

2011 2012

Annual Report Calendar



CDHA

Cathcart & District Housing Association

Cathcart & District Housing Association Ltd
3 Rhannan Road, Glasgow G44 3AX
Tel: 0141 633 2779 • e-mail: info@cathcartha.co.uk
www.cathcartha.co.uk

Chairperson's Report

I would like to begin by recognising all the effort and hard work, that everyone concerned, has put into another very productive year at Cathcart & District Housing Association.

The Committee once again worked very hard in respect of the design and legal process which accompanied the successful outcome of our new offices. In addition there were two recruitment processes and the annual tasks of policy review, budget preparation and the on-going day to day governance of the Association.

Staff have worked very hard to achieve this result and I would extend a vote of thanks and appreciation for the smooth transition from the old offices at 350 Holmlea Road to our new premises at 3-5 Rhannan Road.

The new offices were officially opened on 3 June 2011 by the Rt. Hon. Lord McConnell of Glenscorrodale. It was a superb day and many of our partner agencies were represented and shared in the celebration. The opening paved the way for the years ahead in being able to provide excellent facilities for Committee members, staff and members of the public who use our services.

We remain committed to ensuring our high standard of service continues and Committee continue to work with staff on new initiatives, exploring better ways of doing things and embracing new legislation and systems.

From a development perspective we are still in negotiations with A & S Homes and The Home Group with a view to commencing work on the site in Cathcart Road. This project received approval in this year's innovation and investment funding cycle.

Holmlea Primary school is once again on the market and we continue to explore development opportunities in this regard. I would like to extend a vote of thanks to all the members of the community who took the time to send in their support for a housing association lead development on this site. We will keep everyone posted on progress in this respect.

Within the office we have seen some changes during the year. In

March Craig Welsh joined us as Maintenance Officer. In August Emma Johnstone decided to pursue her career in a different direction and we welcomed Jade Grant on board as Emma's replacement. Both Craig and Jade have settled in well and have very quickly become established members of our team.

On the wider role front the association has continued to work with other agencies. We are still receiving services from Glasgow South East Regeneration Area who are operating a successful employability initiative. Suzanne Lavelle and Kevin Morrison are providing an on-going welfare benefits service and producing very positive results. The details of this can be seen elsewhere in this report. Glasgow Community Safety Services have provided excellent support in respect of anti-social issues (see Directors report for more detail)

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

The year ahead is one full of challenges. The impact of the new Scottish Housing Regulator will be known in January upon completion of the consultation period. The Scottish Governments new Housing Charter will set down new guidelines and the Welfare Reform Act is likely to have a significant impact on the organisation.

The Committee will meet our new challenges with enthusiasm and will continue to refresh skills in order to be equipped to tackle these challenges.

I hope you enjoy the new format of our annual report and make use of the calendar throughout 2012.

My thanks once again for your continued support of our Housing Association and I wish you all a successful 2012.

Annette Brown
CHAIRPERSON

Director's Report

I am pleased to report to our tenants, owners, members and other stakeholders that the last year has continued to bring immense satisfaction to the organisation in that we achieved many of our objectives. Largely the main one being able to move into our new offices in April 2011, which has ensured we are more accessible to our customer base.



We are now one year on from second stage stock transfer and recently we have looked back at how the new stock has slotted into our practices and

procedures. Overall the transition has been fairly seamless and any teething troubles have been ironed out. The process has provided all departments with challenges, and having risen to these, achievements.

We are frequently receiving feedback from our customers as a result of the information we have provided in our newsletters. This is a very positive step as tenant surveys in the past showed that this was the preferred way for us to communicate with our client group. Further issues will continue to provide information about wider issues, consultations about our policy reviews and changes to practices that affect us all. Your comments and thoughts are very important to us and we always welcome them.

The website has continued to provide an extension to our service and many of the repairs are now reported through this medium. Again the comment sheet contained on the website can be used for a whole raft of things. It really is about "if you think it – tell us about it!"

Our overarching strategy continues to be an intention to

- 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.

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 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.

There are many changes happening in the sector not least the likely implications of the forthcoming Welfare Reform Bill. We have already given information out about the possible consequences for some tenants and we are looking at our tenant base ahead of the new legislation to plan as much as possible for the effect this may have on the organisation. We will keep this subject very much on the agenda in the coming months.

Owing to the success of our welfare benefit advice service which we operate in partnership with Southside Housing Association, we now offer a further half day a week which means that residents have the option of Wednesday or Friday to make an appointment for this service.

We recognised the need this year to subscribe to the Glasgow Community Safety Service (GCSS) as the rise in cases of anti-social behaviour showed that we could make good use of a professional service in this regard. Although anti-social behaviour is such a negative subject we recognize that we are taking a positive approach to the problem and the service provided by GCSS has become a successful new partnership for the Association.

Development remains elusive and although the Association still has a commitment to new development the current financial climate makes any new proposal very difficult. We have continued our joint work with the Home Group and hope to begin work at Cathcart Road in 2012/13 which will see CDHA add potentially a further 16 new build flats to our portfolio. As this scheme progresses details will be included in our newsletters. We are currently exploring other possibilities in the area and will report these further in coming newsletters.

Christine Leitch
DIRECTOR

Housing Management

Allocation Figures

In line with our forecasts we continued to turn over a low number of flats during 2010/11.

Allocations 2010/11	No of Lets
Sources of Lets	
Existing Tenants	10
Waiting list applicants	28
Section 5 Referrals	11
Other Agencies	4
Total	53

The total lettings met our targets within our letting strategy. Our previously “held for decant” stock is now almost all included within our core stock having undergone a planned improvement programme. Only two flats remain unimproved and the future of these will be considered during the next year.

Housing List

The Association carries out an ongoing cleansing operation of our waiting list 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 increased to 50. We processed every application form within our target time of less than 10 days.

The Housing List at 31 March 2011

Ethnic Origin	No on List
White	490
Asian	38
Black	12
Other Ethnic Background	31
Total	571

Ethnic Monitoring

The Cathcart area has always had a low demand from ethnic minorities for housing. We have noted that over the last two years there has been a significant diversity within our waiting list.

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



Housing Management

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. Our Committee has 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.

Welfare Rights Service

This service has once again been well received. We are now able to offer tenants welfare advice on Wednesdays and Fridays following the recent increase in the hours Suzanne and Kevin provide.

During 2010/11 Housing Benefit totaling £68,228.85 was achieved for our tenants through this service. In addition to this other benefits applied for reached £126,326.11

They saw 216 applicants in this time and have shown an increase on last year of £61,178.32

This is an important service which aims to ensure that tenants are given every opportunity to meet their rent requirements. The service goes out wider than just rent and aims to assist with a standard of living that allows each to enjoy their home.

Rents and Housing Stock

Rent Increase

The next rent increase will be in April 2012 in line with our Business Plan proposals. We gave a guarantee at the time of the stock transfer that the increase in 2012 would be no more than the rate of inflation. This process will be consulted on in January 2012.

Rent Arrears

The Association's rent arrears as at 31 March were 0.11% relating to technical arrears and a further 4.89% relating to non-technical arrears. These are closely monitored and in order to ensure that all tenants receive maximum support and advise we refer tenants to our welfare benefits officer who ensures that any benefit entitlement is applied for. This ensures value for money for the service and is of great assistance to tenants.



Housing Management

Housing Stock

Cathcart & District Housing Association Rented stock at 31 March 2011

Property Size	Studio	2 apt	3 apt	4 apt	5 apt	Total
No of Properties	82	240	178	57	4	561

In addition to our rented stock:

- The Association manages 442 houses on behalf of owner occupiers in the area.
- 40 Lock up garages in the 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 2010/11

Category Of Repair	Target Response Time	No. of Repairs Carried out	Completed % within target
Emergency	Attend 6 hours	191	100
Urgent	Complete Within 2 days	251	100
Routine	Complete Within 10 days	954	95.52

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 2010/11 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 6 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 2010/11 we secured £10,000 funding from Glasgow City Council for bathroom adaptations.

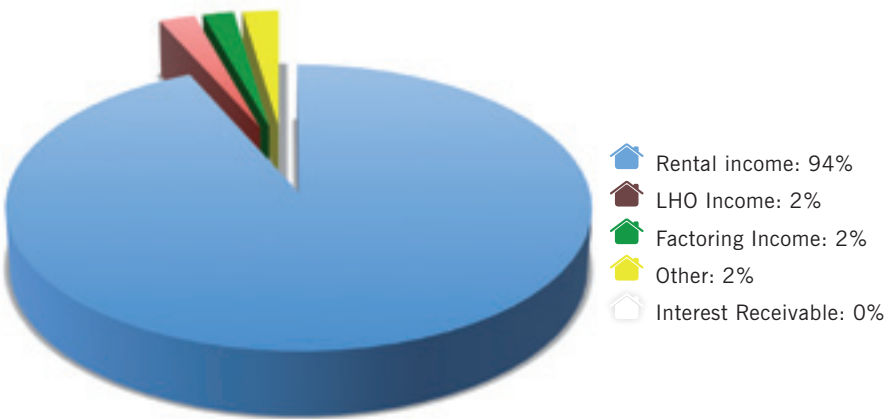
The work was carried out in conjunction with Social Work and Occupational Therapist recommendations.

Finance

Analysis Of Income & Expenditure For The Year Ended 31/3/11

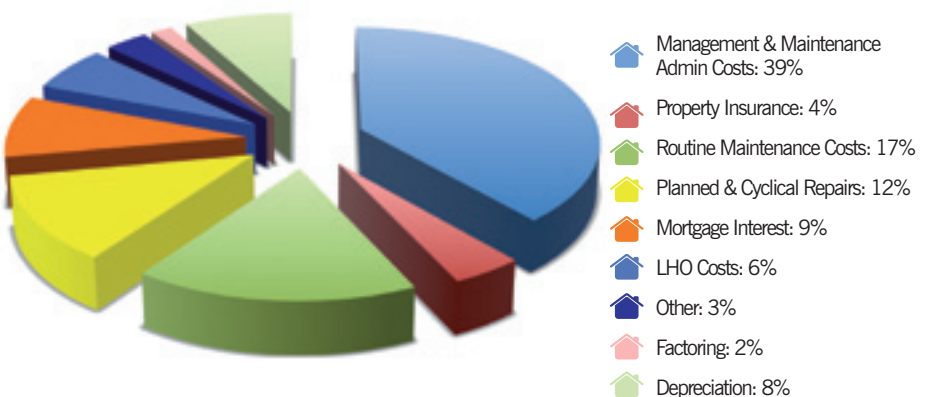
INCOME

Rental income	£1,447,339	
LHO Income	£36,110	
Factoring Income	£30,804	
Other	£36,064	
Interest Receivable	£63	£1,550,380



EXPENDITURE

Management & Maintenance Admin Costs	£428,923	
Property Insurance	£48,455	
Routine Maintenance Costs	£189,555	
Planned & Cyclical Repairs	£135,137	
Mortgage Interest	£96,457	
LHO Costs	£69,228	
Other	£36,051	
Factoring	£18,091	
Depreciation	£89,749	£1,111,646



Committee and Staff List

Committee

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

Staff

Christine Leitch	Director
Lorraine Glasgow	Finance Officer
May Dunsmore	Housing Officer
Allan MacDonald	Housing Officer
Craig Welsh	Maintenance Officer
Sandra Fleming	Maintenance Assistant
Morna Smillie	Housing Assistant
Julie Roy	Housing Assistant
Ruth Kennedy	Admin Assistant
Jade Grant	Admin Assistant

Consultants/Partner Agencies

Clark Davidson	Finance Consultant
Suzanne Lavelle	Welfare Rights Officer –Southside Housing Association
Kevin Morrison	Welfare Rights Officer – Southside Housing Association
Tamla Feeney	Glasgow South Regeneration Agency

Auditors

Armstrongs

Solicitors

Brechin Tindal Oatts

Bankers

Royal Bank of Scotland

Design and Layout

The Print Brokers Ltd

JANUARY '12



Sun	1	
Mon	2	
Tue	3	
Wed	4	January Rent Now Overdue
Thu	5	
Fri	6	
Sat	7	
Sun	8	
Mon	9	
Tue	10	Staff Meeting (Office open 11am)
Wed	11	
Thu	12	
Fri	13	
Sat	14	
Sun	15	
Mon	16	
Tue	17	
Wed	18	
Thu	19	
Fri	20	
Sat	21	
Sun	22	
Mon	23	
Tue	24	Staff Meeting (Office open 11am)
Wed	25	
Thu	26	
Fri	27	
Sat	28	February Rent Due Today
Sun	29	
Mon	30	
Tue	31	

FEBRUARY '12



Wed	1	
Thu	2	
Fri	3	
Sat	4	
Sun	5	
Mon	6	
Tue	7	Staff Meeting (Office open 11am)
Wed	8	
Thu	9	
Fri	10	
Sat	11	
Sun	12	
Mon	13	
Tue	14	
Wed	15	
Thu	16	
Fri	17	
Sat	18	
Sun	19	
Mon	20	
Tue	21	Staff Meeting (Office open 11am)
Wed	22	
Thu	23	
Fri	24	
Sat	25	
Sun	26	
Mon	27	
Tue	28	March Rent Due Today
Wed	29	

MARCH '12



Thu	1	
Fri	2	
Sat	3	
Sun	4	
Mon	5	
Tue	6	Staff Meeting (Office open 11am)
Wed	7	
Thu	8	
Fri	9	
Sat	10	
Sun	11	
Mon	12	
Tue	13	
Wed	14	
Thu	15	
Fri	16	
Sat	17	
Sun	18	
Mon	19	
Tue	20	Staff Meeting (Office open 11am)
Wed	21	
Thu	22	
Fri	23	
Sat	24	
Sun	25	
Mon	26	
Tue	27	
Wed	28	April Rent Due Today
Thu	29	
Fri	30	
Sat	31	

APRIL '12



Sun	1	
Mon	2	
Tue	3	Staff Meeting (Office open 11am)
Wed	4	
Thu	5	
Fri	6	
Sat	7	
Sun	8	
Mon	9	
Tue	10	
Wed	11	
Thu	12	
Fri	13	
Sat	14	
Sun	15	
Mon	16	
Tue	17	Staff Meeting (Office open 11am)
Wed	18	
Thu	19	
Fri	20	
Sat	21	
Sun	22	
Mon	23	
Tue	24	
Wed	25	
Thu	26	
Fri	27	
Sat	28	May Rent Due Today
Sun	29	
Mon	30	

MAY '12



Tue	1	Staff Meeting (Office open 11am)
-----	---	----------------------------------

Wed	2
-----	---

Thu	3
-----	---

Fri	4
-----	---

Sat	5
-----	---

Sun	6
-----	---

Mon	7
-----	---

Tue	8
-----	---

Wed	9
-----	---

Thu	10
-----	----

Fri	11
-----	----

Sat	12
-----	----

Sun	13
-----	----

Mon	14
-----	----

Tue	15	Staff Meeting (Office open 11am)
-----	----	----------------------------------

Wed	16
-----	----

Thu	17
-----	----

Fri	18
-----	----

Sat	19
-----	----

Sun	20
-----	----

Mon	21
-----	----

Tue	22
-----	----

Wed	23
-----	----

Thu	24
-----	----

Fri	25
-----	----

Sat	26
-----	----

Sun	27
-----	----

Mon	28	June Rent Due Today
-----	----	---------------------

Tue	29	Staff Meeting (Office open 11am)
-----	----	----------------------------------

Wed	30
-----	----

Thu	31
-----	----

JUNE '12



Fri	1	
Sat	2	
Sun	3	
Mon	4	
Tue	5	
Wed	6	
Thu	7	
Fri	8	
Sat	9	
Sun	10	
Mon	11	
Tue	12	Staff Meeting (Office open 11am)
Wed	13	
Thu	14	
Fri	15	
Sat	16	
Sun	17	
Mon	18	
Tue	19	
Wed	20	
Thu	21	
Fri	22	
Sat	23	
Sun	24	
Mon	25	
Tue	26	Staff Meeting (Office open 11am)
Wed	27	
Thu	28	July Rent Due Today
Fri	29	
Sat	30	

JULY'12



Sun	1	
Mon	2	
Tue	3	
Wed	4	
Thu	5	
Fri	6	
Sat	7	
Sun	8	
Mon	9	
Tue	10	Staff Meeting (Office open 11am)
Wed	11	
Thu	12	
Fri	13	
Sat	14	
Sun	15	
Mon	16	
Tue	17	
Wed	18	
Thu	19	
Fri	20	
Sat	21	
Sun	22	
Mon	23	
Tue	24	Staff Meeting (Office open 11am)
Wed	25	
Thu	26	
Fri	27	
Sat	28	August Rent Due Today
Sun	29	
Mon	30	
Tue	31	

AUGUST'12



Wed	1	
Thu	2	
Fri	3	
Sat	4	
Sun	5	
Mon	6	
Tue	7	Staff Meeting (Office open 11am)
Wed	8	
Thu	9	
Fri	10	
Sat	11	
Sun	12	
Mon	13	
Tue	14	
Wed	15	
Thu	16	
Fri	17	
Sat	18	
Sun	19	
Mon	20	
Tue	21	Staff Meeting (Office open 11am)
Wed	22	
Thu	23	
Fri	24	
Sat	25	
Sun	26	
Mon	27	
Tue	28	September Rent Due Today
Wed	29	
Thu	30	
Fri	31	

SEPTEMBER '12



Sat	1	
Sun	2	
Mon	3	
Tue	4	Staff Meeting (Office open 11am)
Wed	5	
Thu	6	
Fri	7	
Sat	8	
Sun	9	
Mon	10	
Tue	11	
Wed	12	
Thu	13	
Fri	14	
Sat	15	
Sun	16	
Mon	17	
Tue	18	Staff Meeting (Office open 11am)
Wed	19	
Thu	20	
Fri	21	
Sat	22	
Sun	23	
Mon	24	
Tue	25	
Wed	26	
Thu	27	
Fri	28	October Rent Due Today
Sat	29	
Sun	30	

OCTOBER'12



Mon	1	
Tue	2	Staff Meeting (Office open 11am)
Wed	3	
Thu	4	
Fri	5	
Sat	6	
Sun	7	
Mon	8	
Tue	9	
Wed	10	
Thu	11	
Fri	12	
Sat	13	
Sun	14	
Mon	15	
Tue	16	Staff Meeting (Office open 11am)
Wed	17	
Thu	18	
Fri	19	
Sat	20	
Sun	21	
Mon	22	
Tue	23	
Wed	24	
Thu	25	
Fri	26	
Sat	27	
Sun	28	November Rent Due Today
Mon	29	
Tue	30	Staff Meeting (Office open 11am)
Wed	31	

NOVEMBER'12



Thu	1	
Fri	2	
Sat	3	
Sun	4	
Mon	5	
Tue	6	
Wed	7	
Thu	8	
Fri	9	
Sat	10	
Sun	11	
Mon	12	
Tue	13	Staff Meeting (Office open 11am)
Wed	14	
Thu	15	
Fri	16	
Sat	17	
Sun	18	
Mon	19	
Tue	20	
Wed	21	
Thu	22	
Fri	23	
Sat	24	
Sun	25	
Mon	26	
Tue	27	Staff Meeting (Office open 11am)
Wed	28	December Rent Due Today
Thu	29	
Fri	30	

DECEMBER'12



Sat	1	
Sun	2	
Mon	3	
Tue	4	
Wed	5	
Thu	6	
Fri	7	
Sat	8	
Sun	9	
Mon	10	
Tue	11	Staff Meeting (Office open 11am)
Wed	12	
Thu	13	
Fri	14	
Sat	15	
Sun	16	
Mon	17	
Tue	18	
Wed	19	
Thu	20	
Fri	21	
Sat	22	
Sun	23	
Mon	24	
Tue	25	
Wed	26	
Thu	27	
Fri	28	January Rent Due Today
Sat	29	
Sun	30	
Mon	31	