



Performance Report against the Housing Charter 2015/2016



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Chairs Introduction

Welcome to our annual performance report 2015/16. We are delighted to be reporting once again on the outcomes against the Housing Charter. This is our report card for you to consider the performance of your housing association. You may have already seen much of this information on the Scottish Housing Regulator's website. We are delighted once again to 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? We aim to provide the information in a format that we believe is easy to read and meaningful.

We hope you enjoy our performance report.

Annette Brown

Chairperson



Directors Report 2015/16



It has been another busy and productive year during which the Association has been working on further changes in legislation e.g. the final Right To Buy applications which will end in July 2016 and Universal Credit is now being rolled out. The new aspect of our business through our subsidiary company

CDHA Management Ltd has gathered momentum and we are now working with several landlords and managing their properties for them.

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 has been busy again with our planned maintenance programme. Details of our boiler replacement contract, window replacement and kitchen & bathroom replacement contracts are detailed further on in this report.

We have made some headway with the renovation of 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 still to be overcome during the enabling works stage however surveys are ongoing and we hope to commence work in 2017.

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. This is already becoming a significant part of the work of our subsidiary company.

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 have an indepth knowledge of the current issues surrounding social housing. Our Committee membership has remained strong.

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

Monitoring our own standards

In order to constantly monitor our own performance we have a system in 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.

You can look on the Scottish Housing Regulator's website and use their comparison tool to compare CDHA with any other housing association on a number of outcomes. We are proud of the fact that we regularly meet most of our targets and have also implemented one of the lowest rent increases within our peer group this year.

Below is a snapshot showing 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.



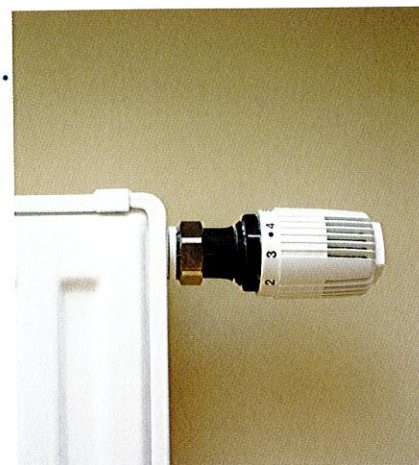
Key Performance Indicator	Target 2014/15	Achieved by 31.3.15
Current Net Tenant Arrears	3.3	5.49
Rent loss from vacant properties	1%	0.4%
Time to re-let vacant properties	10 days	37.98%*
Allocations to Homeless Persons	20%	16%
Emergency Repairs	4 hrs	100%
Urgent Repairs	48 hrs	100%
Routine Repairs	10 days	100%
Post Inspection of Repairs	10%	100%
Complaints Stage 1 investigation within 48hrs	95%	100%
Time to Process Application forms	5 Working days	100%
Attendance at AGM	100%	100%
Committee Membership	15	100%
Void repairs (minor repair)	10 days	100%
Void Repairs (major repair)	20 days	100%

*This was largely due to small flats being difficult to let. A new procedure has been put in place for the allocation of single aspect flats.

2015-16 Capital Investment Projects

Boiler Replacement Project

In line with our commitment to ongoing planned maintenance and our stock condition requirements we carried out a further 19 boiler replacements in 2015/16. This work also included an additional seven flats that were converted from white meter heating to full gas central heating. The Energy Efficiency Standard for Social Housing (ESSH) aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases. It will contribute to reducing carbon emissions by 42 per cent by 2020 and 80 per cent by 2050 in line with the requirements set out in the Climate Change (Scotland) Act 2009.



Kitchen and Bathroom Replacement Contract

Each year we assess, in line with our stock condition survey the requirement to upgrade our properties whose kitchens and bathrooms have come to the end of their useful life as per our standard specification. This year we carried out the work to a further 20 properties. Tenants were invited into the office to meet the contractor and were able to pick from a choice of wall finishes, tiles and flooring.



Window Replacement Contract

We carried out window replacements in 25 flats. The window replacement contracts are part of the programme to ensure our properties meet the new energy efficient standards. The cost of the programme was £88k.



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 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-end 31 March 2016.

574

Homes owned by the Association

40

Lock up garages owned by the Association

499

Owners factored by the Association

14

Staff members

15

Committee members

732

applicants on the waiting list

105

Members of the Association

18

Attended the AGM

49

Houses let during the year

1498

non-emergency repairs carried out in the year.

270

emergency repairs carried out in the year

391

gas systems serviced in the year

The total income for the year 2015-16 was **£2,073,795.00**

The Association has one subsidiary company - CDHA Management & Development Ltd which provides:

- Close cleaning services
- Private letting services to external landlords

Tenancy Sustainment...Welfare Rights...and Estate Management

Tenancy Sustainment

We recognise that tenancy sustainment is an important factor not only for our performance indicators but for our tenants' wellbeing and life going forward. If someone is able to sustain their tenancy and it functions in an orderly fashion it is likely this reflects on their lifestyle. If we as an association can contribute to that it ticks a lot of boxes.

Welfare Rights

In order to achieve tenancy sustainment wherever possible we have looked at our service in relation to welfare. We now offer our welfare rights service on two days a week and in addition have a money advice worker available one day a week as part of a lottery funded project.

These agents run a very busy diary, will treat all meetings confidentially. There is no information stored against your tenancy in this regard and they have helped a large number of our tenants obtain benefits that they maybe didn't know they were entitled to.

This year in total benefits totalling **£212k** have been secured across the board for our tenants.

Estate Management

Along with tenancy sustainment and ensuring people have a sustainable tenancy inside their home as described above, it is also important to protect the environment outside our homes. Our Estate Assistants look after the closes and ensure they are clean and sanitised, that bin shelters are swept and back courts free from debris (wherever possible)

Our Housing Officers monitor the Estate Assistants and carry out routine inspections in their respective patches. These visits are often very useful in bringing to light any problems in the stock such as forced doors, damage to fences, walls etc.

New Tenancies sustained for more than a year:

% of new tenancies to transfer applicants sustained for more than a year	84.21
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% of new tenancies to applicants who were assessed as statutory homeless sustained for more than a year	100.0
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% of new tenancies from our waiting list sustained for more than a year	100.0
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Medical Adaptation

Following assessment by an Occupational Therapist adaptations can, where appropriate, be carried out to assist with tenancy sustainment and allow tenants to carry on with independent living.

During the year we had 12 applications and we completed 9 of these which represents 75% of the demand. We were able to secure £30k of funding from Glasgow City Council for this work.

Highlights and achievements 2015/16



- 20 new kitchens and bathrooms were installed at a cost of £66.5k. This work is carried out to meet the requirements of our stock condition survey.
- Another tranche of our window replacement project was undertaken at a cost of £88.5k and 19 new properties had new installations.
- 25 flats were upgraded from white meter heating to gas central heating at a cost of £133k
- Cyclical maintenance was undertaken and 15 closes were repainted in this category at a cost of between £800 and £1500 per close.
- We purchased an additional property from another housing association under the Glasgow City Council Acquisition strategy. Grant funding contributed to the cost of purchase and 50% of the maintenance required to bring the property up to a lettable standard.
- We re-roofed a tenement in Holmhead Place which will be the 4th re-roof in as many years.
- Negotiations have been constantly on-going between CDHA Home Scotland and City Property to establish ownership of Holmlea Primary School. This is now in the ownership of Home Scotland and we have a partnership working towards renovation works which are at the survey stages with development work anticipated in 2017.
- We continue to offer welfare rights information and in addition were able to offer money advice services owing to funding having been secured for up to a 5 year period.
- We have worked with Stanmore Gardens to ensure the ongoing upkeep of the community garden at Cumming Drive
- Committee and staff training has been ongoing in order to meet the requirements of the regulator.

Performance out-turn...

Our repairs section is where most of our money is spent so it is important to demonstrate that value for money runs through that section. We chart how we perform against our peer group and how quickly we turn around our repairs. We have Key Performance Indicators that our staff and contractors work to and the aim is always

to achieve as high a percentage as possible in each category then to work towards continual improvement.

We have grouped together our repairs performance with what you the tenants said to us in our satisfaction surveys.

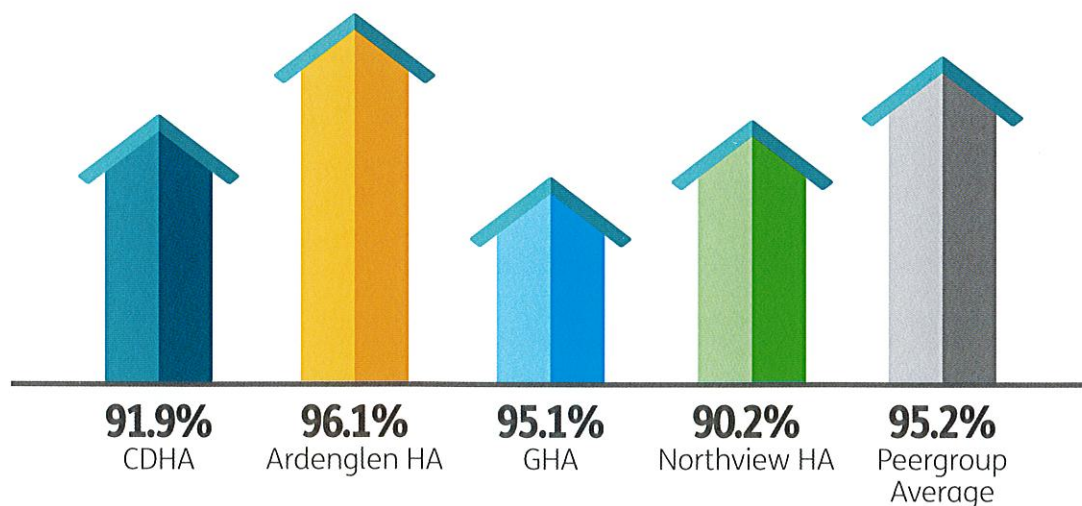
Average time to complete emergency repairs (in hours)



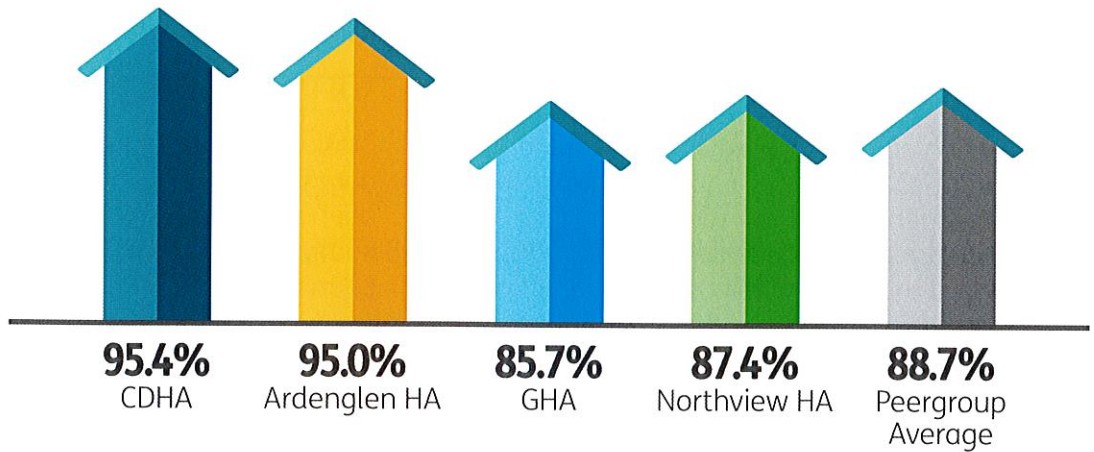
Average time to complete non-emergency repairs (in days)



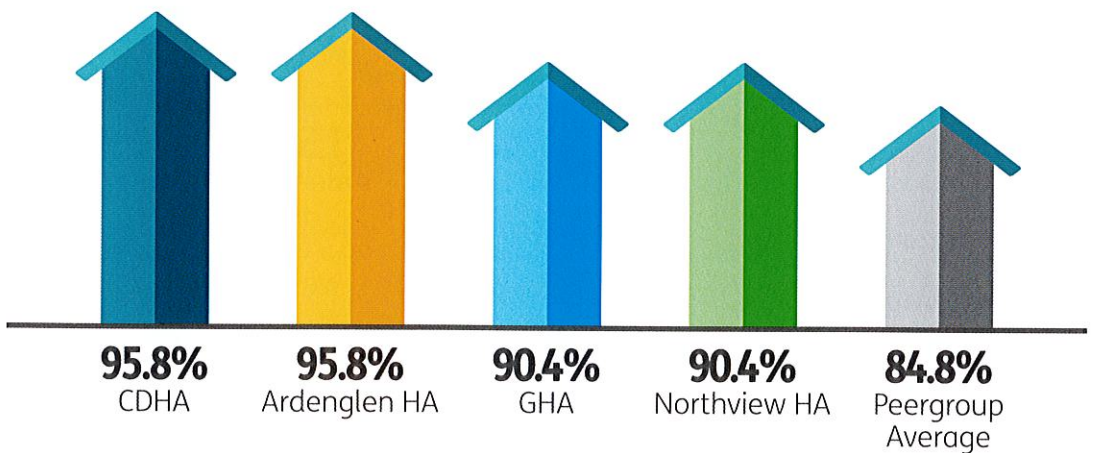
Percentage completed right first time



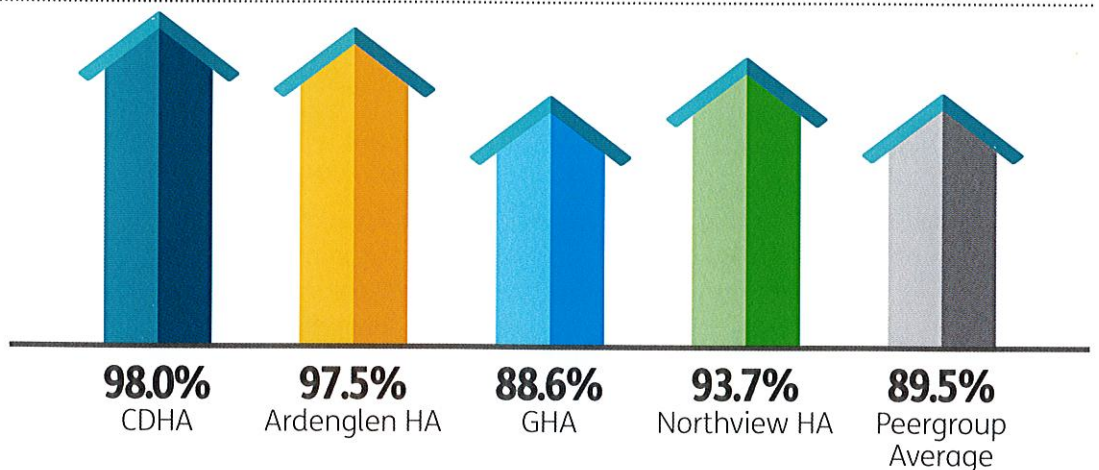
% of tenants
satisfied with
repairs service



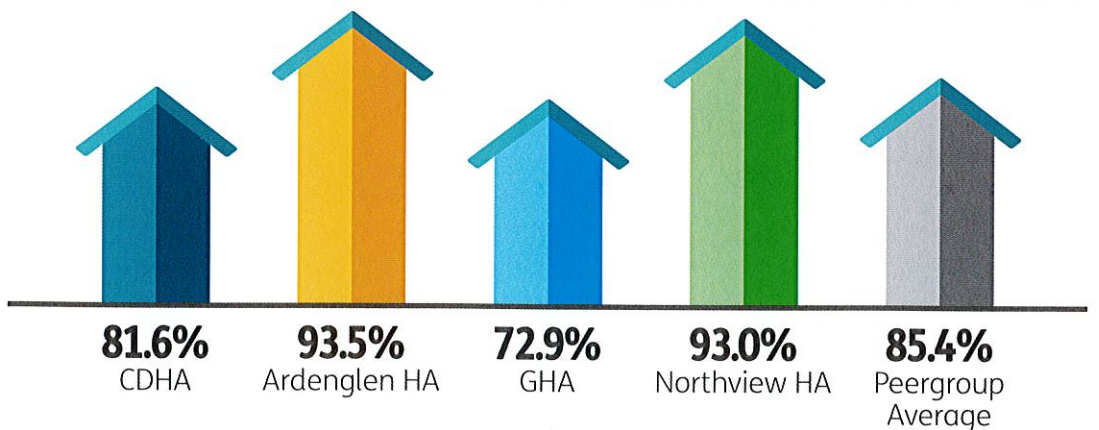
% of tenants
who were
satisfied with
overall service



% of tenants
who felt landlord
good at keeping
them informed



% of tenants
satisfied with
the opportunities
to participate
in decision
making process

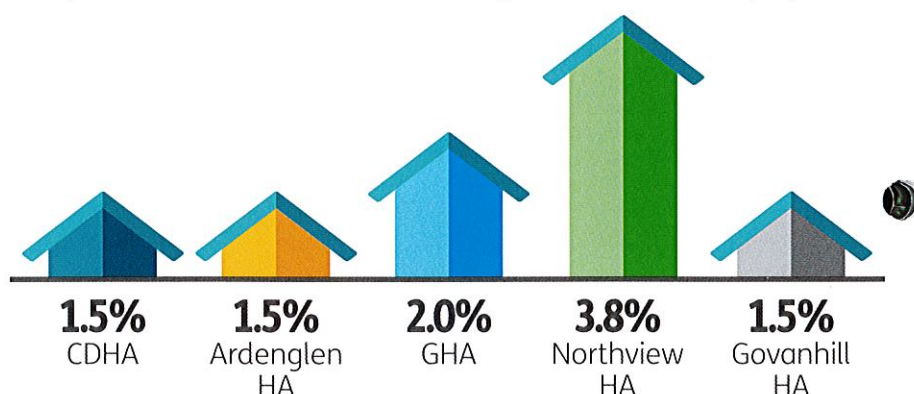


Rental income representing value for money

Our overarching aim is to provide good quality homes at affordable rents. Each year our committee of management review our rents taking into account budget plans, the currently inflationary position and the general level of rents in our peer

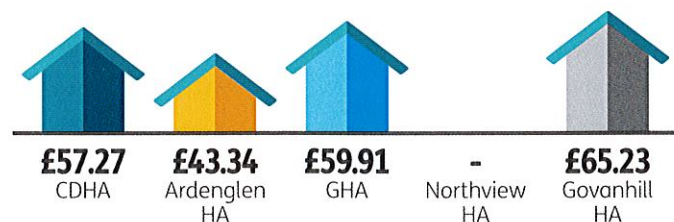
group. We then consult with our tenants before agreeing the final level of increase. To date we have been successful in keeping our rent increases low in comparison to some other landlords and have still been able to deliver improvements to our properties.

Rent increase approved by CDHA and some of our peer group based on geographical location.

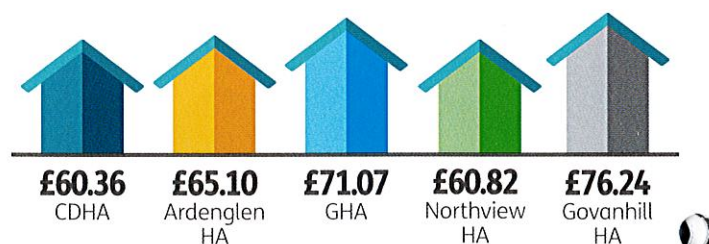


Average Weekly Rent

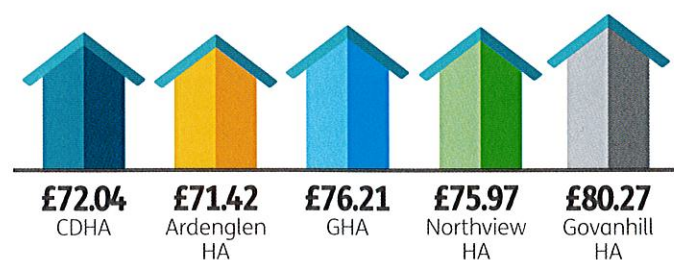
1 bed weekly rent (£)



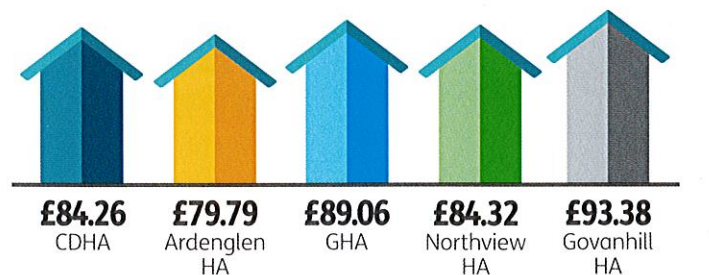
2 bed weekly rent (£)



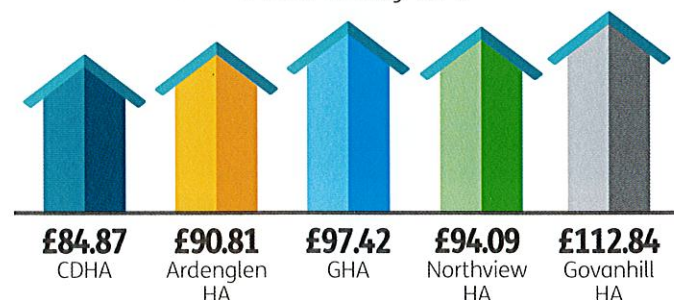
3 bed weekly rent (£)



4 bed weekly rent (£)



5 bed weekly rent



At 31 March 2016 we were owed £69,058.60 in tenant arrears this would pay for another window replacement contract or kitchen and bathroom replacement.

Complaints & Compliments

In almost all cases we review complaints as a constructive way of learning. Very often a complaint may result in us making an alteration to a process or service to try and avoid this happening again. During the year we received 23 complaints. Of those 23 only 2 were more complex than could be dealt with at first or second stage.

91% of the complaints received during the period were resolved within 5 or 20 days.

We monitor compliments along with complaints and during the period we formally received 12 compliments.

Most common form of complaints:

- Dog fouling within closes/streets
- Loud music being played
- Grass not been cut at regular time
- Close not been cleaned at regular time

We listened to these complaints and dealt with them as follows:

- Dog fouling – If identity known report to dog warden, individual contact made. If not known letter to whole close asking for problem to stop and seeking identification of perpetrator
- Loud music – Advice given to complainant about calling noise nuisance team at time of problem or police if after 3.00 am. Letters sent out to person responsible. Housing Officer meets with person to discuss implications against the tenancy.
- Grass not being cut – Maintenance team contact gardeners and ensure they catch up. Often this happens because of public holidays.
- Close not cleaned – Admin staff contact close cleaners and ask them to go back. Again this can be as a result of public holidays.

We have received compliments on a range of issues....

- Thanking staff members for helping regarding tenancy issues
- Thanking repair staff for attending as promised
- Passing on thanks to close cleaning staff.....



Accounts

Abridged income and expenditure account for the year ended 31st March 2016

	2016 £	2015 £
Turnover	2,073,795	2,008,312
Operating costs	1,630,135	1,527,204
Operating surplus	443,660	481,108
Gain on disposal of property	98,884	11,968
Interest receivable and other income	188	177
Interest payable and similar charges	151,899	160,815
Other finance charges	13,000	20,000
Surplus before tax	377,833	312,438
Other comprehensive income	-	-
Total comprehensive income for the year	377,833	312,438

Summary balance sheet as at 31st March 2016

	2016 £	2015 £
Tangible Fixed Assets		
Tangible assets - social housing	9,459,497	9,597,970
Other tangible assets - plant and equipment	202,704	204,268
	9,662,201	9,802,238
Current Assets		
Debtors	221,190	166,435
Cash at bank and in hand	2,133,569	1,739,498
	2,354,759	1,905,933
Creditors : amounts falling due within one year	622,279	464,569
Net current assets	1,732,480	1,441,364
Total assets less current liabilities	11,394,681	11,243,602
Creditors : amounts falling due after more than one year	4,971,045	5,197,802
Net assets	6,423,636	6,045,800
Equity		
Share capital	108	105
Revenue reserves	6,423,528	6,045,695
	<u>6,423,636</u>	<u>6,045,800</u>

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
Maggie Wright	Office Cleaner
Clark Davidson	Accountancy Services
Suzanne Lavelle	Welfare Rights Officer
Kevin Morrison	Welfare Rights Officer

Auditors

Armstrongs



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