



Cathcart Housing Association Annual Report 2008/09



Providing and managing quality, affordable homes to meet the needs of the communities of Cathcart, Mount Florida and Battlefield.



Chairperson's Report 2008/09

The last year has been a busy one. Significant steps have been taken to raise the profile of the Association.

The year started off with the launch of our new website which has been a huge success and has given our customers another point of contact with the association. We now receive many repairs and comments via the website. Applicants can apply for housing from the website and this allows for more rapid responses in these instances.

www.cathcartha.co.uk

We have continued on with our strategic performance review and new targets are being met in respect of voids, allocations and repair monitoring.

Progress has been slow in relation to second stage stock transfer and we hope that following new processes agreed with GHA this will come to fruition during 2010.

We have continued to ensure that the Association is properly and adequately funded through robust financial planning. The Association have in place a thirty year plan to take account of the cost of maintaining the Association's houses to a high standard and are confident that all the criteria of the Scottish Housing Quality Standard will be achieved before 2015.

In terms of development, we have carried out a detailed feasibility study on Holmelea Primary school and negotiations continue with Glasgow City Council. The

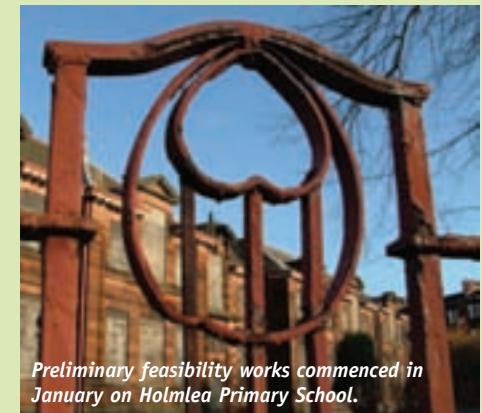
scheme has local political support and we hope for a favourable outcome in this respect. The conversion of the building would assist in meeting a high demand for housing in the area and would create much needed community space as well as office accommodation for the association.

Our reintroduction of the outlying decent flats to core stock has continued with a further seven flats being brought back into main stream housing.

Our AGM was once again very well attended and we welcomed a new committee member to our board and thus reached maximum membership.

The annual report outlines all aspects of our work and contains key statistics. We hope you will find it informative and useful.

Annette Brown
Chairperson



Cathcart and Mount Florida LHO

Cathcart & District Housing Association has continued to work with Glasgow Housing Association to effectively manage the GHA properties in Cathcart.

Second Stage Stock Transfer

The Association expected to receive this year's valuation from GHA in February 2009. This is the price that GHA sets for the purchase of the housing stock in this area. This was not received until August and has delayed the stock transfer process. Following receipt of the valuation which is currently £3.38m, we required to up-date our stock condition survey and ensure that the valuation was financially viable in order to proceed with Second Stage Stock Transfer to the association. This work has been done now and we are ready to re-submit our proposal to GHA. Negotiations will shortly resume with GHA with a view to taking the proposed stock transfer to the next stage. Following assessment of our updated business plan by GHA we will move towards a statutory consultation period and ballot of tenants at an agreed point in 2010.

Investment to properties

The Association was involved with GHA and their investment programme. During 2008/09 the following work was completed.



Properties benefiting from new cladding work at Cartside Quadrant.

52 properties benefited from new kitchen bathrooms and rewires in Ruel Street.

Cladding work was carried out at the following locations; ensuring homes are more energy efficient and aesthetically pleasing:

- Dundrennan Road
- Cartside Quadrant
- Holmhead Road
- Stanmore Road
- Snuff Mill Road



Environmental improvements Gavinton Street.

Housing Management

Allocation Figures

In line with our forecasts we continued to turn over a low number of flats during 2008/09.

At the end of 2008 a further seven improved previously “held for decant” flats were completed and let as part of our main stream stock.

In addition to these flats we had 24 re-lets to 31 March 2009. The table below shows how these lets were made up.

Allocations 2008/09

Sources of Let	No
Waiting List Applicants	13
Transfers	2
Section 5 Referrals	9
Other Agencies	0
Total	24

The total lettings met our targets within our letting strategy. A further seven “held for decant” flats are currently underway and will be complete within the current financial year yielding a further seven into core stock.

Housing List

The Association carries out a housing list cleansing operation each year in order to ensure that applications are as up to date as possible and hence cut down on offer time spent on non productive offers.

During the year the average number of new applications each month was 22. We processed every application form within our target time of less than ten days.

The Housing List at 31 March 2009

Ethnic Origin	No
White	268
Asian	5
Black	6
Other Ethnic Background	3
Total	282

Ethnic Monitoring

The Cathcart area has always had a low demand from ethnic minorities for housing. We do however continue to monitor this area and up to March 2009 there had been a slight increase in interest from ethnic minority groups. We have noted since then a significant diversity within our waiting list and by the end of 2009/10 we anticipate the break down to reflect a more diverse waiting list.

In keeping with city wide trends we have a significant number of eastern

Europeans on the waiting list and therefore meet a diverse client base in our allocation process.

Decant Flats

The Association held a bank of flats which were used as temporary housing for owners and tenants during past Tenement Improvement schemes in Holmlea Road. During 2008 we re-introduced a further seven previously held-for-decant flats back into core stock. To date we have now up graded 17 of the decant flats and the final phase is planned to be completed in 2010. All of these properties have been let immediately upon completion.

Welfare Rights Service

A decision was made at the end of the financial year 2008/09 to employ a welfare benefits officer in order that all our customers will have an in-house confidential service whereby they will be able to discuss their financial situation. We are confident that this service will provide many of our customers with access to benefits that they are entitled to but which they are unaware of.

Our new build at Dairsie Court.



Tenant Participation

Cathcart Housing Association's Tenant Participation Strategy ensures that there are ample opportunities for tenants to become involved in the management of the Association and that we gain influence and feedback to our policies that affect our tenants.

The Strategy is subject to ongoing review in order to promote all areas of our work to tenants. We do not have any registered tenant organisations but we do have a very dedicated Full Committee of Management and a stable LHO Sub Committee. Both of these committees have attracted new members during the last two years.

The Committee works constantly on our Policy Review timetable to ensure that all policies are re-visited within the prescribed timetable. We consult with our tenants on all our major policies that affect them i.e. Allocation, Rent Setting, Tenant Participation.

We publish a newsletter three to four times a year and include policy consultation within these issues.

A membership drive is frequently contained within our newsletters in order that residents have maximum opportunity to join the Association.



Rents and Housing Stock

Rent Increase

CDHA rents were increased in line with our Rent Setting Policy on 28 July 2009. The process commenced in March and was difficult this year owing to the economic climate. After a long and detailed discussion followed by a full consultation period rent increases were carried out with a view to meeting our repairs and maintenance proposals and also by benchmarking against other similar organisations and putting in place a structure that would allow us to bring Cathcart & District Housing Association's rents in line with other associations where they showed a shortfall.

Rent Arrears

The Association's rent arrears as at 31 March were 3.14% relating to technical arrears and a further 1.68 relating to non-technical arrears. These are closely monitored and in order to ensure that all

tenants receive maximum support and advice. Our welfare benefits officer works closely with our housing management staff.

Housing Stock

Cathcart Rented stock at 31 March 2009

Property Size	No
2 apt	192
3 apt	62
4 apt	25
5 apt	1
Total	279

In addition to our rented stock, the Association manages 305 houses on behalf of owner occupiers in the area. We also manage 283 properties for GHA. The Association further manages 30 lock-ups for GHA.



Providing homes building communities.

Repairs and Maintenance

The work was carried out in conjunction with Social Work and Occupational Therapist recommendations.

During the year Cathcart carried out a comprehensive maintenance service to all our properties. This service was delivered by the Association's approved sub contractors.

Performance of reactive repairs for 2008/09

Category of repair	Target response time	No of repairs carried out	Completed % within target
Emergency	6 hours	30	100
Urgent	2 days	87	100
Routine	15 days	976	97.99

The Association is pleased with the results and has met the targets for emergency and urgent in full. Whilst some routine repairs were not completed within the time allowed the association is satisfied that there were external reasons for these and that our performance has remained within targets in this area.

Cyclical Maintenance

Each year the Association carries out a programme of cyclical maintenance. During 2008/09 the undernoted was achieved:

- Gutter cleaning
- Servicing of loft fans
- Servicing of smoke alarms and carbon monoxide alarms
- 100% gas servicing to all central heating systems and gas fires
- Close painting to seven closes

Major Repairs

We have an on going programme of major repairs based on our stock condition survey. This has allowed us to plan for the next 30 years by building in planned maintenance to our cash flows. The

Association is confident that it will meet the SHQS standard by 2015.

During this year we up graded 16 systems of central heating with new gas condensing boilers as part of our major repairs programme.

Medical Adaptations

Wherever possible the Association makes alterations to properties to ensure that tenants' needs are met in relation to the use of their homes due to changes in health. This ensures that people can continue to live in their property in cases where otherwise a change to supported accommodation may be required.

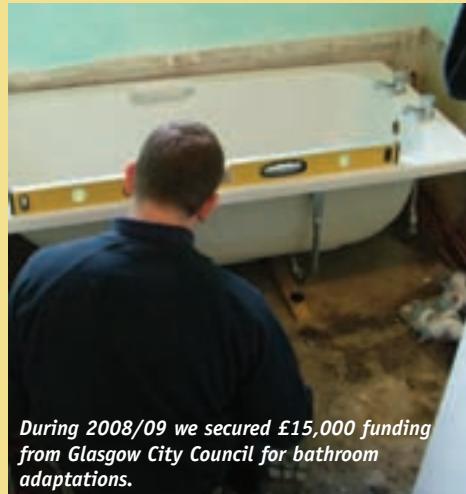
During 2008/09 we secured £15,000 funding from Glasgow City Council for bathroom adaptations.

Gas Servicing

City Building carried out the gas servicing contract for all our properties. The appointment of City Building allowed the Association to make a considerable saving in relation to previous year's gas servicing contract. We have achieved 100% access to all our properties and anticipate renewing the contract at the end of the term.

Development

There was no development carried out during 2008/09, however preliminary feasibility works commenced in January on Holmlea Primary School. Negotiations will continue throughout the year with Glasgow City Council. Our proposal has received political support and we anticipate that completion of the conversion would provide housing to help meet a high demand in the area along with community space and office accommodation.



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Our new website...

...www.cathcartha.co.uk



In January 2009 the Association launched its new website. The website offers a range of services from applying for a house to reading our latest newsletters and policies. We have incorporated an interactive section which allows users to make contact with the Association. Since January 2009 we have monitored the usage and have received over 1300 hits. We are pleased to report that customers are using the contact forum on the website to report repairs, comment on issues and query accounts.



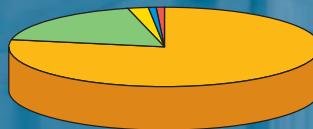
Financial Highlights

Income and Expenditure for the year ended 31/03/09

Income

Rental Income	79%	£656,233
LHO Income	16%	£135,176
Factoring Income	3%	£24,366
Other	1%	£8,798
Interest Receivable	1%	£12,107
Total		£836,680

INCOME



EXPENDITURE



Expenditure

Management and Maintenance Admin Costs	42%	£324,866
Property Insurance	3%	£22,592
Routine Maintenance Costs	12%	£97,314
Planned and Cyclical Repairs	11%	£90,920
Mortgage Interest	12%	£94,121
LHO Costs	11%	£91,232
Other	1%	£8,798
Factoring	3%	£24,416
Depreciation	5%	£39,550
Total		£793,809



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Our Committee as at 31 March 2009

Annette Brown, Chairperson
Joyce Ferguson, Vice Chairperson
John Forrest, Secretary
Marion McMillan
Gilda Zangrande
Janey McMahon
Irene Kyle
Fay Watt
Bruce Strathearn (LHO)
Catherine Robb (LHO)
June Perez (LHO)
Isobel Ellis (LHO)
Rena Craig (LHO)
Councillor Archie Graham (GCC Rep.)

Association Staff

Christine Leitch, Director
Lorraine Glasgow, Finance Officer
May Dunsmore, Housing Officer
Allan MacDonald, Housing Officer
Nigel Duncan, Maintenance Officer
Sandra Fleming, Maintenance Assistant
Julie Roy, Admin Assistant
Morna Smilie, Admin Assistant
Clark Davidson, Finance Consultant