



2009/2010 Annual Report

Providing homes. *Building communities.*

Chairpersons Report



I would like to begin by recognising all the effort and hard work, that everyone concerned, has put into ensuring that we achieved a favourable outcome in our bid for Second Stage Stock Transfer. This year has gone by extremely quickly and as an Association we have achieved a great deal.

In particular thanks go to my fellow Committee Members for attending additional meetings and being patient through the long and complicated discussions about the legalities of the transfer agreement and the intricacies of the funding package. I think everyone will agree that it has been an interesting journey and one made that much easier owing to the positive working relationship our Association had with GHA during the process.

Staff have worked very hard to achieve this result as well and I personally know that each and every one of the staff contributed to the campaign work during March and April to help secure the vote.

It gives me great pleasure to announce that all our collective hard work paid off and on 28 June 2010 we took ownership of a further 283 houses in Cathcart & Mount Florida which had the effect of this Association doubling in size.

We remain committed to providing the Cathcart Standard which is explained in more detail in our director's comments further on in this report.

From a development perspective we are currently in negotiations with A & S Homes and Homes Scotland with a view to entering into a partnership agreement on the site in Cathcart Road. In contrast to this the committee were saddened when Glasgow City Council confirmed that owing to severe budget cuts from Scottish Government, they were unable to fund the conversion of Holmlea Primary School. We are in talks with the Council about a joint community approach to tidying up the site as it takes on a very dilapidated look during the summer months with the growth of all the weeds. We will continue to pursue any other options regarding the future of this listed building.

— Annette Brown —
Chairperson

Along with our hopes for new housing in Holmlea Primary School, our hopes for a new office were also dashed at this point. However we have identified alternative premises in the community and as soon as our solicitors have tied up the legalities work will commence to fit out the building as an office for the Association.

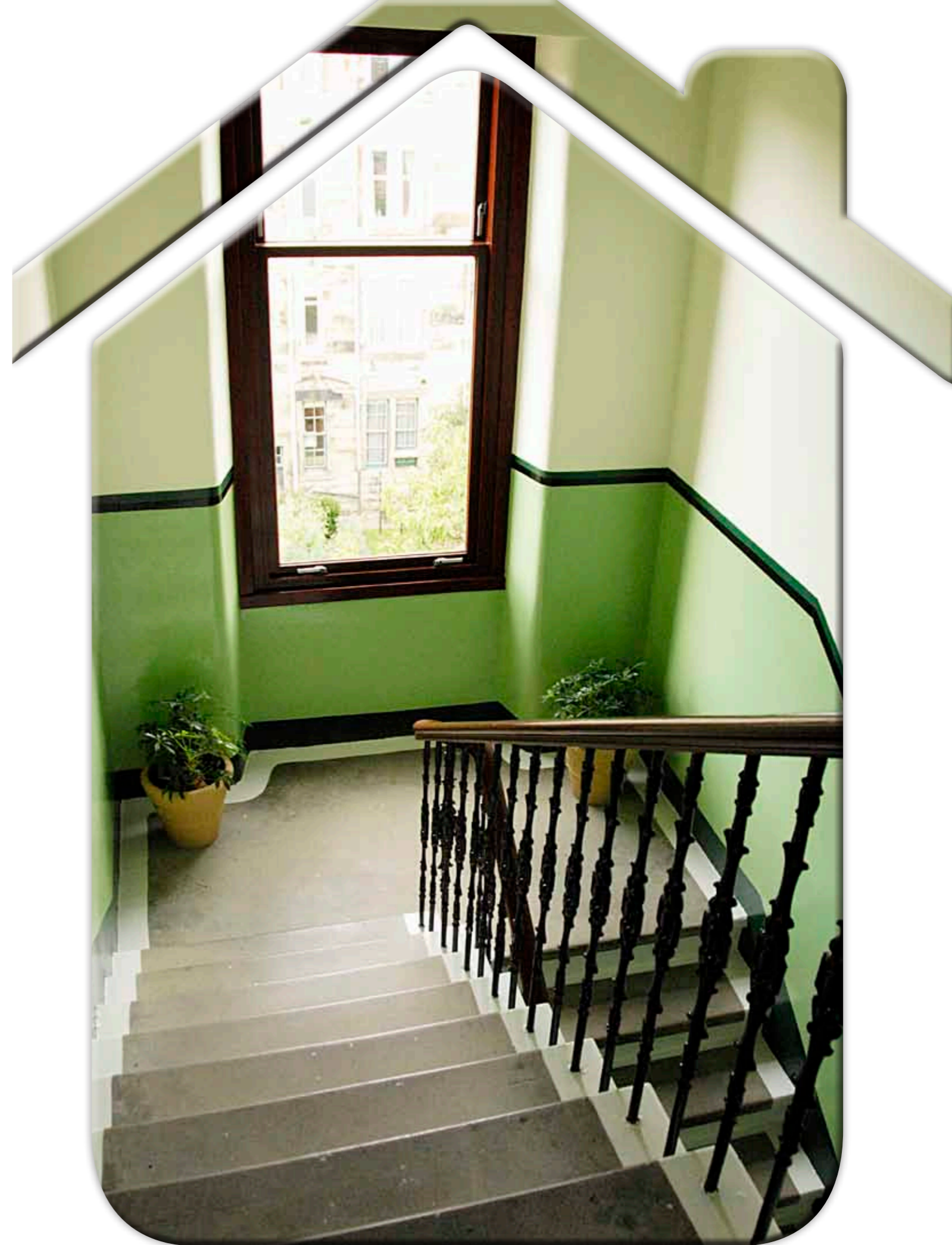
Within the office we have seen several changes during the year. In October 2009 Tom Carroll joined us as Maintenance Officer. Following Stock Transfer the posts of Housing Assistant and Finance Assistant were created and after a due selection process the posts were filled by Morna Smillie and Julie Roy respectively. This created two vacancies in the Admin department and in August Ruth Kennedy and Emma Johnstone joined us to fill these two positions. These changes have allowed us to streamline our management services and each tenant now has a dedicated housing officer looking after all their interests.

On the wider role front the association has continued to work with other agencies. We are still receiving services from GSERA who are operating a successful employability initiative.

Our AGM was again well attended and I am pleased to report that we have a full compliment of Committee Members.

I look forward with anticipation to another exciting year for Committee, Staff, our previously existing tenants and new tenants as we work together to enhance our promises, deliver our commitments and strive to embrace new opportunities along the way.

My thanks are extended to all our customers, members and the many organisations that have supported us in different ways during the year.





Directors Report

I am pleased to report to our tenants, owners, members and other stakeholders that the last year has easily been the most productive, exciting and successful year in terms of achieving the Cathcart Standard set out in our business plan. This report covers the 18 month period from April 09 to September 2010. It would have been inappropriate not to report on the second stage stock transfer. Over this period we have met many important targets, objectives and outcomes.

We have measured these performance outcomes in several ways:

- January 2010 - tenants opinion survey in relation to SST
- July 2010 - a full tenants satisfaction survey
- Ongoing -continuous monitoring of repairs and customer services

The main event this year has obviously been the transfer of 283 houses from GHA which took place in June. This saw the Association double in size to over 600 units. In addition to these tenanted flats we then entered into a series of meetings with owner occupiers who were factored by GHA. Upon conclusion of these meetings we took on a further 47 tenements into our factoring service. This means that we are now offering a management service to well over 1000 households.

In July we launched our new Newsletter the Cathcart Standard. This newsletter will be published quarterly for all our existing tenants, transferring tenants, owners and members, together with other partners and stakeholders.

We will continue to build on The Cathcart Standard to ensure that our new size and the plans and promises we have committed to can be brought to fruition. We will ...

- Offer excellent customer service.
- Fulfill the promises made in our

business plan

- Strive for continual improvement
- Aim to meet our targets and continue to review outcomes to see if better performance can be achieved.
- Aim to self-fund our future major repairs provision through tight financial planning.
- Continue to reduce void times and arrears levels.

Although, mainly through additional staff costs and enhanced repairs costs, our operating costs have increased to cope with the new stock, the costs have only increased proportionately.

One of our main objectives is future business planning and we now project that our increase in size will allow us to obtain greater efficiency, improved performance and our income stream means that we have even greater confidence of being able to meet our future planned maintenance programme from our rental income. We are well on track towards meeting the SHQS requirements.

We are fully appreciative of the ongoing economic downturn and the issues that become relevant to our organisation as a result and we have reviewed our debt management policies for both owners and tenants to ensure even more than before that arrears are caught as early as possible.

Our staff changes have allowed us to streamline many of our procedures. All our tenants have a dedicated housing officer who is their main contact for all matters to do with their home. This has proved to be a prudent move. It not only provides for a very important tenant/housing officer relationship but creates healthy competition within our organisation and this in turn has a positive effect on our targets.

Whilst we are still reeling from the success of our Stock Transfer we have not lost sight of other matters important to our organisation.

Our Development plans are becoming harder and harder to fulfill. In May this year after nearly 18 months of hard work on the part of the Association with the assistance of external consultants, Glasgow City Council advised us that owing primarily to funding cutbacks from Scottish Government they would not be in a position to commit to the conversion of Holmlea Primary School in the foreseeable future. Whilst this a significant blow to the community in terms of new social housing it also impacted on the Association's requirement for a new office.

This required us to go back to the drawingboard in respect of new premises as we would shortly become even more overcrowded after stock transfer. We were fortunate to locate ideal premises, still within the community but which required to be fit out for office use. We have some legalities to complete in this respect and once these are finalized and the building work is underway we hope to move in to our new premises early in 2011. The benefits of our new offices will be a purposely designed Committee/Training room, all offices on one level with additional storage facilities and parking. We will keep all our stakeholders up dated of progress in this respect.

Christine Leitch
Director

Housing Management

ALLOCATION FIGURES

In line with our forecasts we continued to turn over a low number of flats during 2009/10.

At the end of 2009 a further 7 improved previously "held for decant" flats were completed and let as part of our main stream stock.

In addition to these flats we had 21 re-lets to 31 March 2010. The table below shows how these lets were made up.

Allocations 2009-2010	No of Lets
Sources of Lets	
Existing Tenants	1
Waiting list applicants	15
Section 5 Referrals	3
Other Agencies	2
Total	21

The total lettings met our targets within our letting strategy. A further 7 "held for decant" flats are currently underway and will be complete within the current financial year yielding a further 7 into core stock.

HOUSING LIST

The Association carried out an ongoing cleansing operation in order to ensure that applications are as up to date as possible and hence cut down on time spent on non productive offers.

During the year the average number of new applications increased to 50. We processed every application form within our target time of less than 10 days.

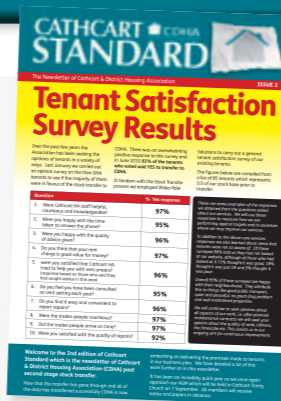
The Housing List at 31 March 2010:

Ethnic Origin	No on List
White	623
Asian	75
Black	31
Other Ethnic Background	3
Total	732

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 2010 there had been a slight increase in interest from ethnic minority groups. We have noted since then a significant diversity within our waiting list.

In keeping with city wide trends we have a large number of eastern Europeans on the waiting list and therefore meet a diverse client base in our allocation process.



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 their review time table. We consult with our tenants on all our major policies that affect them i.e. Allocation, Rent Setting, Tenant Participation.

We publish a newsletter 3 to 4 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. This was a difficult process 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. It was agreed in conjunction with the SST Business Planning process that the next rent increase will be in line with our promises to transferring tenants and will be implemented in April 2013.

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 advise we have employed a welfare benefits officer which we share with another housing association. This ensures value for money for the service and is of great assistance to tenants.

Housing Stock

Cathcart Rented stock at 31 March 2010:

Property Size	2 apt	3 apt	4 apt	5 apt	Total
No of Properties	192	61	25	1	279

Cathcart Rented Stock at 28 June 2010:

Property Size	1 apt	2 apt	3 apt	4 apt	5 apt	Total
No of Properties	82	247	169	61	3	562

In addition to our rented stock:

- The Association manages 407 houses on behalf of owner occupiers and provide 40 lock ups for rental in the Cathcart & Mount Florida area.

REPAIRS AND MAINTENANCE

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 2009-10:

Category Of Repair	Target Response Time	No. of Repairs Carried out	Completed % within target
Emergency	Attend 6 hours	60	100
Urgent	Complete Within 2 days	66	100
Routine	Complete Within 10 days	875	98.20

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 2009/10 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

A programme of close painting was carried out to 12 closes.

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 2009/10 we secured £15,000 funding from Glasgow City Council for bathroom adaptations.

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

DEVELOPMENT

The Association was involved with GHA and their investment programme. During 2009/10 the following work was completed.

Kitchen Bathrooms and Rewires:
Ruel Street

Cladding: Dundrennan Road,
Holmhead Road, Stanmore Road

Achievements of Objectives



Have we achieved our objectives over the last year..? The answer is yes in the main we have. Each year we set down our objectives for the forthcoming year. This forms part of our Internal Management Plan.

GAS SERVICING

City Building was reappointed to carry out all our gas servicing. This contract has proven to be value for money. We have achieved 100% access to all our properties including the transferred houses.

WEBSITE

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 5146 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. We will shortly be up-dating the site to include many of our policies.

MAJOR REPAIRS

We aimed to improve and let a further 7 "held for decant" properties as part of the on going programme of major repairs. We have set a target to complete all up grades to these properties by 2011

During the year we have up graded 12 closes and have an ongoing programme to address the newly transferred houses on a cyclical basis.

In addition to close painting we aim to replace up to 20 central heating boilers before March 2011.

SECOND STAGE STOCK TRANSFER

The successful transfer of 283 houses from Glasgow Housing Association. The Association elected to accept the opportunity to fast track the transfer and completed the process from submission of our business plan to transfer within 4 months.

VOIDS

Void time scales were reviewed and the turn around time for empty properties was changed from 15 to 10 days. We are currently performing within this time scale.

FINANCIAL TARGETS

All financial targets and covenants were met during 2009/10

COMMITTEE MEMBERSHIP

Committee meetings continued to be well attended and currently run with a full committee compliment.

RENT ARREARS

Rent arrears continue to be kept within target figures of 3.5%. We have reviewed our Housing Management Section and the way in which we target debt recovery. We anticipate a downward trend as a result of this new system by 2011.

STAFFING

We reviewed our staff structure, created two new posts in housing management and finance and welcomed two new members of staff in 2010.

In addition to these operational targets:

- The work of the Committee remains strong, enthusiastic and consistent
- Our Annual Accounts were robust and our audit showed no issues.
- All our statutory compliances were met within the prescribed timescales.



Committee and Staff List - 2010

COMMITTEE

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

STAFF

Christine Leitch, *Director*
 Lorraine Glasgow, *Finance Officer*
 May Dunsmore, *Housing Officer*
 Allan MacDonald, *Housing Officer*
 Tom Carroll, *Maintenance Officer*
 Sandra Fleming, *Maintenance Assistant*
 Morna Smillie, *Housing Assistant*
 Julie Roy, *Finance Assistant*
 Ruth Kennedy, *Admin Assistant*
 Emma Johnstone, *Admin Assistant*

CONSULTANTS

Clark Davidson, *Finance Consultant*
 HRC Paul McNeill, *Finance Consultant (LHO)*

AUDITORS

Armstrongs

SOLICITORS

Brechin Tindal Oatts - Association
 TC Young (SST)

BANKERS

Royal Bank of Scotland

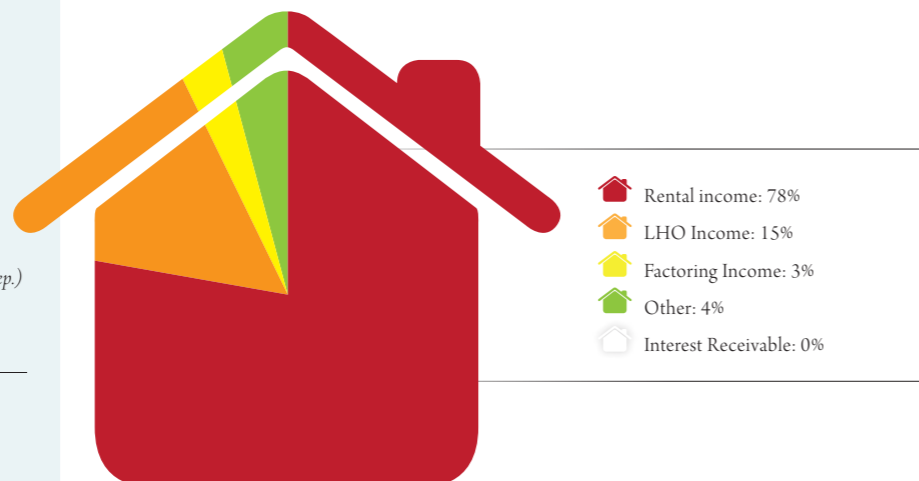
DESIGN & LAYOUT

Print Brokers Ltd

Analysis Of Income & Expenditure For The Year Ended 31/3/10

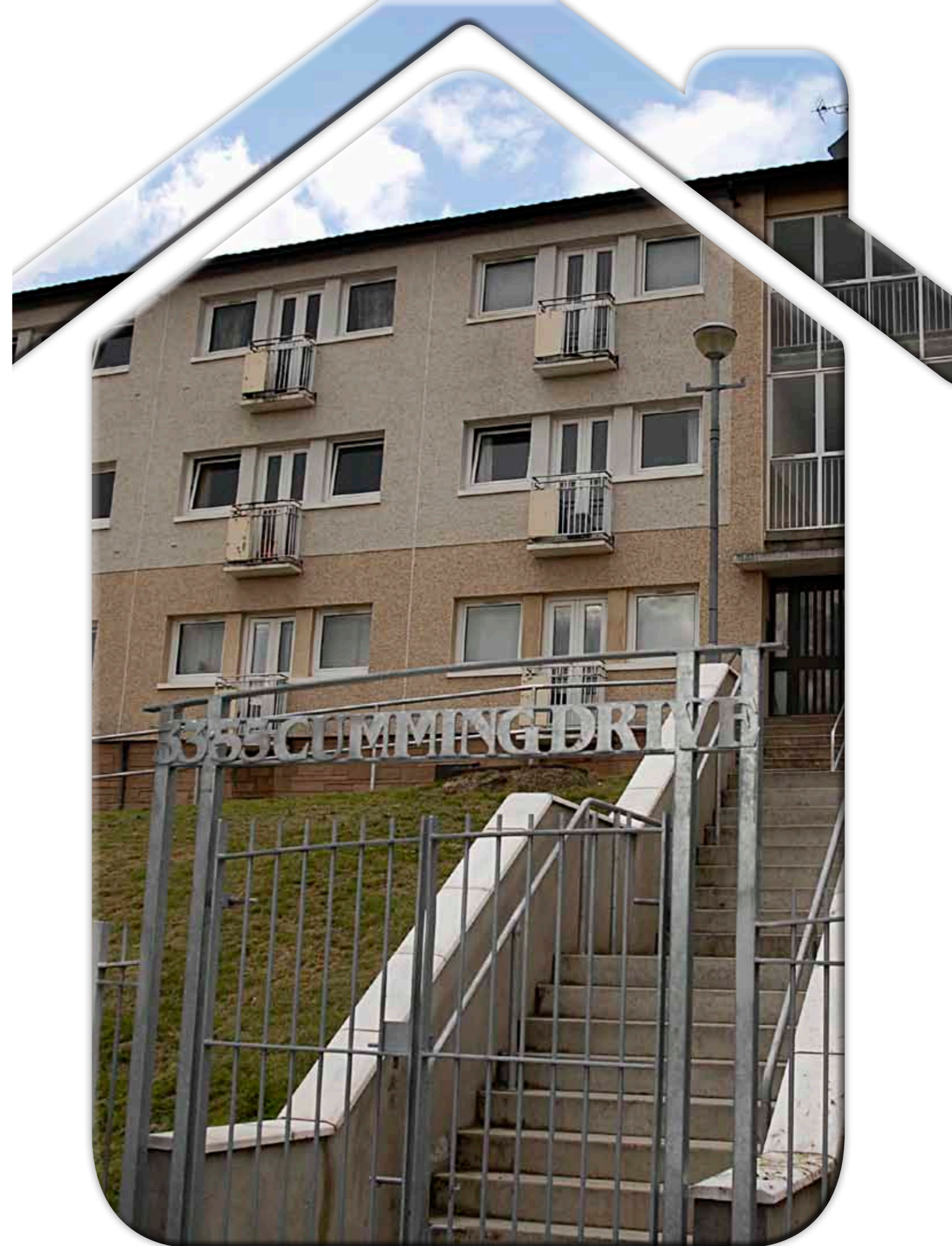
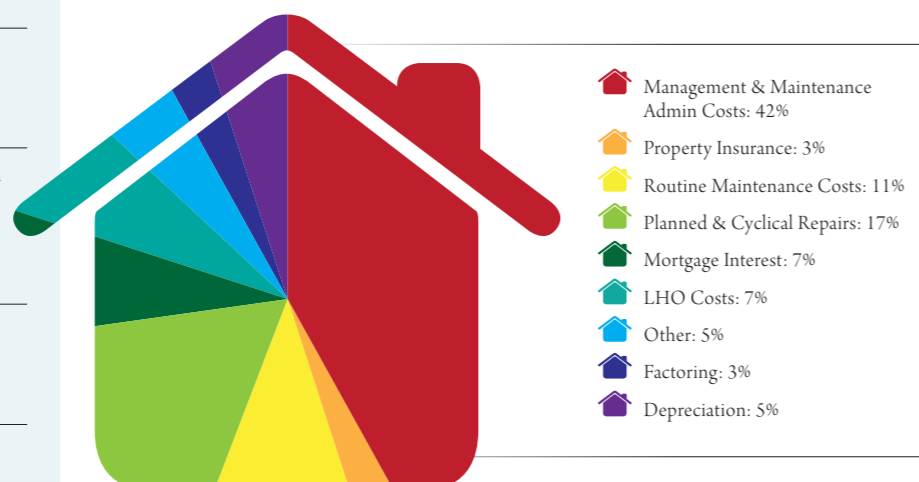
INCOME

Rental income	£709,503	
LHO Income	£139,529	
Factoring Income	£24,497	
Other	£35,697	
Interest Receivable	£56	£909,28



EXPENDITURE

Management & Maintenance Admin Costs	£327,791	
Property Insurance	£24,935	
Routine Maintenance Costs	£84,813	
Planned & Cyclical Repairs	£129,125	
Mortgage Interest	£53,465	
LHO Costs	£58,429	
Other	£35,697	
Factoring	£24,416	
Depreciation	£42,010	£780,681





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