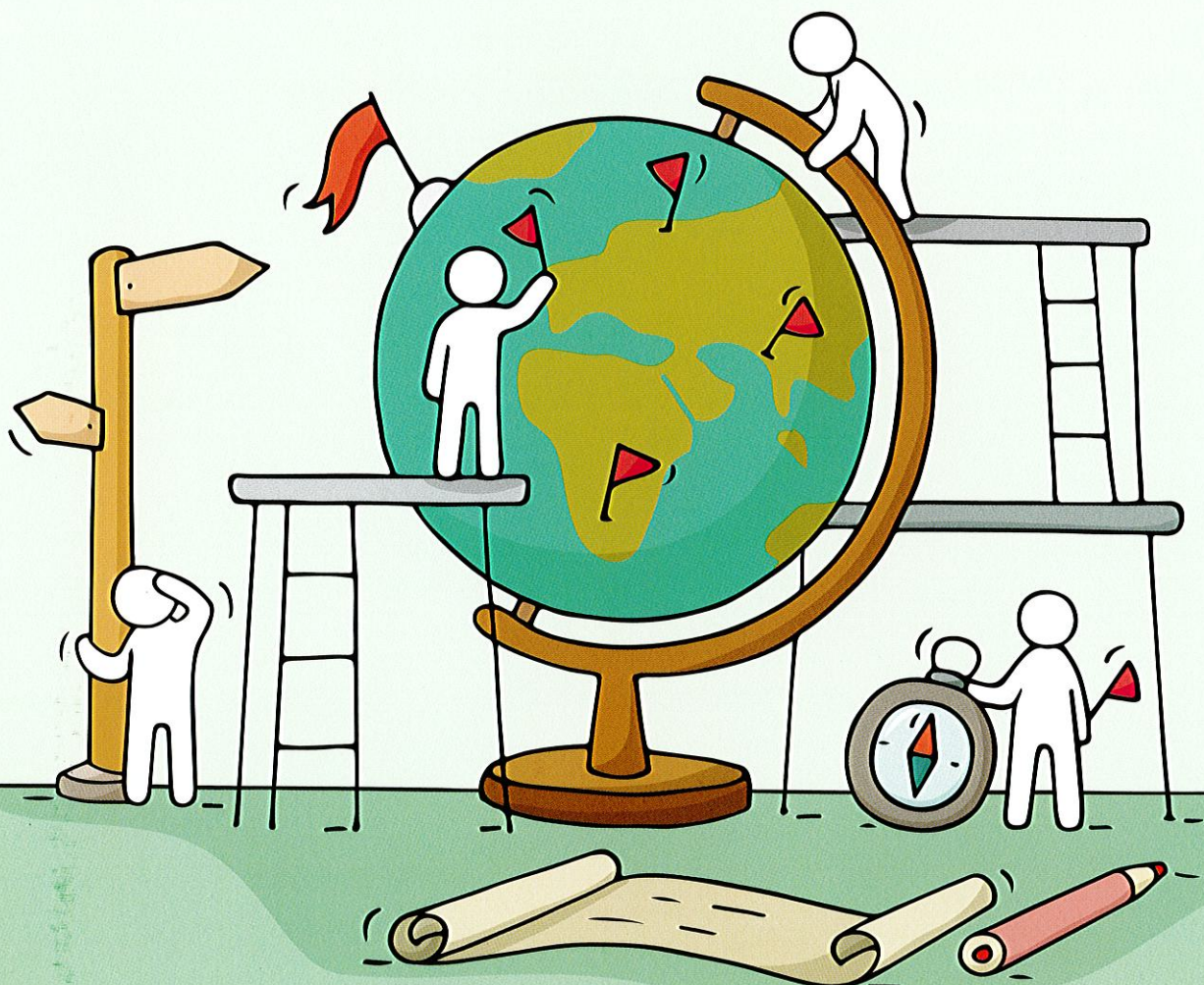




Performance Report against the Housing Charter 2017/2018

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Directors Report

2017/18

It has been another busy and productive year during which the Association has been working on further changes largely in respect of Welfare Reform. Universal Credit goes live in Glasgow for all new claimants in October 2018. This will mean changes in the way benefits are delivered and received by the Association and digital processes will be put in place in order to assist us to engage with our customers in the most beneficial way. This is an area of high importance and challenges the Association in areas of rent arrears control.

We recognised the need again this year to continue to subscribe to the Community Safety 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 Asset Management Strategy along with our new Stock Condition Survey drives our planned maintenance programme as we continue to ensure our properties meet EESSH 2 by 2020. The aim of EESSH 2 is to, in part, reduce all carbon emissions in Scotland by 2020. From a local perspective, this will assist tenants to make savings in their household fuel bills as well as working to tackle fuel poverty.

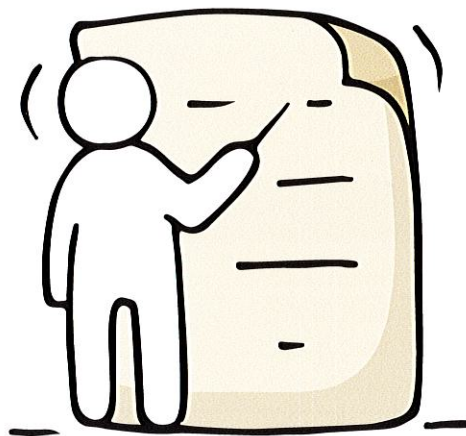
We are progressing with the renovation of Holmlea Primary School with our partner Housing Association Home Scotland. This is a listed building over 100 years old and has now been vacant for 13 years. This project has been subjected to the requirements of

development associated with a B listed building, rigorous planning requirements and value engineering. We hope that the work will start during the remaining part of 2018/19.

Our Committee of Management have undertaken a governance review as a result of engagement with the Scottish Housing Regulator (SHR) and have restructured our subsidiary company CDHA Management & Development Ltd which now has an independent board acting on behalf of the subsidiary. The Committee of Management held an away day to discuss the intricacies of our Business Plan and introduced several new strategic processes to their work as leaders of our Housing Association.

Our staffing structure was reviewed and a second tier of operational management was implemented. This will allow for tighter control on an operational level.

We would both like to thank all the Committee members for their continued support and hard work during a year of significant change and to the staff team for their input to ensuring our customers receive an excellent service and being instrumental in our achievement of excellent performance.



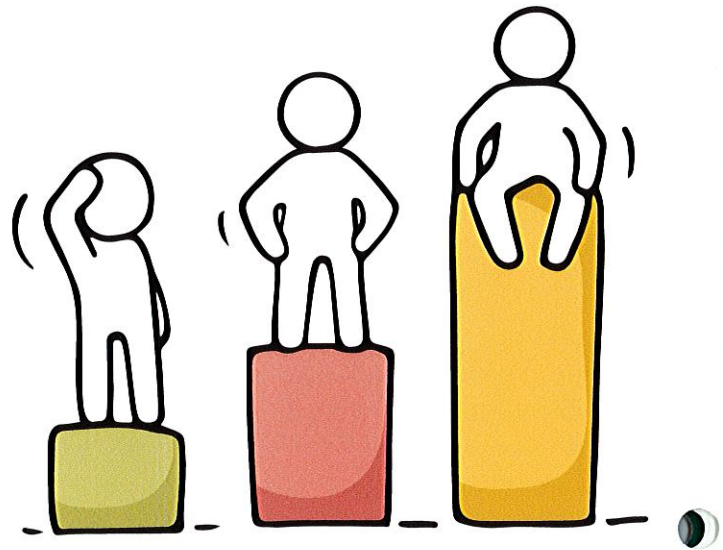
Christine Leitch

- 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 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.

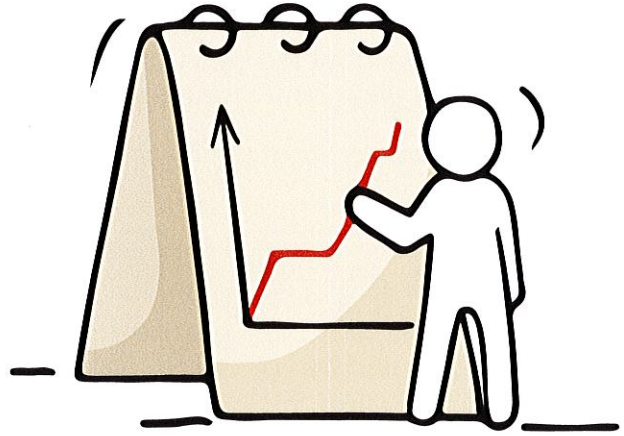
Key Performance Indicator	Target 2017/18	Achieved by 31.03.18
Current Net Tenant Arrears	3.3	6.16 %
Rent loss from vacant properties	1%	0.40 %
Time to re-let vacant properties	10 days	24.16 days
Allocations to Homeless Persons	20%	2 flats
Emergency Repairs	4 hrs	100%
Urgent Repairs	48 hrs	100%
Routine 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	15 +	21
Committee Membership	12+	13
Void repairs (minor repair)	10 days	100%
Void Repairs (major repair)	20 days	100%

2017-18 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 39 boiler replacements in 2017/18. This work also included 3 additional flats that were converted from white meter heating to full gas central heating all working. 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. We carried out a full Stock Condition Survey in 2017 which has demonstrated that we require to bring up a further 26% of our flats to meet ESSH 2 by 2020.

We will carry on with renewable work during 2018/19 to aim to meet that requirement.

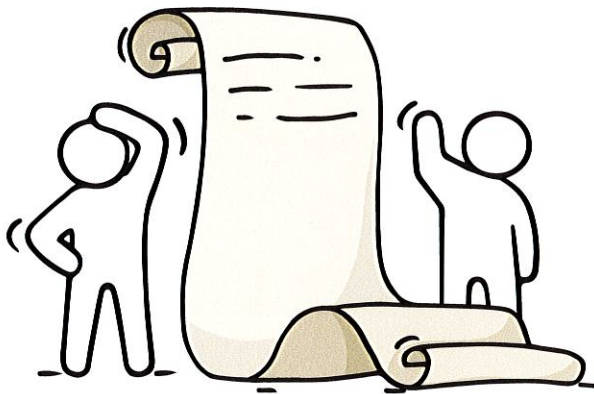


Window Replacement Contract

We carried out window replacements in 39 flats. The window replacement contracts are part of the programme to ensure our properties meet the new energy efficient standards.

Close Redecoration

Each year we carry out a survey in line with our close painting schedule and ascertain which closes within that years timescale require to be repainted. This is the only contract where we do not employ one single painting contractor. We seek costs from each submitting contractor on an individual close basis. In order to ensure our owners and tenants are receiving the most cost effective job, we then allocate based on the lowest tender following quality assessment. This also ensures that several painting companies continue to get work. This year we re-decorated 13 closes.



Kitchen and Bathroom Replacement Contract

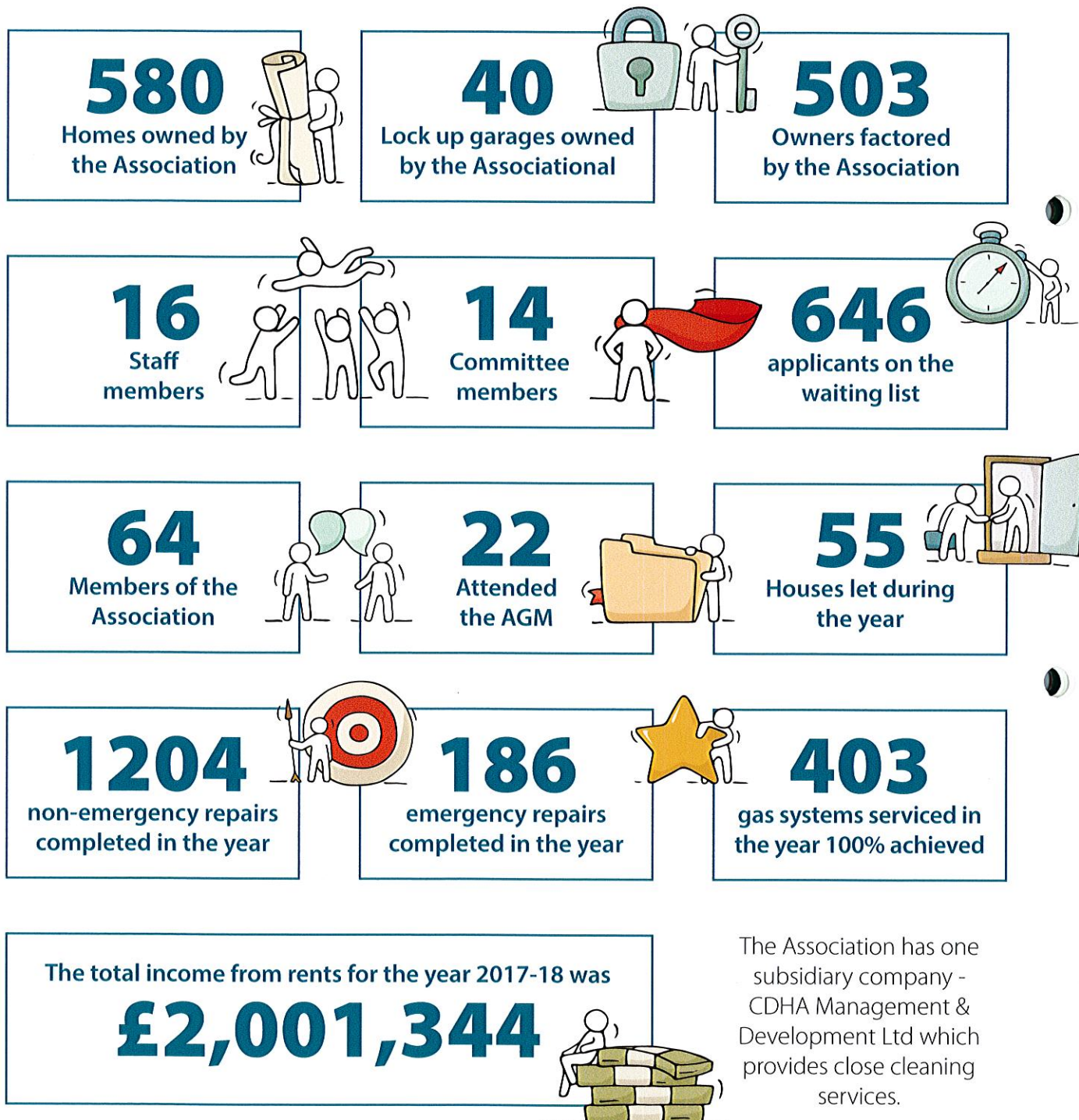
Each year we assess, in line with our stock condition survey the requirement to upgrade our properties whose kitchens and bathrooms have come to the end of their useful life as per our standard specification. This year we carried out the work to a further 39 properties. Tenants were invited into the office to meet the contractor and were able to pick from a choice of wall finishes, tiles and flooring.



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 up to 15 voluntary tenants and other local residents. The Committee is elected each year at the AGM from the membership.

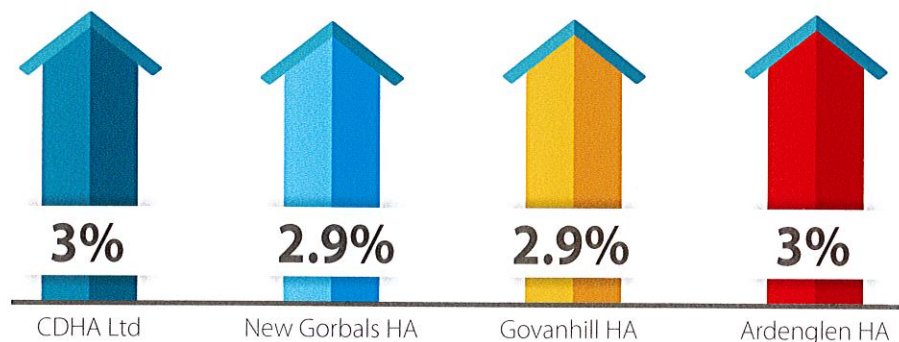
Some notable figures about the Association at the year-end 31 March 2018.



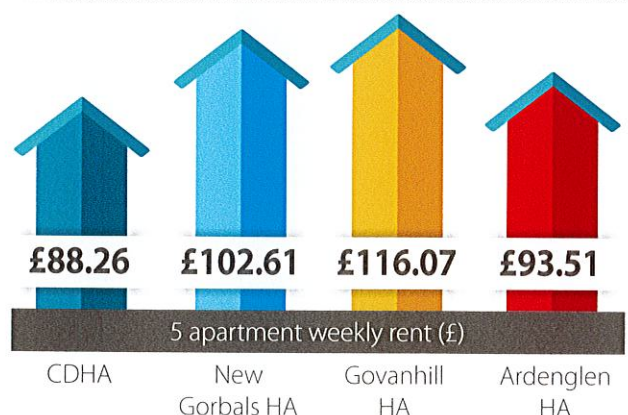
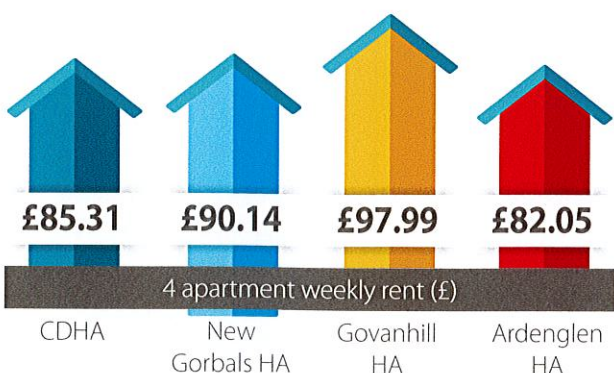
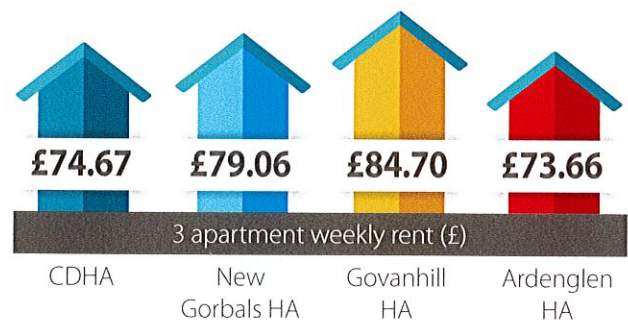
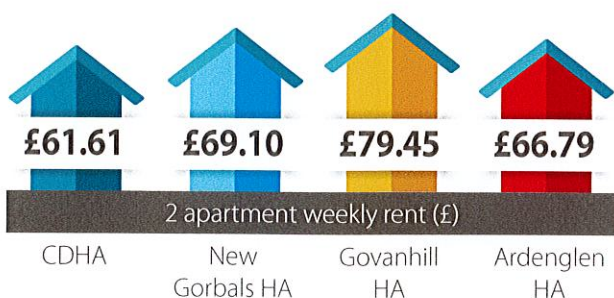
Rental income representing value for money

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



Tenancy Sustainment, Welfare Rights & 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 officers 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 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 **£320k** 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. We provide a close cleaning service through our subsidiary CDHA M&D Ltd to 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

100%

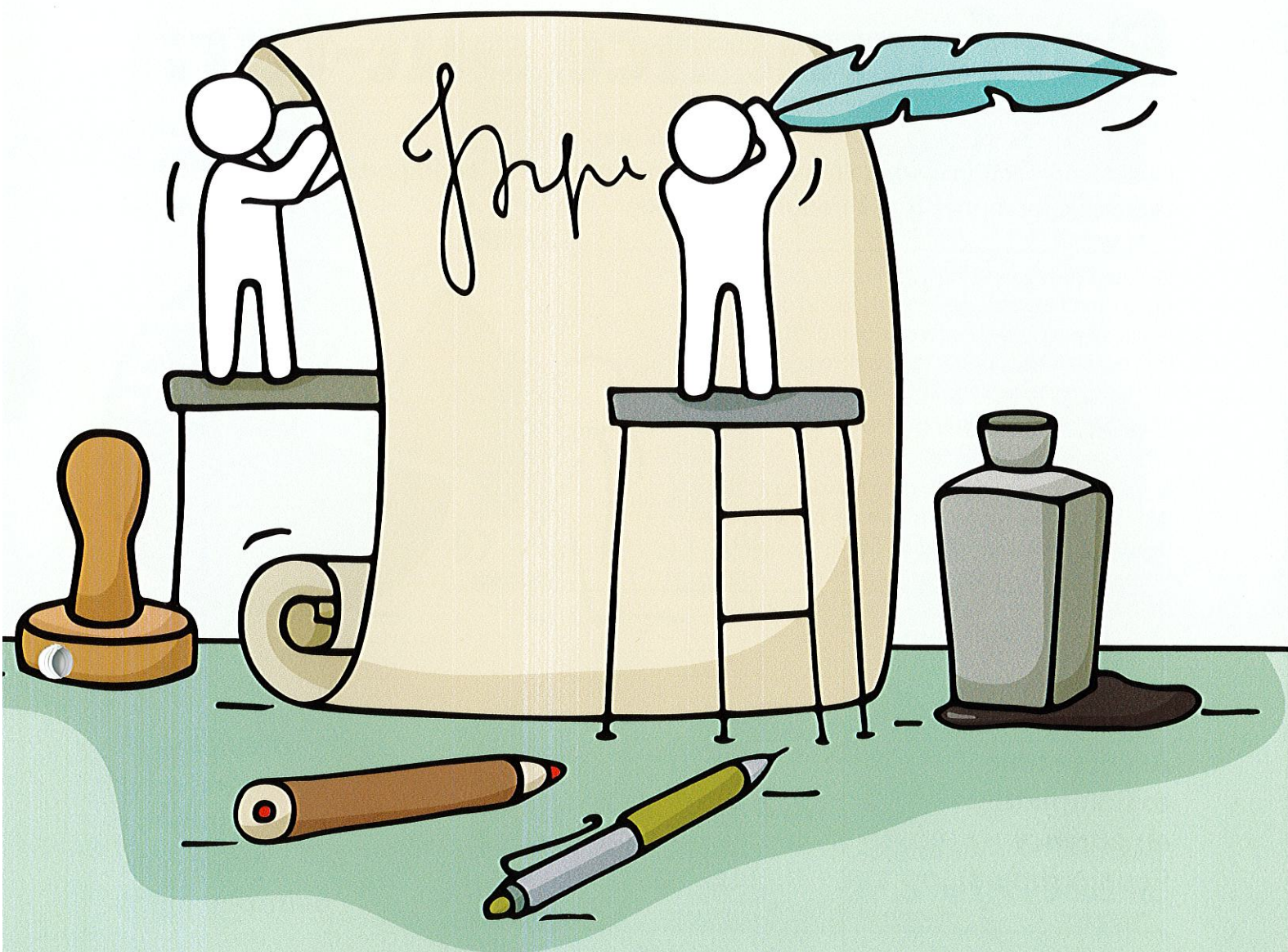
% of new tenancies to applicants who were assessed as statutory homeless sustained for more than a year

100%

% of new tenancies from our waiting list sustained for more than a year

100%





Going forward we plan the following work for 2017/18

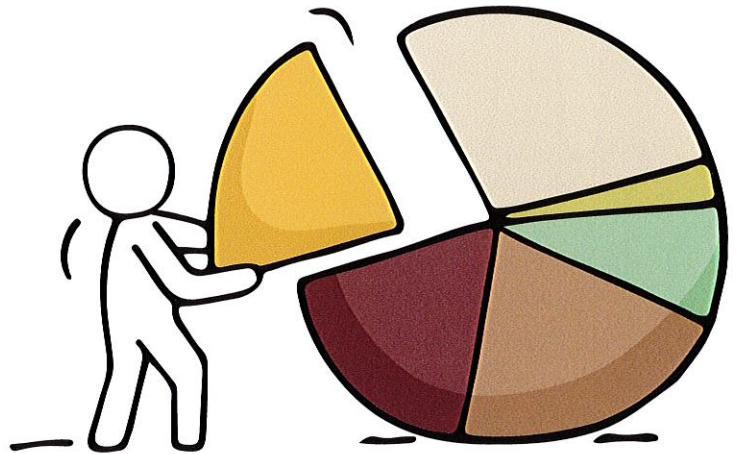
- 37 new kitchens and bathrooms will be installed at a cost of £142,000.
- This work is carried out to meet the requirements of our stock condition survey and continued ongoing planned maintenance to ensure our properties are well maintained and up to date.
- Another tranche of our window replacement project was undertaken at a cost of £95,642.63 and 39 new properties will have installations.
- 19 flats will receive new gas boilers and 1 flat converted from white meter heating to gas central heating in an effort to help our properties to become more energy efficient. The project cost is £36,554.
- Cyclical maintenance is planned at 13 closes where close redecoration will take place with costs ranging between £1550 and £1800 per close.
- We purchased 6 additional flats through the Glasgow City Council Acquisition Programme.
- We continue to offer welfare rights information and in addition were able to offer money advice services as part of a lottery funded position.
- Committee and staff training has been ongoing in order to meet the requirements of the regulator in areas such as:
 - Finance Training to meet FR2102
 - Universal Credit Training
 - Governance Refresher courses
 - Complaint handling and GDPR

Performance out-turn

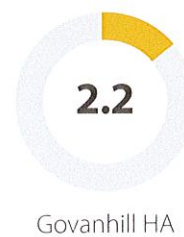
Our repairs section is where most of our money is spent so it is important to demonstrate that value for money runs through that section.

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.

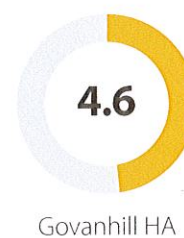
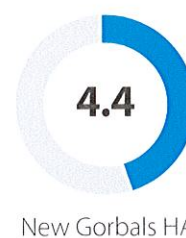
Our repair time scales reflect on how long it takes us to re-let properties so there is always a drive to turn flats round as quickly as possible. We have grouped together our repairs performance with what you the tenants said to us in our satisfaction surveys.



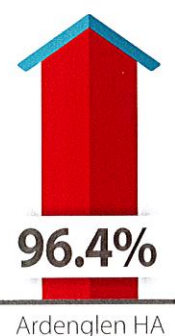
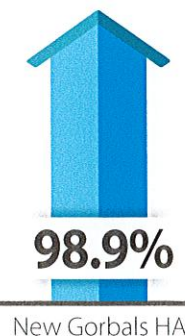
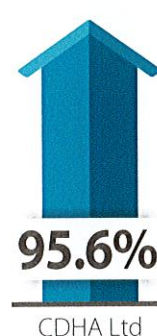
Average time to Complete emergency Repairs (hours)



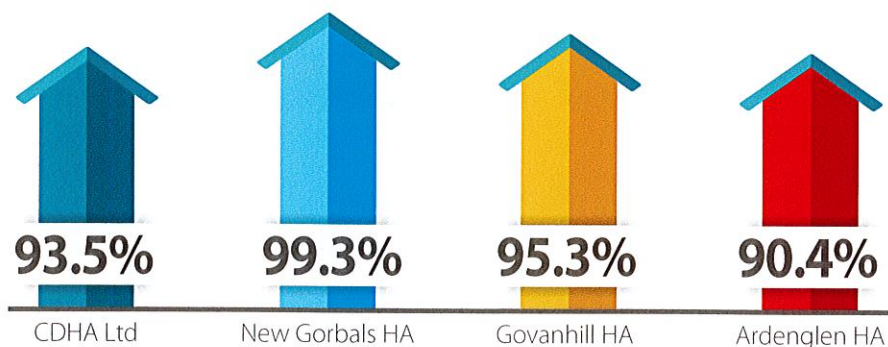
Average time to Complete non-emergency Repairs (days)



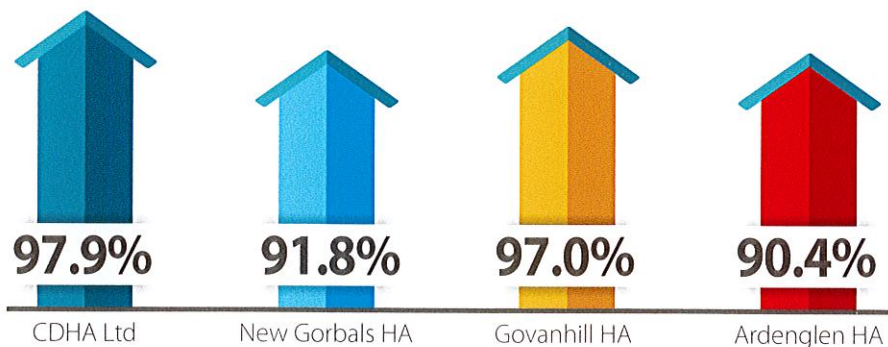
% completed Right first time



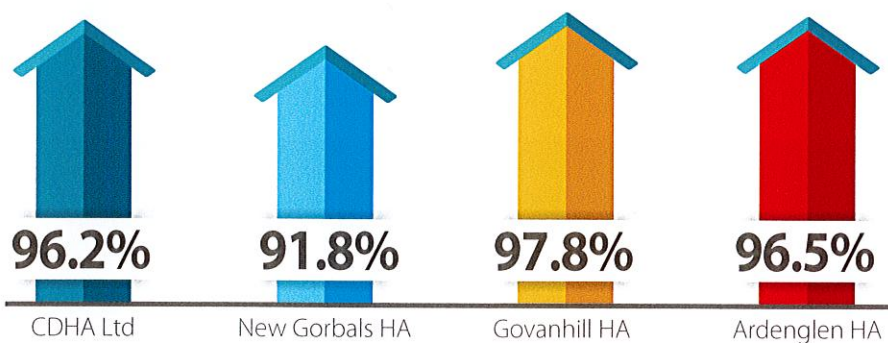
% of tenants
who were
Satisfied with
repairs service



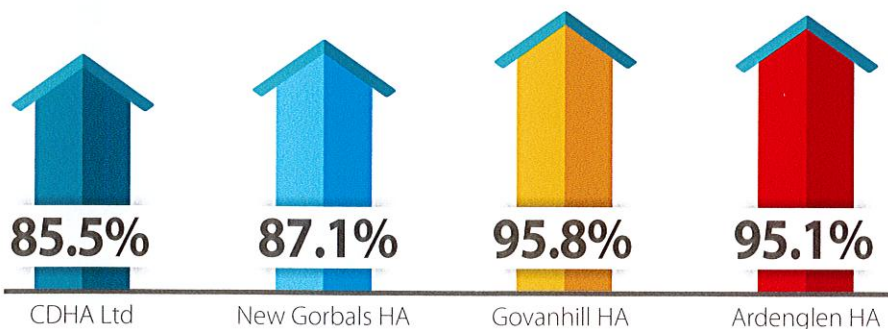
% of tenants
who were
Satisfied with
overall Service



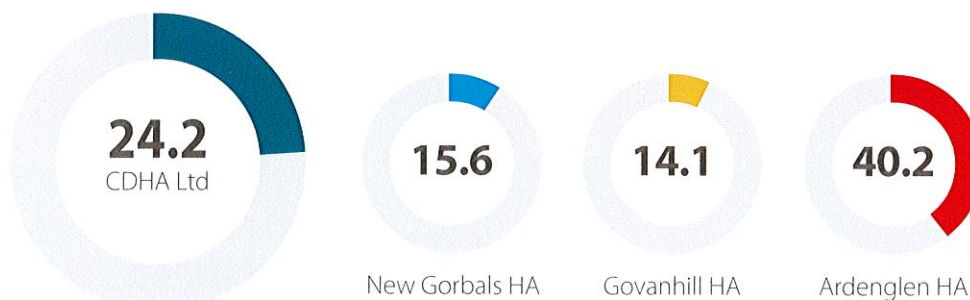
% of tenants
who felt
Landlord good
at keeping
them informed



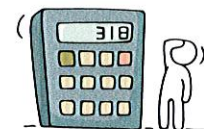
% of tenants
satisfied with the
opportunities to
participate
In decision
making process



Average
length of time
To re-let flats
in last year In
days



Accounts



Abridged Statement Of Comprehensive Income For The Year Ended 31st March 2018

	2018 £	2017 £
Turnover	2,130,019	2,110,089
Operating costs	1,748,812	1,727,029
Operating surplus	381,207	383,060
(Loss)/Gain on disposal of fixed assets	(223,149)	(78,551)
Interest receivable and other income	1,316	214
Interest payable and similar charges	(126,106)	(146,757)
Other finance charges	(3,000)	(16,000)
Surplus before tax	30,268	141,966
Other comprehensive income	-	-
Remeasurements - amendments to contribution schedule	-	351,000
Total comprehensive income for the year	30,268	492,966

Summary Statement Of Financial Position As At 31st March 2018

	2018 £	2017 £
Non-current assets		
Tangible assets - social housing	9,836,663	9,677,374
Other tangible assets - plant and equipment	183,933	187,242
	10,020,596	9,864,616
Current assets		
Trade and other debtors	304,102	328,408
Cash at bank and in hand	1,992,778	2,072,425
	2,296,880	2,400,833
Creditors: amounts falling due within one year	(467,379)	(493,440)
Net current assets	1,829,501	1,907,393
Total assets less current liabilities	11,850,097	11,772,009
Creditors: amounts falling due after more than one year	(4,185,761)	(4,440,716)
Deferred income		
Deferred capital grants - Social Housing Grants	(717,510)	(414,698)
Net assets	6,946,826	6,916,595
Equity		
Share capital	64	101
Revenue reserves	6,946,762	6,916,494
	6,946,826	6,916,595

Full accounts available at www.cathcartha.co.uk

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 32 complaints. Of those 32 only 2 were more complex that could be dealt with at first or second stage.

During the year we received 5 complaints of anti social behaviour all 5 cases were solved within either 5 or 20 days depending on the severity giving us 100% out turn.

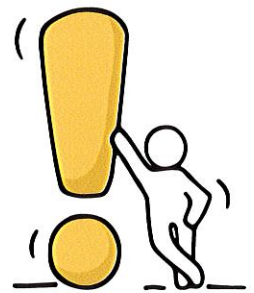
Most common form of complaints:

- 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.



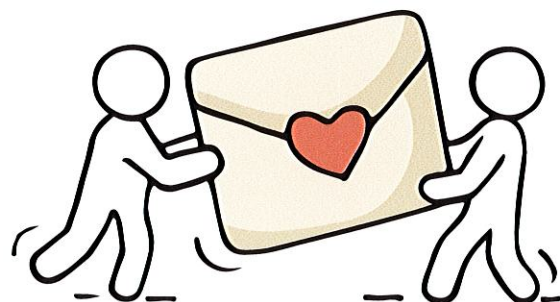
- **Grass not being cut** – Maintenance team contact gardeners and ensure they catch up. Often this happens because of public holidays or particularly inclement weather.
- **Close not cleaned** – Admin staff contact close cleaners and ask them to go back. Again this can be as a result of public holidays.

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

We have received compliments on a range of issues and have shown these throughout the report...

- "Just wanted to thank staff for organising my repair and how pleased I am with the speed of repair and for an excellent job the contractor carried out"
- "I would like to thank you for a quick and efficient service."
- Owner wanted to thank CDHA Committee for their time and efforts. Said she was happy with our organisation and had always received excellent service...
- Tenant phoned to say that he was very happy with the work carried out by the decorator and said it was a good job and he had cleared up after him.

- Tenant mentioned that visitors visiting commented how nice the gardens and closes are.
- 'Thank you for everything you have done, all your help and support' (DL)
- 'Thank you for my new home, I feel part of the community already.' (CMc)
- 'You're a pure good housing officer so ye ur!' (RM)



Committee Structure

2017/18 as at 31 March 2018

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

The 2017-18 Committee:

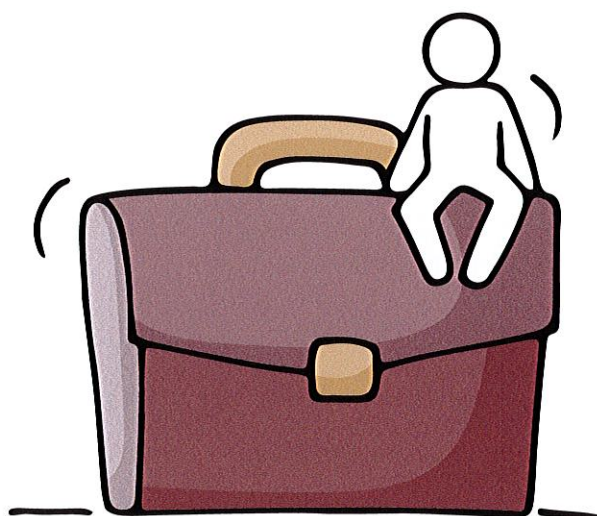
Marion McMillan	<i>Chairperson</i>
Alastair Penney	<i>Vice Chairperson</i>
Christine Leitch	<i>Secretary</i>
Annette Brown	<i>Committee Member</i>
John Forrest	<i>Committee Member</i>
Joyce Ferguson	<i>Committee Member</i>
Valerie Kyle	<i>Committee Member</i>
Catherine Robb	<i>Committee Member</i>
Bruce Strathearn	<i>Committee Member</i>
Elizabeth Carter	<i>Committee Member</i>



Albert Wright	<i>Committee Member</i>
Susan Harper	<i>Committee Member</i>
Jim Cosgrove	<i>Committee Member</i>
Kenny Stocks	<i>Co-optee</i>
Shirley MacDonald	<i>Co-optee</i>

Staff

Christine Leitch	<i>Director</i>
Lorraine Glasgow	<i>Finance Officer</i>
May Dunsmore	<i>Housing Officer</i>
Allan MacDonald	<i>Housing Officer</i>
Jade Murray	<i>Housing Officer</i>
Sandra Fleming	<i>Maintenance Assistant</i>
Morna Smillie	<i>Housing Officer</i>
Craig Smith	<i>Technical Officer</i>
Gillian McCann	<i>Factoring/Finance Assistant</i>
Nicole McMaster	<i>Housing Assistant/ Customer Service</i>
Emma Connelly	<i>PA to Director/Admin Assistant</i>
Fred McBain	<i>Estate Assistant</i>
John Kennedy	<i>Estate Assistant</i>
Robert Knox	<i>Estate Assistant</i>



Scott Anderson	<i>Estate Assistant</i>
Maggie Wright	<i>Office Cleaner</i>
Clark Davidson	<i>Accountancy Services</i>
Suzanne Lavelle	<i>Welfare Rights Officer</i>
Kevin Morrison	<i>Welfare Rights Officer</i>
Geraldine McLaughlin	<i>Money Advice Officer</i>

Auditors

Armstrongs

Challenges facing CDHA going forward...

We continue to work towards providing 10 new homes as part of the development at Holmlea Primary school. We are challenged by delays and issues surrounding the renovation of a B listed building. Progress has been slower than anticipated, but we remain positive that work will commence in 18/19.

There is considerable challenge ahead with the introduction of Universal Credit as it moves from the pilot schemes and targeted groups to all new claims in October 2018. We will work towards digital inclusion for all claimants and Housing Officers time will be challenged to ensure that everyone receives assistance as required. Rent affordability will remain at the forefront of our future planning when considering rent costs.

Controlling rent arrears remains our largest operational challenge whilst the new welfare system beds in. The association will remain vigilant to the risks associated with

increasing rent arrears and budget planning will take cognisance of that likelihood.

GDPR has presented new challenges and CDHA have addressed this issue to ensure we have all policies and procedures in place and have spent considerable time engaging with our customers in this respect.

Energy Efficiency Standard for Social Housing (ESSH) remains a challenge to meet the requirements by 2020. CDHA has a robust Asset Management policy in place through which we will continue to address the ESSH of our all our properties.





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