



# CDHA

Cathcart & District Housing Association



## **Performance Report against the Housing Charter 2014/2015**



# Chairs Introduction



Welcome to our annual performance report. We are delighted to be reporting once again on the outcomes of the Annual Return against the Charter. This is our report card for you to consider the performance of your landlord. You may have already seen much of this information on the

Scottish Housing Regulator's website, where once again we have performed well against our peer groups.

We want to know if this document tells you the correct information in a format that allows you to judge our performance on the services we provide. We believe that we provide a good service and that we listen to our tenants. We welcome your comments on all matters.

It is important to us to tell you how we spend your rental income, if we are meeting your requirements in our planned upgrades to your properties and how we compare with other housing associations.

What do you think about this performance report? Do you think our statistics are merited? Have we missed out anything you would like to know more about? This report is designed for you our service users so we really want to hear your views. If you would like to complete the short survey form in this report, or alternatively complete it on line on our website [www.cathcartha.co.uk](http://www.cathcartha.co.uk) we will include your comments in our forward planning.

Every returned form will be entered into a prize draw for a £30 Sainsbury's voucher. The results will be announced in our next newsletter.

We hope you enjoy our performance report.

*Annette Brown*

Chairperson.





# Directors Report 2015



It has been another busy and productive year during which the Association has been working on further changes in legislation with the introduction of Universal Credit, embracing soon to be new procurement procedures and introducing a new concept to the business

through our subsidiary company CDHA Management Ltd.

We have now had our first taste of Universal Credit when two new tenants this year were in the category that has been rolled out first. The process was not complicated and our housing staff worked with our tenants to ensure that the rent accounts were managed well from the outset.

Progress has continued at Stanmore/Cumming Drive communal gardens project and the area is now benefitting from the Big Lottery funding and Glasgow City Community Grant that we were able to assist with. Many tenants and residents have become involved in the project and Stanmore Social have many more ideas in respect of this project. (More details in our newsletters)

We recognised the need again this year to continue to subscribe to the Community Safe Glasgow service (CSG) as the rise in cases of anti-social behaviour showed that we can make good use of a professional service in this regard. Although anti-social behaviour is such a negative subject we recognise that we are taking a positive approach to the problem and the service provided by CSG has become a successful on-going partnership for the Association.

Our Maintenance Section are now making use of the new software in processing information obtained from our last stock condition survey in 2014 in order to plan for future major repairs and planned maintenance. This year we will carry out installations programmes of 26 flats to receive new windows, another 20 new boilers and 50 houses will receive upgrades white meter heaters.

We have made some headway in our strive to renovate Holmlea Primary School with our partner housing Association Home Scotland. This is a listed building over 100 years old and has been vacant

for 10 years. There are significant challenges to overcome during the planning stage and we are positive that we are edging ever further to a successful redevelopment programme of the school and playground areas.

## The significant aims for the coming year will be:

- Meeting the stringent requirements of GCC Planning Department, Historic Building Council and associated government agencies in the transformation of Homlea Primary School into new flats. This will not only provide much needed social housing but will enhance the area. New landscaping and green space will be incorporated in the scheme.
- To continue to promote our Subsidiary company CDHA Management Ltd to offer a full letting/management service to private landlords/owners who wish to let out their properties. Early indications are showing us the potential this leg of the business is likely to become in the future.

Our Committee of Management have continued to pursue relevant training courses and have completed training on a number of issues during this year to assist with their strategic role on the Committee. This in conjunction with courses and conferences attended externally means our Committee show a strong knowledge of the current issues surrounding social housing. We have attracted three new committee members to replace those who stood down. We are pleased to say in doing so have harboured significant expertise in several areas of our business

I hope you enjoy this Performance Report against the Charter, combined with our usual annual report information. I hope it gives a good overview of our work, our challenges and our achievements.

*Christine Leitch*

Director



# Our Performance Standards

In order to constantly monitor our own performance we have a system on place that allows us to measure our performance on a monthly basis. Our Key Performance Indicators (KPIs) have been derived from looking at historical performance how we perform against other similar sized organisations and what national tables show us. We consistently aim to meet or better these targets and use all mechanisms open to us to assist in this.

We believe we compare favourably with other

similar organisations across the country, we are proud of the fact that we are able to meet these targets and also implemented one of the lowest rent increases within our peer group this year.

In order that you our customers can see for yourself the table below shows how we performed in the last financial year against a range of issues. We are showing the target we aim for the outcome we achieved and have colour coded **green** showing target met and **red** where it hasn't been.

Key Performance Indicator	Target 2014/15	Achieved by 31.3.15	Key Performance Indicator	Target 2014/15	Achieved by 31.3.15
Current Net Tenant Arrears	3.3	<b>2.64%</b>	Post Inspection of Repairs	10%	<b>100%</b>
Rent loss from vacant properties	1%	<b>0.4%</b>	Complaints Stage 1 investigation within 48hrs	95%	<b>100%</b>
Time to re-let vacant properties	10 days	<b>16.4%</b>	Time to Process Application forms	5 Working days	<b>100%</b>
Allocations to Homeless Persons	20%	<b>16%</b>	Attendance at AGM	10%	<b>100%</b>
Emergency Repairs	100%	<b>100%</b>	Committee Membership	15	<b>100%</b>
Urgent Repairs	98%	<b>100%</b>	Void repairs (minor repair)	10 days	<b>95%</b>
Routine Repairs	98%	<b>100%</b>	Void Repairs (major repair)	20 days	<b>89%</b>

## 2015 Capital Investment Projects

### WINDOW REPLACEMENT PROJECT

A window replacements to 26 properties is planned for the 3rd quarter of this year. The windows will be PVCu tilt and turn windows manufactured to insurance industry standards. The contractor carrying out the installations is Briarbuild, formerly Braebell.

We have worked with the contractor to produce an information leaflet for tenants, on what we need tenants to do and how to care for the windows after installation. All window surveys have been carried out except for 4 no access properties that we will make further attempts to gain access to.

Installations are planned to commence the week commencing 19th October, where one house will be completed per day, with a total of 5 per week. The project should be completed by the end of November.

A joint completion survey will be carried out by the contractor and the Association prior to sign off.

### STORAGE HEATING UPGRADES

We plan to carry out storage heating upgrades to approximately 50 properties in this financial year. The reason for this is twofold, the current heating is old and needs upgraded and in addition to this the new heating will prove to be far more efficient and help us reach all the targets set in regards to energy efficiency, in particular the 2020 EESSH standard.

At present there is only one manufacturer of high heat retention storage heaters, however through investigations and discussions with our electrical contractor we are aware of a new product coming to the market which will perform better than the current product on the market, in addition to this it should see a saving of approximately 20 % on capital spend.

We have fitted other heating products from this manufacturer and feel that we should wait until this product is launched before carrying out the project. The product should be released in January, so soon afterwards we will get the project to tender and active on site. Again we anticipate completing at least one house per day.



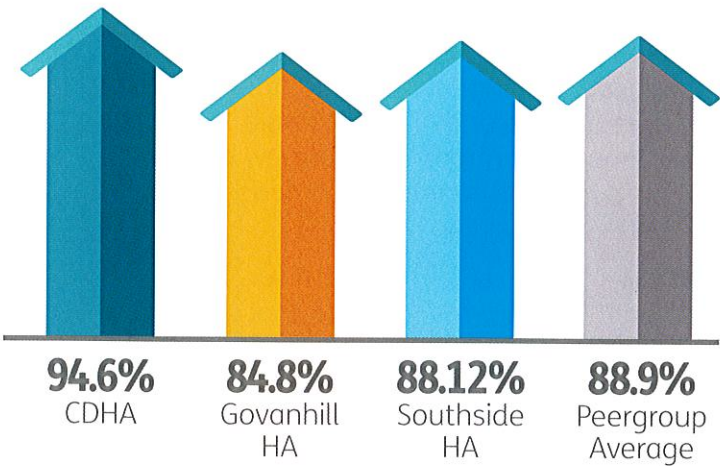
# Performance Information

Performance information about all our outcomes detailed in graph form for ease of reference.

## Tenants were asked....

How satisfied are you with the overall service provided by CDHA?

**94.6%** of tenants answered that they satisfied with the overall service



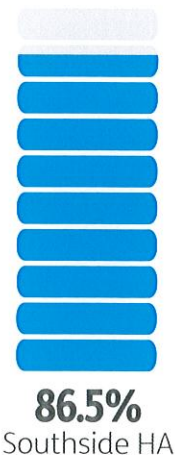
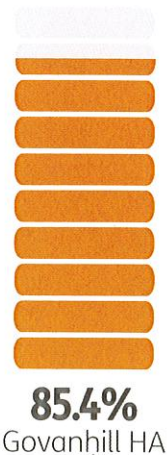
Do you feel that CDHA is good at keeping you informed about their services and decisions?

**94.6%** of tenants answered that they were satisfied with how we kept them informed.



Are you satisfied with the opportunities given by CDHA for you to become involved in the decision making process?

**82%** of tenants answered that they were satisfied with opportunities to become involved.



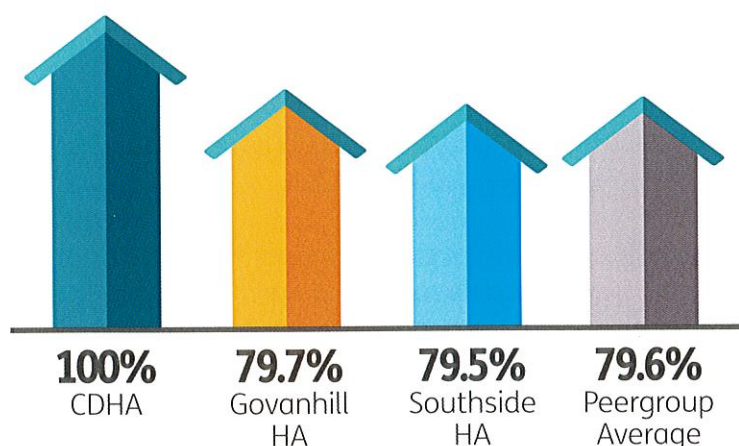


# QUALITY OF HOUSING

The Scottish Housing Quality Standard (SHQS) is identified by a core set of building standards set down by the Scottish Government. All our properties are required to meet these standards by 2015. We have been working towards this standard for several years and all our planned maintenance contracts such as new boilers, kitchens and bathrooms are carried out with a view to maintaining the SHQS.

We carried out a stock condition survey in 2013 and the information from that survey allows us to plan our planned maintenance programme years in advance.

Percentage of properties currently meeting SHQS



## REPAIRS AND MAINTENANCE

We have a robust repairs service in place and our contractors are expected to work to tight timescales in order that our tenants receive repairs to their homes promptly and in line with the significance of the repair. e.g. emergency repairs require to be carried out in less than 6 hours.

### Performance information – Repairs

	Emergency Target 4 hrs	Routine Target 10 day	Right First time
CDHA	2.3 hrs	2.83 days	96.71%
Govanhill	2.8	7.5 days	90.81%
Southside HA	1.8	4.2 days	90.2%

Right First time is a new target and we have worked with our contractors to establish ways of recording against this indicator. Contractors feedback information by way of completed repair lines and detailed contact with our maintenance team.



We asked our new tenants how satisfied they were with our repairs service.

**92.3%** of tenants were satisfied with the repairs service.

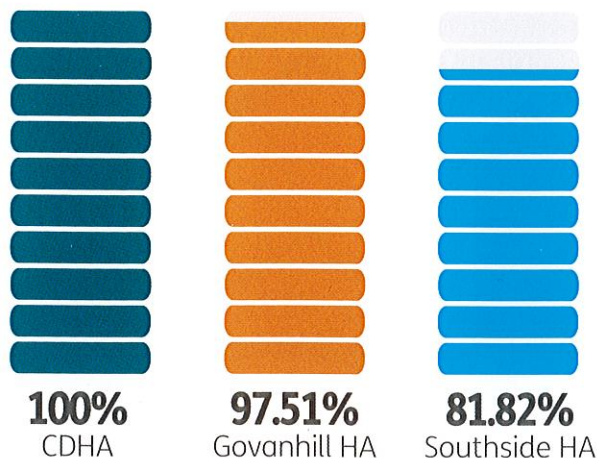




We monitor what our tenants think about their new homes. New tenants were asked -

How satisfied were you with the standard of your home when you moved in?

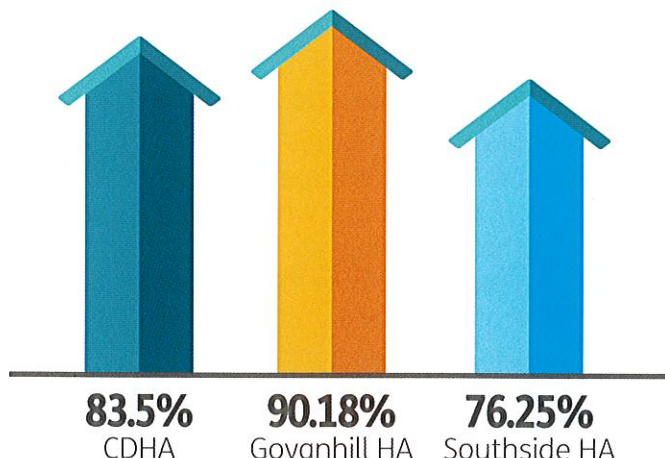
**100%** of tenants were satisfied with the standard of their new home.



Existing tenants were asked -

How satisfied are you with the quality of your home?

**83.5%** of tenants stated that they were satisfied with the quality of their home.

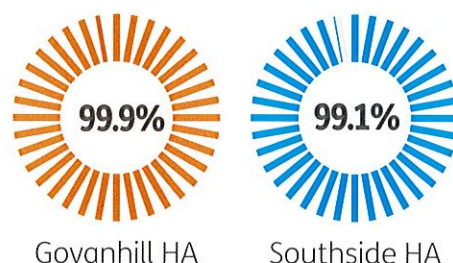


## GAS MAINTENANCE

By Law the Association must carry out an annual check of gas boilers/fires before the expiry of the previous year's certificate. We have a contract with City Building to carry out this service and our staff and theirs work together to ensure that targets are met and the process of gaining access to all our properties starts in plenty time to ensure we meet our target.



Percentage of properties where gas certificates were produced before the 1 year target date.

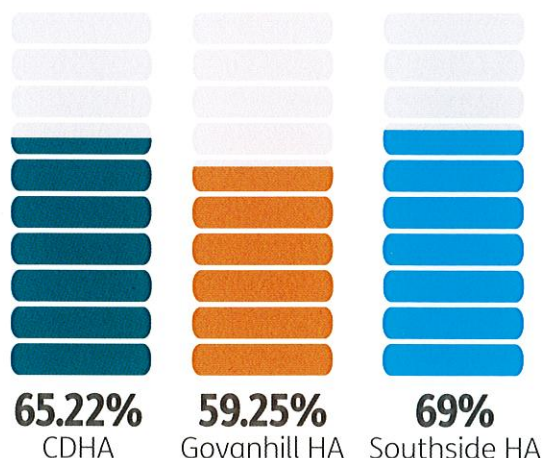


## FINANCIAL IMPLICATIONS...

Financial effectiveness is always at the forefront of our business strategy and we aim to keep a tight rein on our budget and at the same time ensure that money is channelled back into our houses in the areas where it is needed most. Efficient heating systems, good quality windows and modern kitchens are just some of the areas we have spent money on in recent years to ensure our houses represent good value for money for our tenants.

Tenants were asked if they felt that the rent charged for their property represented good value for money.

**65.22%** of our tenants said they thought the rent represented good value for money.





# RENT INCREASES

As costs keep going up we have to continue to look at our income in order to meet these increases and still be able to provide a good service.

Each year we carry out improvements to a range of flats any tenant who hasn't benefitted personally from a past rent increase will do at some stage in the future.

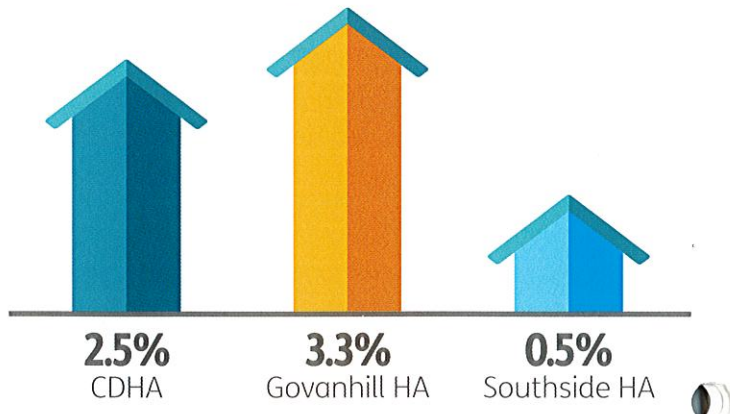
## How do we calculate the increase?

We look at our budget figures for the coming year after discussion at Committee about work planned for next year. We consider whether there are likely to be any other significant costs such as renewal of equipment etc and we take into account what the current level of inflation is.

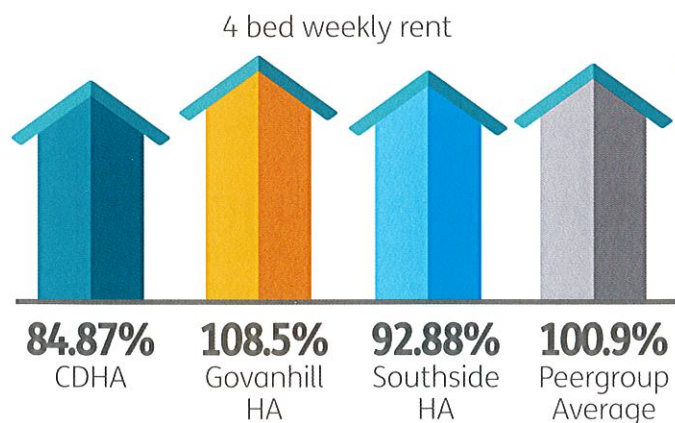
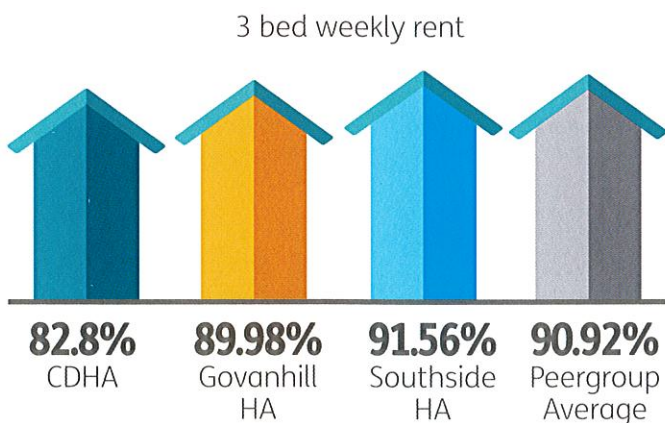
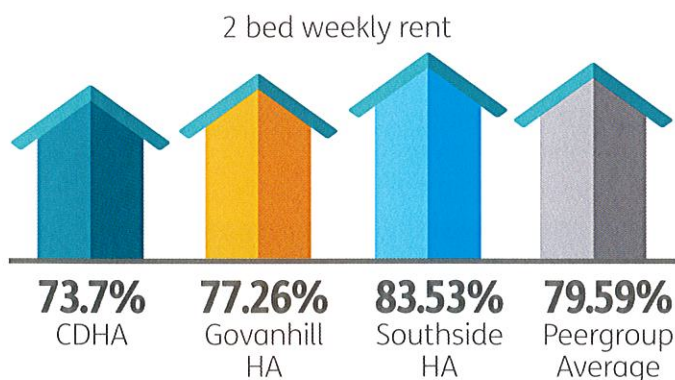
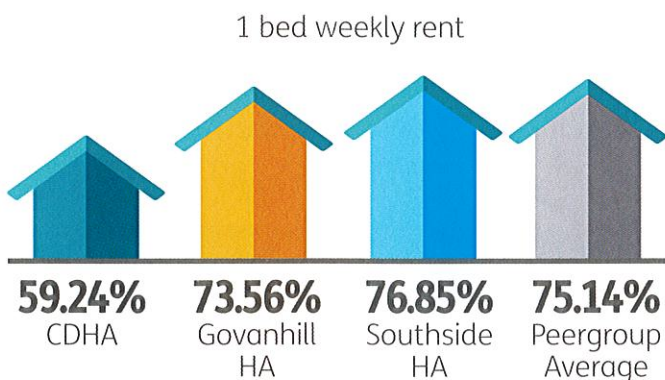
Another significant issue we look at is what other housing associations are proposing to charge for their rents.

From the figures available to us at the end of December 2014 from other Glasgow Housing Associations we were confident that for the 5<sup>th</sup> year in a row we were proposing one of the lowest increases in the city.

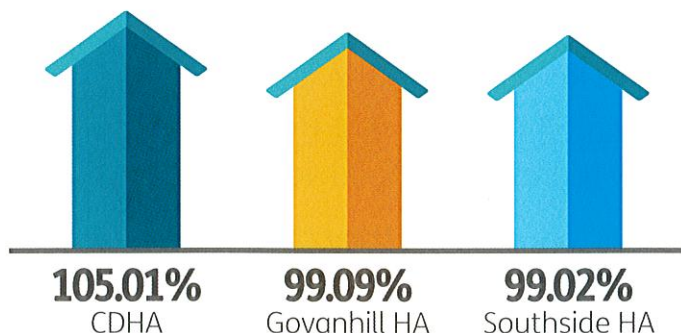
## 2015 Rent Increase



## Comparison of weekly rents across peergroup



Total amount of rent collected as a percentage in the reporting year.

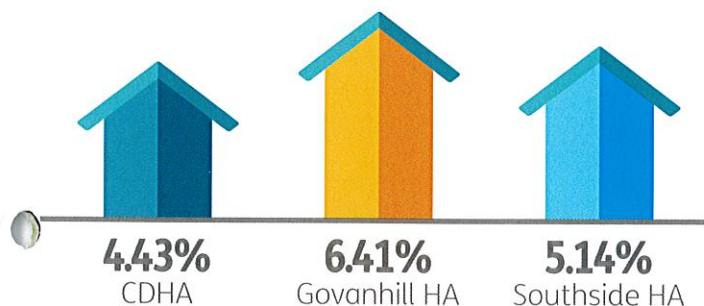




## RENT AREARS

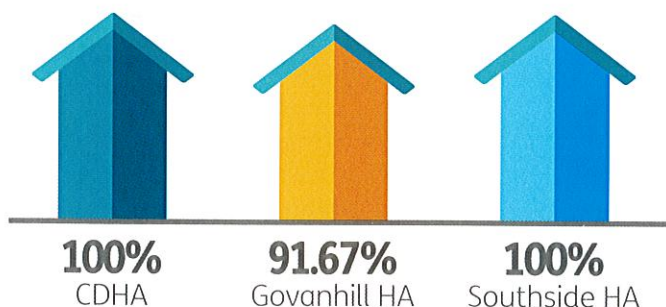
Despite rigorous systems and housing officers working very hard to ensure as little revenue as possible is lost through non-payment of rent, we still have a small number of difficult cases which we continue to work with. We offer Welfare Rights advice to anyone with financial difficulty as there are many ways to tackle debt and nearly everyone is affected at some point. Our staff are all well trained and will deal with every case sympathetically and confidentially.

Rent arrears figures at 31.3.15



## COMPLAINTS

We welcome complaints about any issue to do with your tenancy, our service or your environment. We want to understand and learn why, if customers are unhappy. We log all complaints and report them each month to our Committee of Management. We advise what action has been taken and how we resolved the complaint or otherwise if the complaint is not resolved at first stage. The graph below shows how we performed in resolving first stage complaints within our timescales.

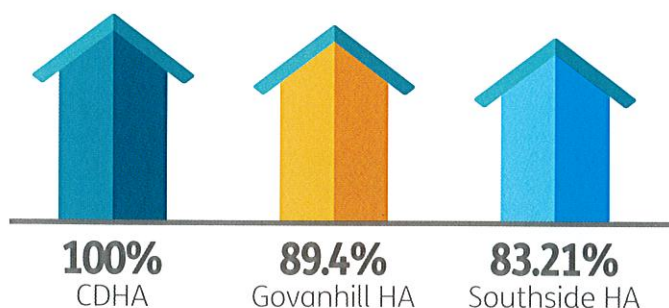


## ANTI SOCIAL BEHAVIOUR AND TENANT DISPUTES

We work in close partnership with Community Safe Glasgow and Police Scotland to ensure that our area is a safe place to live. We encourage tenants and owners to tell us if there are incidents that constitute anti-social behaviour and neighbour disputes. We also ask our Estate Assistants to report anything out of the ordinary whilst going about their maintenance tasks. Our Housing Officers carry out regular estate visits and our Maintenance staff regularly check back courts and common areas.

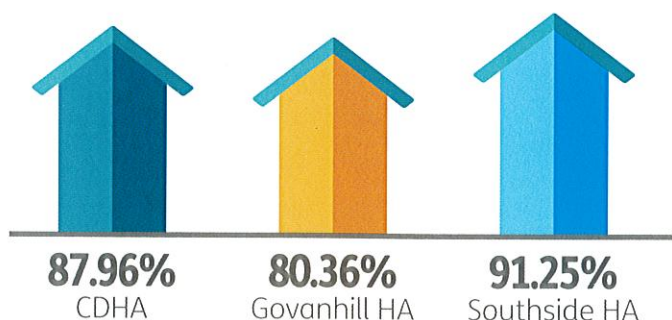
We believe that this is a pro-active approach which assists in ensuring that anti-social issues are dealt with as quickly as possible when they occur.

Percentage of antisocial behaviour cases completed as per locally agreed target times.



Tenants were also asked how satisfied they were with the management of the neighbourhood they live in.

**87.96%** of tenants said they were satisfied with the management of their neighbourhood.



We monitor what the tenants tell us about their neighbourhood and what issues are the most recurrent. You told us that dog fouling and the length of time it takes to get bulk uplift removed are the most problematic issues. When we are told about issues such as these or other matters which may involve the police the Association passes on the information to our partner agencies such as the City Council. Although there may be a delay in getting matters dealt with owing to council cutbacks we do encourage you to keep telling us about it.



# Accounts

Abridged income and expenditure account for the year ended 31st March 2015

	2015 £	2014 £
Turnover	2,008,312	1,896,270
Operating Costs	1,499,077	1,446,080
Operating Surplus	509,235	450,190
Gain on Disposal of Property	11,968	
Interest Receivable and Other Income	176	128
Interest Payable and Similar Charges	(160,815)	(174,641)
Surplus/(deficit) on ordinary activities before taxation	360,564	275,677
Tax on surplus/(deficit) on ordinary activities		
Surplus/(deficit) on ordinary activities after taxation	360,564	275,677

Summary balance sheet as at 31st March 2015

	2015 £	2014 £
Tangible Fixed Assets		
Housing Properties	9,142,600	9,061,317
Other	204,268	207,534
<b>Current Assets</b>		
Debtors	166,435	172,309
Cash at Bank and in Hand	1,739,498	1,894,910
	1,905,933	2,067,219
Creditors : amounts falling due within one year	(406,570)	( 1,238,989)
Net Current Assets	1,499,363	828,230
Total Assets less Current Liabilities	10,846,231	10,097,081
Creditors: amounts falling due after more than one year	( 4,488,802)	4,100,207)
Net Assets	6,357,429	5,996,874
Capital and Reserves Share Capital	105	114
Revaluation Reserve	3,313,103	3,360,591
Designated Reserves	905,906	905,906
Accumulated Surplus	2, 138,315	1,730,263
	6,357,429	5,996,874



# Strategic Aims

## STRATEGIC OBJECTIVES FOR THE FORTHCOMING YEAR

Each year new challenges are presented as legislation rapidly changes and we must embrace new political agendas to ensure our tenants still receive a first class service.

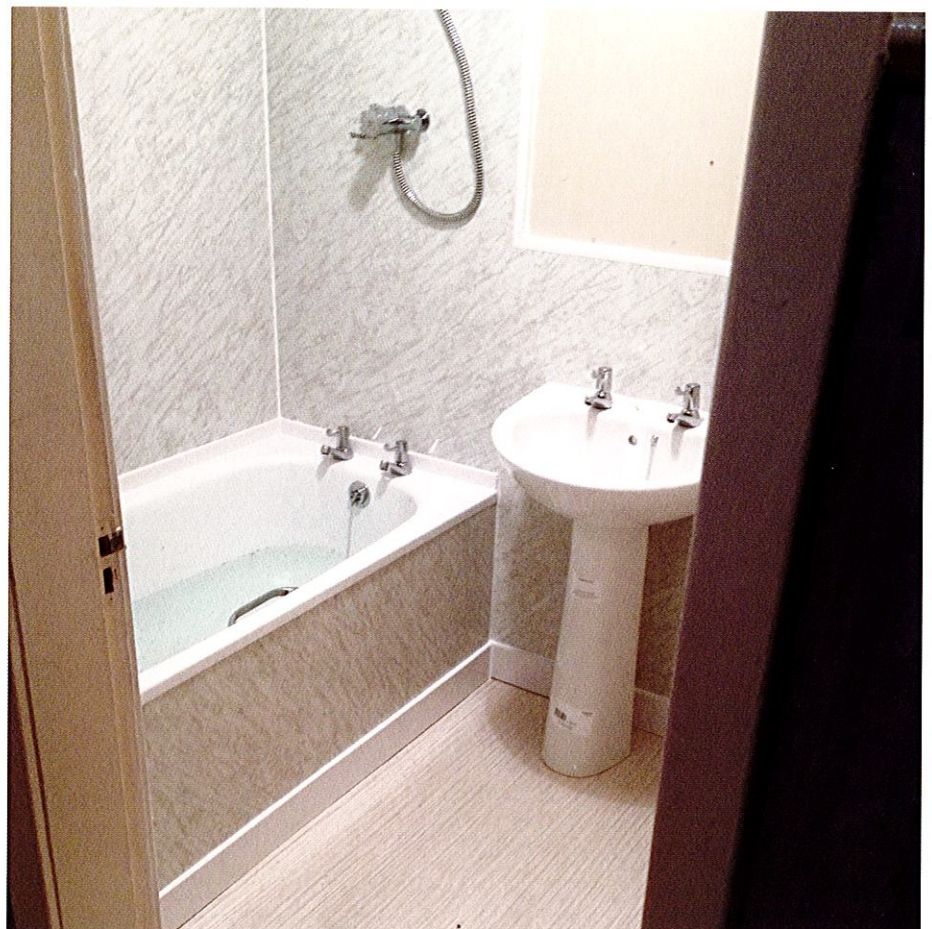
Below are some of the challenges that we have set for the forthcoming year....

- Continue with the progress we have made on the planned renovation of Holmlea Primary School with our partner organisation Home Scotland.
- Embrace the new accounting system SORPS and in line with this complete a re-valuation of our stock
- Utilise the information contained within our Planned Maintenance programme, gained from our last stock condition survey to ensure we are tackling our major repair requirements.
- Up grade our IT system to include a fully integrated financial package.
- Renew our telephone system which will assist in meeting the higher volume of calls we are experiencing.
- Continue to promote our private letting agency through our subsidiary company CDHA Management Ltd
- Be receptive to new opportunities within our area eg. Community working groups or other potential development opportunities.

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## OPERATIONAL OBJECTIVES FOR THE FORTHCOMING YEAR

- To complete as near 100% tenant satisfaction survey as possible
- To continue to work with our tenants who have difficulties with rent arrears to aim for an even lower level of arrears.
- To continue to deal successfully with the impact of welfare reform
- To continue with a relevant training programme on any new issues for both staff and committee.
- To strive to meet all our KPIs especially in rent arrears to maximise our income which will support our financial commitments going forward.
- To work with the homeless casework section on the Homelessness Protocol





# Committee Structure

Following a very well attended AGM again this year the new Committee was elected.

## The 2015-16 Committee:

Annette Brown	Chairperson
Joyce Ferguson	Vice Chairperson
John Forrest	Secretary
Janey McMahon	Committee Member
Gilda Zangrande	Committee Member
Marion McMillan	Committee Member
Valerie Kyle	Committee Member
Catherine Robb	Committee Member

Bruce Strathearn	Committee Member
Elizabeth Carter	Committee Member
Albert Wright	Committee Member
Susan Harper	Committee Member
Alastair Penney	Committee Member
Jim Cosgrove	Committee Member
Archie Graham	GCC Rep.

## 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 Officer
Julie Roy	Finance Assistant
Gillian McCann	Factoring Assistant/Customer Service

Nicole McMaster	Trainee Housing Assistant/ Customer Service
Fred McBain	Estate Assistant
John Kennedy	Estate Assistant
Robert Knox	Estate Assistant
Clark Davidson – Accountancy Services	
Suzanne Flavelle – Welfare Rights Officer	
Kevin Morrison – Welfare Rights Officer	

## Auditors

Armstrongs



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