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Co-operative and Community Benefit Societies Act 2014, the Housing (Scotland) Act 2010 and the Determination of Accounting Requirements 2024.



# Accounts

	2024 £	2023 £
Turnover	2,767,822	2,492,505
Operating expenditure	(2,529,184)	(2,566,248)
Operating surplus / (deficit)	238,638	(73,743)
Gain/(loss) on disposal of tangible fixed assets	234,017	-
Gain/(loss) on revaluation	-	251,600
Interest receivable and other income	49,507	12,811
Interest payable and similar charges	(198,741)	(156,306)
Other finance charges	(5,173)	(1,634)
Surplus / (deficit) for the year	318,248	32,728
Actuarial gain / (loss) in respect of pension schemes	(125,828)	(68,055)
<b>Total comprehensive income for the year</b>	<b>192,420</b>	<b>(35,327)</b>

All amounts relate to continuing activities.

Gain on revaluation relates to properties previously impaired that are now being held for sale.

## STATEMENT OF FINANCIAL POSITION

	2024 £	2023 £
<b>Fixed assets</b>		
Tangible assets - social housing	13,344,072	12,925,308
Other tangible assets - plant and equipment	111,392	131,370
	<u>13,455,464</u>	<u>13,056,678</u>
<b>Current assets</b>		
Stock	-	296,000
Trade and other debtors	750,610	512,123
Cash and cash equivalents	1,395,148	1,072,361
	<u>2,145,758</u>	<u>1,880,484</u>
<b>Current liabilities</b>		
Creditors: amounts falling due within one year	(653,067)	(624,761)
Net current assets / (liabilities)	<u>1,492,691</u>	<u>1,255,723</u>
Total assets less current liabilities	14,948,155	14,312,401
Creditors: amounts falling due after more than one year	(3,408,459)	(3,630,054)
<b>Deferred income</b>		
Deferred capital grants - Social Housing Grants	(3,765,058)	(3,231,119)
Pension Scheme liability	(244,000)	(113,000)
<b>Total net assets</b>	<b><u>7,530,638</u></b>	<b><u>7,338,228</u></b>
Capital and reserves		
Share capital	59	69
Income and expenditure reserve	7,530,579	7,338,159
	<u>7,530,638</u>	<u>7,338,228</u>

Full accounts available at [www.cathcartha.co.uk](http://www.cathcartha.co.uk)

# Additional Information

If you want to find out more about CDHA and our performance, you can contact us directly or refer to the Scottish Housing Regulator's website. <https://www.housingregulator.gov.scot/>

By accessing this you can:

- Compare your landlord's performance against other RSLs
- See all information about CDHA
- Find out more about some of the terms used in this report
- Find out about our role and how we carry out our work.

If you need this document in other formats e.g., large print, or another language please contact us.

## Office details:

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The office is open Monday to Thursday 9 am to 5 pm and Friday 8.30 am to 3.30 pm. We close for lunch from 1 pm to 2 pm each day.

Scottish Housing Regulator Number:	HAL85
Financial Conduct Authority Number:	1821 RS
OSCR (Scottish Charity) Number:	SC037255
Property Factor Registered Number:	PF000230
Information Commissioners Number:	ZA165233
Bankers:	Royal Bank of Scotland
Solicitors:	BTO
External Auditor	Findlay/s
Internal Auditor	TIAA



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