



# Annual Review and Performance Report **2024/25**



Continuing to improve standards



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## Introduction

**Welcome to our annual review of our performance over the year 2024/2025. 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. As a tenant, you also have the opportunity to join our Tenant Engagement Panel. For more information, please contact your Housing Officer.**

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. As in the last few years, the cost of living crisis continues. The work of our welfare benefits team bears this out and we are pleased that we have been able to help tenants in the sum of collectively £709,379.41. This cumulative total is made up of welfare benefits, fuel vouchers, foodbank vouchers and energy advice and assistance.

Our tenant safety programme is 100% compliant in the 7 main categories of tenant health and safety. A recent internal audit of our performance confirmed our ongoing performance in this area. 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 now record all cases and the time taken to rectify any problems. 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 that very few of our properties have a problem with this, but be assured that if you report any concern, it will be treated quickly.

Our development programme is moving ahead and we hope to be on site in the next financial year. More about that 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.

Our Housing Officers have now reached out to almost all our tenants by way of a house visit.

This allows you to have a private discussion with your Housing Officer about any aspect of your tenancy and allows us to pick up any outstanding repairs or issues with the property. If you haven't had a visit within the last 12 months, please get in touch with your Housing Officer to arrange this.

# Chairperson's Report

Our annual report covers the work that we do each year, and the year ended 31st March 2025 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 84% 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.

- Employment Law
- Charity Law
- Governance Refresher session
- Succession Planning
- Data Protection (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?

CDHA 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 433 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 aging buildings. In addition to that, during the year we were able to purchase a further 9 flats on the open market which were 75% 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 community in many ways 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 have 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 staff team.

## 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:

- |                    |   |
|--------------------|---|
| <b>Honesty</b>     | We will be honest, consistent, and objective in everything we do  |
| <b>Respect</b>     | We aim to treat people with courtesy, politeness and efficiency and we recognise people's rights, opinions, and requirements. |
| <b>Accountable</b> | We will be accountable to our members, tenants, and regulatory bodies and ensure openness in all our business activities.     |

# Our Committee and Staff Team 2024-25 as at 31 March 2025

Alastair Penney *Chairperson*

Marion McMillan *Vice Chairperson*

Chris Carr *Treasurer*

Christine Leitch *Secretary*

Bruce Strathearn *Committee Member*

Susan Harper *Committee Member*

Gamal Haddou *Committee Member*

Patricia Crockett *Committee Member*

Trudi Tokarczyk *Committee Member*

Lesley Dunan *Committee Member*

Stephen Grimsley *Committee Member*

David Little *Co-Optee*

## Staff:

Christine Leitch *Director*

Lorraine Glasgow *Finance & Office Manager*

Grahame Cairns *Housing Property Manager*

Emma Connelly *Corporate Services Officer*

Nicole McMaster *Housing Officer*

Grant Dyer *Housing Officer*

Hayley Smith *Housing Officer*

Jonathan Lee *Senior Maintenance Officer*

David Ellis *Maintenance Officer*

Suzi Sweeney *Maintenance Assistant*

Andrew Milne *Finance Assistant*

Amie Bewley *Compliance Assistant*

Audrey Stuart *Customer Services Assistant*

John Kennedy *Estate Supervisor*

John O'Donnell *Estate Assistant*

Michael Kennedy *Estate Assistant*

Maggie Wright *Office Cleaner*

FMD Financial Services *Accountancy Services*

Suzanne Lavelle *Welfare Rights Team Leader*

Geraldine McLaughlin *Welfare Rights & Money  
Advice Officer*

Geraldine McKenzie *Welfare Rights Officer*

Findlay's *External Auditors*

TIAA *Internal Auditors*





# 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 the Committee.

Some tenants prefer to attend one or two AGMs to get a feel for the work before standing for 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 on 2 September 2024 was held in our office and yielded an attendance of 17 members which represented 30% 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 86.9%



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

**94.58%**

Scottish Average 90%

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



**96.67%**

Scottish Average 86.3%

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



**84.04%**

Scottish Average 86.8%



Percentage of tenants satisfied with the quality of their home

**90.42%**

Scottish Average 85%



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%**

Scottish Average 82%



Percentage of factored owners satisfied with the factoring service

**71.19%**

Scottish Average 58%

# Housing Management



Number of lets to existing tenants

5



Number of lets to waiting list applicants

15



Number of mutual exchanges

4



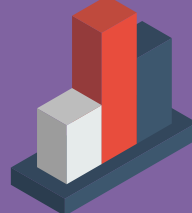
Number of lets from other sources

2



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

18



Percentage of referrals under section 5 that resulted in an offer

100%



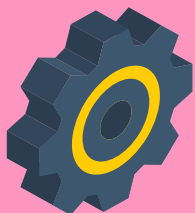
Percentage of those offers that resulted in a let

100%



Number of tenancy offers made

54



Number of tenancy offers refused

10



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

100%

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



78.67%

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



94.74%







# 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**  
**5.7%**

## Average Weekly Rents


			
<b>2 Apartment</b> <b>£91.24</b>	<b>3 Apartment</b> <b>£101.73</b>	<b>4 Apartment</b> <b>£114.13</b>	<b>5 Apartment</b> <b>£122.69</b>
Average of compared landlords £101.71	Average of compared landlords £109.71	Average of compared landlords £123.56	Average of compared landlords £140.60
Govanhill HA £107.59	Govanhill HA £115.99	Govanhill HA £131.81	Govanhill HA £151.26
WSHA £98.41	WSHA £103.82	WSHA £119.08	WSHA £127.28
New Gorbals HA £95.17	New Gorbals HA £106.23	New Gorbals HA £118.22	New Gorbals HA £134.95

Cathcart & District Housing Association rents are in some areas lower than our peer group rents and to regulate our rents and ensure that all types of property are properly represented in our stock base, we will shortly commence a rent harmonisation process. This will involve consulting with our tenants and looking at any outlying rents on our system. We will carry a series of articles about this in coming newsletters.

## ARC Indicator 2024/25

 **Rent Collected**  
**£2,733,357**

 **Gross arrears as a percentage of rent due**  
**4.39%**

 **Rent due to be collected**  
**£2,720,875**

 **Total amount of rent lost through properties being empty**  
**£6,299**

 **Percentage of rent due collected**  
**100.46%**

 **Percentage of rent lost through properties being empty**  
**0.23%**

 **The Total Value of Gross rent arrears at 31 March 2025**  
**£119,756**

 **Total value of former tenant arrears at 31 March 2025**  
**£41,308**

# Housing Quality and Maintenance

Each year we invest in our properties and last year we spent £279,166.00 on planned maintenance and a further £377,774.00 on day to day reactive maintenance. This allowed us to fit much needed new windows, boilers and roof works and carry out all our day-to-day and emergency work.



## 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 2024/25
Total Self-Contained Stock	595
Self-contained stock exempt from SHQS	0
Self-contained stock in abeyance from SHQS	10
Self-contained stock failing SHQS in one criterion	105
Self-contained stock failing SHQS in two or more criterion	0
Total stock meeting SHQS	480

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





# 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 in achieving an integrated approach to asset management, and to ensure our assets continue to meet the needs of tenants and residents, the Scottish Housing Regulator has recommended around 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 this 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.

There are 6 key statutory compliance areas:



Gas Safety Management



Fire Safety Management



Legionella Safety Management



Electrical Safety Management



Asbestos Safety Management



Lifts (CDHA have no lifts presently within our properties)

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 to the association.





# Reducing Fuel Poverty

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

The Association are looking to carry out further upgrades over the coming years. 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 595 properties which meet the current new Scottish regulations.

Additionally, future electrical upgrading will automatically include tests 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.



# 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 last year where we set out risks that we foresee and explain how we view them, mitigate for their occurrence, and manage them. Our annual business plan review was presented earlier this year and we were able to demonstrate meeting our targets in all areas.

This area is regularly under review. A separate risk assessment is performed for every Development Project prior to undertaking commitment. We will shortly be considering the

financial risk assessment for our development at Craig Road.

Over the last few years, Welfare Reform and the cost of living crisis has been our main challenge 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 co-opted a new member who will stand for election at the AGM 2025.

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.



# A year in focus

2024/25 has been a year of progress in all areas. We now have a full complement of appointed staff members with no 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 Officers 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.

We have also continued with our Tenant Engagement Panel, whereby we hold quarterly meetings for tenants to attend to discuss areas of our work. We will include our rent proposals at these meetings. If you are interested in taking part in these meetings, please contact your Housing Officer.



# Staff Details

## Senior Management

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

## Housing Management

**Heather Paterson**  
Housing Officer  
E: Heather@cathcartha.co.uk  
T: 0141 251 0383

**Hayley Smith**  
Housing Officer  
E: Hayley@cathcartha.co.uk  
T: 0141 251 0476

**Grant Dyer**  
Housing Officer  
E: Grant@cathcartha.co.uk  
T: 0141 251 0473

## Maintenance

**Jonathan Lee**  
Senior Maintenance Officer  
E: Jonathan@cathcartha.co.uk  
T: 0141 251 0385

**Amie Bewley**  
Compliance Assistant  
E: Amie@cathcartha.co.uk  
T: 0141 251 0475

**David Ellis**  
Factoring/Maintenance Officer  
E: David@cathcartha.co.uk  
T: 0141 251 0384

**Suzi Sweeney**  
Maintenance Assistant  
E: Suzi@cathcartha.co.uk  
T: 0141 251 0387

## Corporate & Customer Services

**Emma Connelly**  
Corporate Services Officer  
E: Emma@cathcartha.co.uk  
T: 0141 251 0474

**Audrey Stuart**  
Customer Services Assistant  
E: Audrey@cathcartha.co.uk  
T: 0141 251 0388

**Ann McKechnie**  
Customer Services Assistant  
E: Ann@cathcartha.co.uk  
T: 0141 251 0470

## Finance

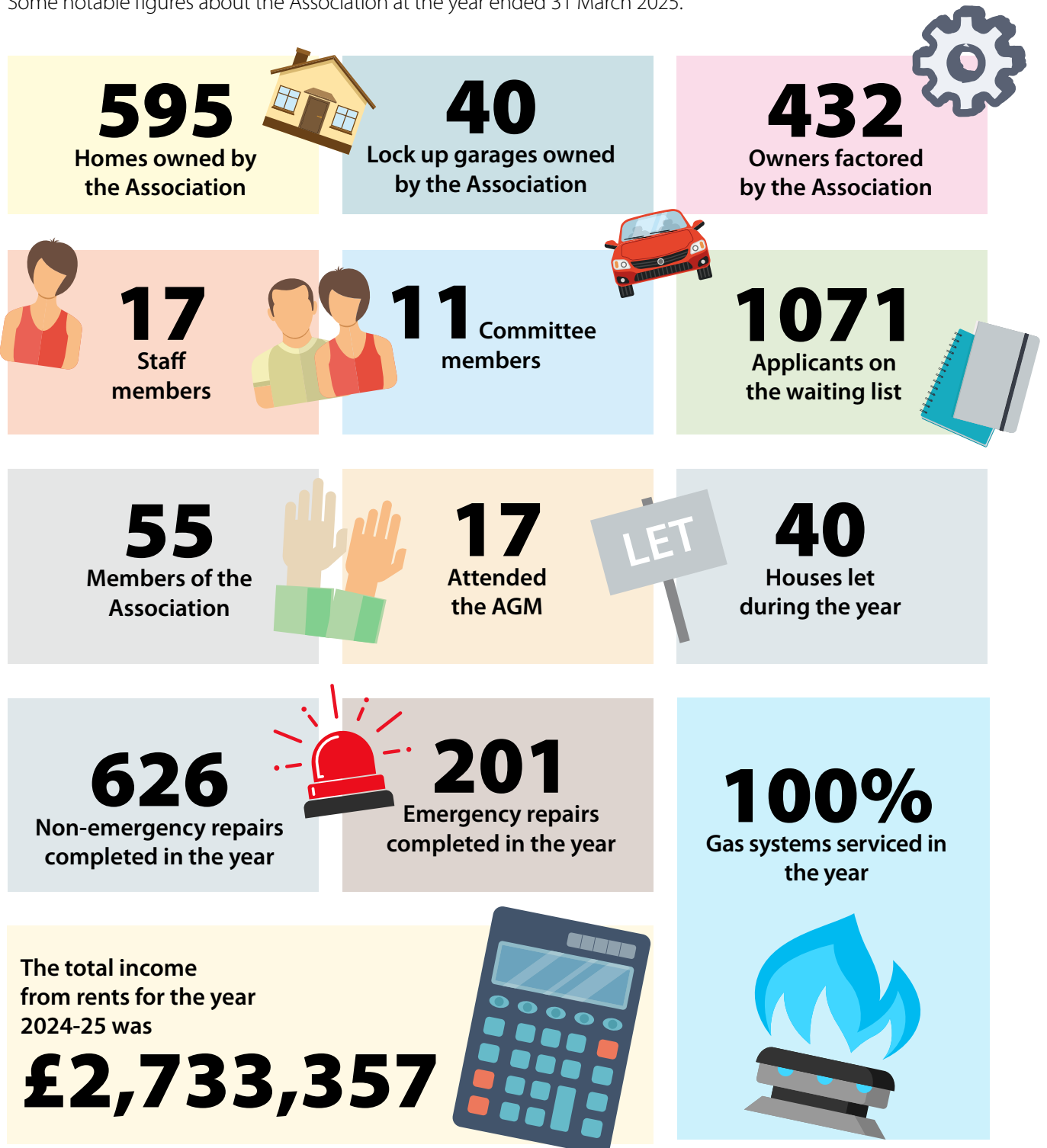
**Andrew Milne**, Finance Assistant  
E: Andrew@cathcartha.co.uk  
T: 0141 251 0472



# 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 2025.



# Accounts

## STATEMENT OF COMPREHENSIVE INCOME

	2025 £	2024 £
Turnover	2,952,769	2,767,822
Operating expenditure	(2,423,049)	(2,529,184)
Operating surplus / (deficit)	529,720	238,638
Gain/(loss) on disposal of tangible fixed assets	119,763	234,017
Gain/(loss) on revaluation	-	-
Interest receivable and other income	47,007	49,507
Interest payable and similar charges	(183,963)	(198,741)
Other finance charges	(12,087)	(5,173)
Surplus / (deficit) for the year	495,440	318,248
Actuarial gain / (loss) in respect of pension schemes	23,087	(125,828)
<b>Total comprehensive income for the year</b>	<b>518,527</b>	<b>192,420</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

	2025 £	2024 £
<b>Fixed assets</b>		
Tangible assets - social housing	14,642,423	13,344,072
Other tangible assets - plant and equipment	88,183	111,392
	<u>14,730,606</u>	<u>13,455,464</u>
<b>Current assets</b>		
Trade and other debtors	1,176,848	750,610
Cash and cash equivalents	1,080,555	1,395,148
	<u>2,257,403</u>	<u>2,145,758</u>
<b>Current liabilities</b>		
Creditors: amounts falling due within one year	(605,479)	(653,067)
Net current assets / (liabilities)	<u>1,651,924</u>	<u>1,492,691</u>
Total assets less current liabilities	16,382,530	14,948,155
Creditors: amounts falling due after more than one year	(3,186,865)	(3,408,459)
<b>Deferred income</b>		
Deferred capital grants - Social Housing Grants	(4,913,504)	(3,765,058)
Pension Scheme liability	(233,000)	(244,000)
<b>Total net assets</b>	<b>8,049,161</b>	<b>7,530,638</b>
<b>Capital and reserves</b>		
Share capital	55	59
Income and expenditure reserve	8,049,106	7,530,579
	<u>8,049,161</u>	<u>7,530,638</u>



# 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:

Cathcart & District Housing Association Ltd  
3-5 Rhannan Road  
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Tel: 0141 633 2779  
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Web: [www.cathcartha.co.uk](http://www.cathcartha.co.uk)

The office is open Monday to Thursday 9 am to 5 pm. We do not close for lunch and appointments can be made out with office hours if required.

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





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