



# CDHA

Cathcart & District Housing Association

## Annual Performance Report 2021/2022



Continuing to improve standards

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## Introduction

Welcome to our annual review of our performance over the year 2021/2022. We hope you find it informative, and we welcome any feedback from this report. You can do that by emailing our office or calling us.

The information contained in this report is designed to inform tenants of our performance in your homes. It also provides financial information so you can be assured that we use our income to ensure that your homes benefit from continuing investment and that we aim to meet all our regulatory requirements to ensure the health and safety of all our service users.

This year we have been playing catch up following the Covid pandemic. We rolled over some of our planned maintenance due to contractors having difficulty carrying out works and the lack of components available. Our heat and smoke alarm project were not completed by February 2022 owing to components not being available

and delays due to Covid in 2021. We are pleased to announce now that the contract is complete.

Our main focus as we entered 2022/23 was to ensure we were compliant with all our landlord duties such as gas servicing, legionella testing, and fire safety. We have met all the requirements with the exception of our programme of Electrical Safety Inspections (EICRs) rolling over until March 2023. We would ask that tenants make access available when we request this to carry out these important tasks.

We are currently considering further development and there will be more about this later in this report. We have had some staff changes which will also be reported further on.

As always, we are here to listen to our tenants and welcome anyone coming to talk to us, not just because something has gone wrong but in any way at all we are always here to help.

# Chairperson's Report

**Our Annual Report covers the work that we do each year and the year ended 31st March 2022 saw us emerging from the effects of Covid.**

I would like to thank our Committee of Management for their continued dedication during the Covid years. Our attendance at Committee meetings through Zoom was excellent averaging 75%. We continued to hold our Business Planning Away Day through Zoom and as Chairperson that was very much appreciated and allowed for continual progress with our business.

As a Committee, we increased our strength by welcoming a new member to the Committee during the lockdown period and undertaking training courses in Risk Management and Landlord Compliance. We have an active training programme going forward for the board which will cover:

- Equalities and Diversity
- Notifiable Events
- Governance
- Financial Matters
- EESSH 2 and achieving Carbon Neutral
- Development

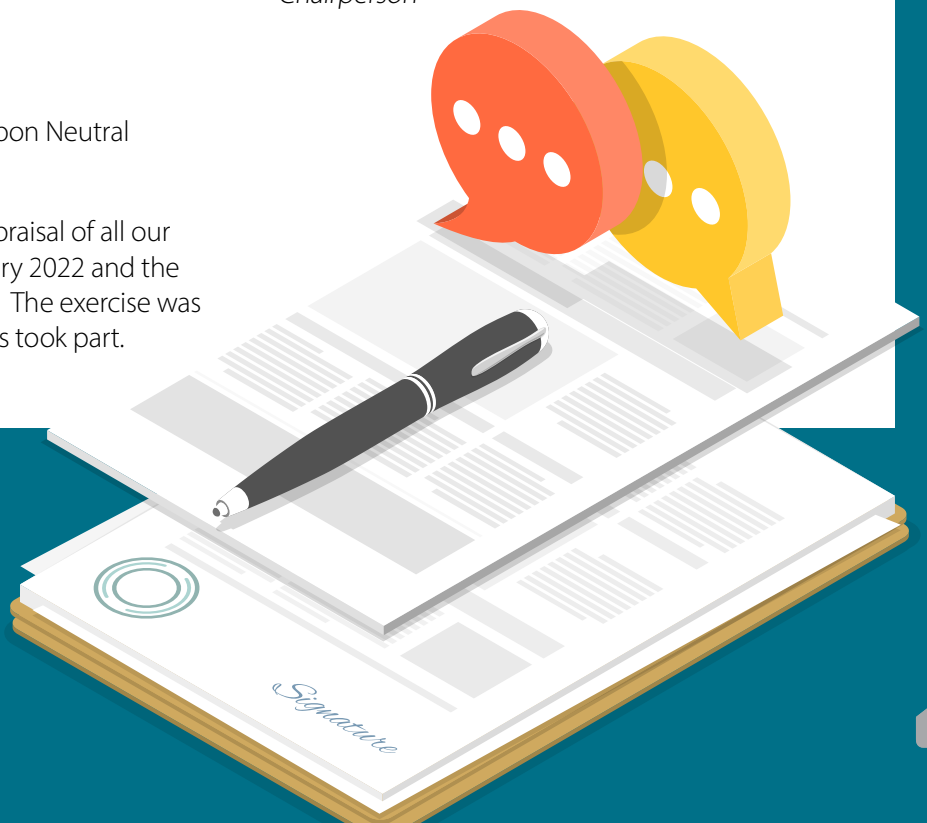
We carried out an external appraisal of all our committee members in January 2022 and the training plan flowed from this. The exercise was well received, and all members took part.

In March 2022, the Scottish Housing Regulator advised CDHA that they would be engaging with us whilst we carried out a review of our Landlord Compliance. We enlisted the support of a Compliance Consultant to support this work and anticipate all will be finalised by August 2022.

I would like to assure all our tenants that we are well placed for the future and continue to carry out work that will provide the Committee with assurance that we are meeting our legal requirements. During 2022 we will carry out a strategic review of our work to add to the assurance we need in October 2022.

I would like to thank all the Committee and Staff for their support in my role as Chairperson over the last 5 years. In accordance with our rules, I will step down at the AGM in September 2022 however I will remain on the committee and offer support to our new Chairperson going forward. I have enjoyed an interesting and varied 5 years in the post.

*Marion McMillan*  
Chairperson



# Who Regulates and Governs us?

Cathcart & District Housing Association is a community-controlled organisation with the governing body (the Committee) being made up from the members. Minutes of our Committee meetings are available on our website.

## Regulation

All RSLs are regulated by the Scottish Housing Regulator <https://www.housingregulator.gov.scot/>

As we are a charity, we are also regulated by the Office of the Scottish Charity Regulator (OSCR) [www.oscr.org.uk](http://www.oscr.org.uk)

The Association is also regulated by the Financial Conduct Authority [www.fca.org.uk](http://www.fca.org.uk)

Because we offer a factoring service to 477 owner occupiers, we are also registered with the Scottish Government's Property Factor Register and we have a code of conduct to work to in this regard.

In addition to the formal regulatory bodies, we work closely with Glasgow City Council who funds any new homes that we develop. The Council also provides funding for common repairs to aging buildings.

## Governance

Our Association is managed by a committee of volunteers who either live or work in the area and bring a relevant skill to the organisation. All members of the committee share a common aim to improve the area and ensure that the association is well run.

The Committee is made up of a maximum of 15 members. There are always one or two spaces reserved if we wish to bring on any special skill or co-opt anyone for a specific purpose. Our members are elected every year at the AGM in September. They then step down in rotation allowing for a vote, if necessary, each year. They are responsible for compliance and the strategic direction of the Association.

## Our Strategic Objectives

- Deliver Excellent Housing and Related Services
- Strengthen our Communication and Engagement with our tenants and other customers
- Continue to Strengthen our Governance
- Continue to Ensure Strong Financial and Risk Management

We measure our work against our objectives and set targets and new work practices to ensure we do what we say we will. In 2021 we focused on our digital strategy to strengthen our communication during times when the office was not accessible due to Covid. This was a huge success, and we had a better response to various pieces of correspondence and surveys than ever before.

## Our Mission Statement

***CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients.***

### Our Values

Our core values are:

**Honesty** We will be honest, consistent, and objective in everything we do

**Respect** We aim to treat people with courtesy, politeness, and efficiency and we recognise people's rights, opinions, and requirements

**Accountable** We will be accountable to our members, tenants, and regulatory bodies and ensure openness in all our business activities

# Our Committee and Staff Team 2021-22

## as at 31 March 2022

### The 2021-22 Committee:

Marion McMillan	<i>Chairperson</i>	Elizabeth Carter	<i>Committee Member</i>
Alastair Penney	<i>Vice Chairperson</i>	Susan Harper	<i>Committee Member</i>
Chris Carr	<i>Treasurer</i>	Gamal Haddou	<i>Committee Member</i>
Christine Leitch	<i>Secretary</i>	Patricia Crockett	<i>Committee Member</i>
Valerie Kyle	<i>Committee Member</i>	Trudi Tokarczyk	<i>Committee Member</i>
Bruce Strathearn	<i>Committee Member</i>	Teresa Gallagher	<i>Committee Member</i>

### Staff:

Christine Leitch	Director	John Kennedy	Estate Supervisor
Lorraine Glasgow	Finance Officer & Office Manager	Michael Kennedy	Estate Assistant
Morna Smillie	Senior Housing Officer	Fred McBain	Estate Assistant
Craig Smith	Senior Maintenance Officer	Robert Knox	Estate Assistant
Allan MacDonald	Housing Officer	Maggie Wright	Office Cleaner
Lynsay Gallagher	Housing Officer		
Nicole McMaster	Trainee Housing Officer	FMD Financial Services	Accountancy Services
Grant Dyer	Trainee Housing Officer	Suzanne Lavelle	Welfare Rights Officer
James O'Hanlon	Maintenance Officer	Geraldine McKenzie	Welfare Rights Officer
Sandra Fleming	Maintenance Assistant	Geraldine McLaughlin	Welfare Rights & Money Advice Officer
Emma Connelly	Corporate Services Officer		
Hayley Smith	Customer Services Assistant	Findlay's	External Auditors
Andrew Milne	Finance Assistant	TIAA	Internal Auditors

# Participation

We encourage our tenants to become involved in our work and one of the main ways to become involved is by taking out a membership, which then permits you to attend the AGM and stand for Committee. Some tenants prefer to attend one or two AGMs to get a feel for the work before standing for Committee, but others will be interested and happy to stand for election or be co-opted if there are spaces during the year.

We offer everyone a full induction process, and everyone will have the chance to observe before being expected to take an active role. Membership only costs £1 and stands for life. The only way in which a membership will lapse is if you fail to attend 5 AGMs in a row without submitting apologies. Any lapsed membership can generally be reinstated if that has happened by mistake.

The AGM held on 15 September 2021 was held by Zoom and yielded an attendance of 19 members which represented 28% of our membership. We hope to hold the AGM in 2022 face to face with the option of a hybrid system for anyone wishing to attend remotely.



# Annual Tenant Report on the Scottish Social Housing Charter



Percentage of tenants  
satisfied with the overall  
service provided by their  
landlord

**95.54%**

Scottish Average 87.7%



Percentage of tenants who  
feel their landlord is good  
at keeping them informed  
about their services and  
decisions

**98.81%**

Scottish Average 91.2%

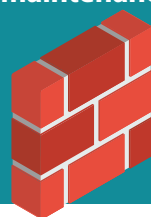
Percentage of tenants satisfied with the  
opportunities given to them to participate  
in their landlord's decision making process



**97.92%**

Scottish Average 86.8%

Percentage of tenants who have had repairs  
or maintenance carried out in the last  
12 months satisfied with the repairs and  
maintenance service



**95.24%**

Scottish Average 88.0%



Percentage of tenants  
satisfied with the quality  
of their home

**94.69%**



Percentage of tenants  
satisfied with the  
landlord's contribution to  
the management of the  
neighbourhood they live in

**95.77%**



Percentage of tenants who  
feel their rent represents  
good value for money

**98.50%**



Percentage of factored  
owners satisfied with the  
factoring service

**81.16%**



# Housing Management



Number of  
lets to existing  
tenants

20



Number of lets  
to waiting list  
applicants

19



Number  
of mutual  
exchanges

3



Number of  
lets from other  
sources

2



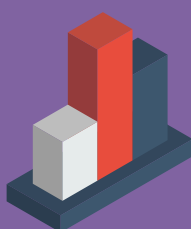
Number of  
referrals under  
section 5 that  
resulted in an  
offer

12



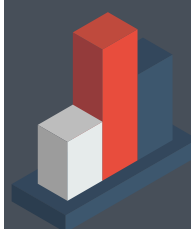
The total  
number of  
individual  
homeless  
households' referrals  
received under section 5

12



Percentage of referrals  
under section 5 that  
resulted in an offer

100%



Percentage of offers that  
resulted in a let

100%



Number of  
tenancy offers  
made

51



Number of  
tenancy offers  
refused

0



Percentage of new tenancies to existing  
tenants that sustained their tenancy for  
more than a year

88.89%



Percentage of tenancies to  
applicants assessed as statutory  
homeless who sustained their  
tenancy for more than a year

100%



Percentage of tenancies to applicants  
from waiting list who sustained their  
tenancy for more than a year

82.14%



# Getting Good value from Rents

We know how important it is, especially in the current climate to keep our rents affordable to our tenants, and at the same time still deliver a high calibre housing service. Each year our Committee and staff carefully consider how to balance rents against being able to deliver our planned investments.

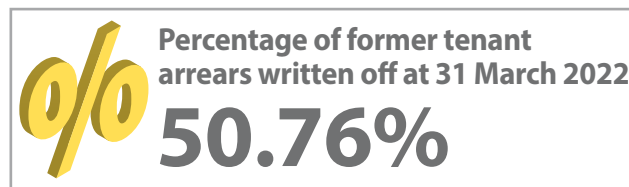
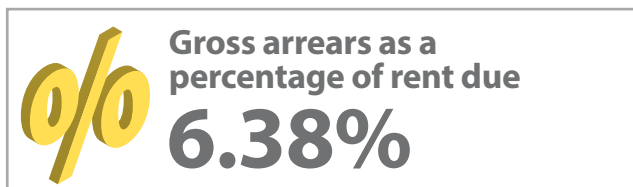
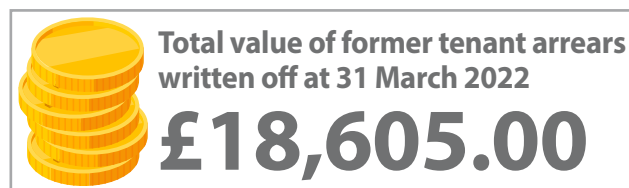
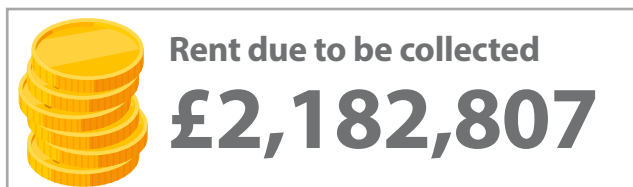
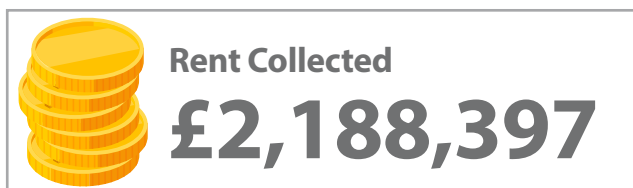
Rent collected allows us to continually improve our houses and enhance our services whenever we need to e.g., last year we introduced the new bulk uplift service following the withdrawal of the Council's free bulk uplift service. We will be writing to you again near the end of the year to consult on what next year's rent increase is likely to be.

**Rent Increase**  
**4%**

## Average Weekly Rents



## ARC Indicator 2021/22



# Housing Quality and Maintenance

Each year we invest in our properties and last year we spent £523k on reactive and planned maintenance. This allowed us to fit much needed new windows and carry out all our day to day and emergency work.



Percentage of tenants satisfied with the quality of their home

**94.69%**



The number of emergency repairs completed to 31 March 2022

**495**

Scottish Average 91.2%



Average length of time to complete emergency repairs

**3.2 hrs**

Scottish Average 4.2hrs



The number of non-emergency repairs completed to 31 March 2022

**661**



Average length of time to complete non-emergency repairs

**4.24 days**

Scottish Average 8.9 days



The number of repairs completed Right First Time

**564**



Percentage of repairs completed Right First Time

**85.33%**

Scottish Average 88.3%



# Scottish Housing Quality Standard (SHQS)

The SHQS is the standard that all housing stock should be compliant with. We aim to meet or exceed that standard in our housing stock. We are currently non-compliant in one area i.e., carrying out Electrical Safety Inspections (EICR) in all our properties. We have a plan in place and anticipate that all properties will be inspected by March 2023. We ask that when contacted for access you try to provide this to allow this important safety work to be carried out.



ARC Indicator	CDHA 2021/22	CDHA 2022/23 anticipated
Total Self-Contained Stock	<b>596</b>	<b>596</b>
Self-contained stock exempt from SHQS	<b>14</b>	<b>14</b>
Self-contained stock in abeyance from SHQS	<b>3</b>	<b>3</b>
Self-contained stock failing SHQS in one criterion	<b>96</b>	<b>80</b>
Self-contained stock failing SHQS in two or more criterion	<b>0</b>	<b>0</b>
Total stock meeting SHQS	<b>483</b>	<b>499</b>

ARC Indicator	CDHA 2021/22	Scottish Average 2021/22 (RSLs)
Percentage of properties meeting EESSH	<b>81.5%</b>	<b>93.4%</b>
The number of times we did not meet our statutory duty to carry out a gas service	<b>0</b>	<b>N/A</b>
Total number of households where an adaptation was completed	<b>7</b>	<b>N/A</b>
The cost that was landlord funded	<b>£0</b>	<b>N/A</b>
The cost that was grant funded	<b>£16,619</b>	<b>N/A</b>
Average time to complete adaptations	<b>61.86 days</b>	<b>55.3 days</b>

# Operational Review

## Risks and Uncertainties

The business has a robust planning framework in place which includes how we manage risks and uncertainties. In our Business Plan, we set out risks that we foresee and explain how we view them, mitigate for their occurrence and manage them. This area is regularly under review. A separate risk assessment is performed for every Development Project prior to undertaking commitment.

Over the last few years, Welfare Reform has been our main challenge operationally. We mitigate as much as possible by having a robust welfare advice service available for all our tenants. In addition, we offer money advice to help them manage their tenancies once in place.

Interest on loans is regularly reviewed and all loans are revisited every 5 years to ensure that the best value is obtained.

## Corporate Governance

Our governing body is our Full Committee of Management who are responsible for steering the organisation in the correct strategic direction and are responsible to our wider membership. The Committee serves in a voluntary capacity, and we recognise the risk that failure to recruit suitable members on an ongoing basis may pose to the business. We regularly carry out recruitment drives to ensure membership of our Committee remains stable.

The Committee of Management is elected by the members of the Association through the constitutional process at the AGM. Additional members can be co-opted or take up a casual vacancy during the year if spaces become available. Their remit is to lead the direction of the Association through strategic policy.

As part of our commitment to continuous improvement, we carry out skills assessments of our Committee members and set challenging targets along with encouraging all members to attend networking and conference events to ensure they are up to date in the wider arena.

## Future Opportunities

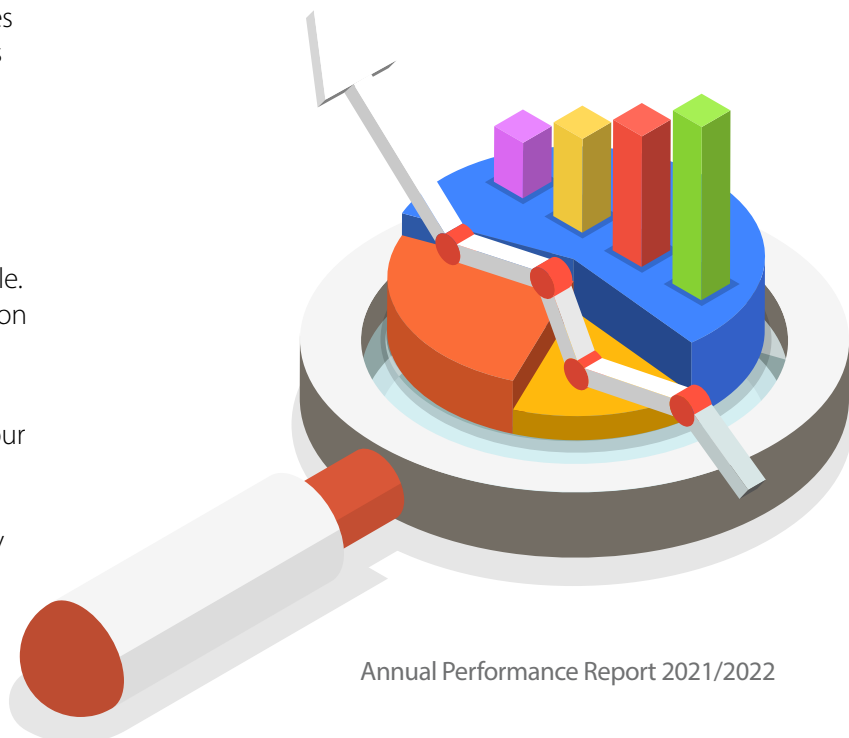
There are one or two potential development opportunities within our area, and these are currently under consideration. We will measure the development opportunities against our future finances and banking covenants and take a view as part of our risk assessment as to how far our development activities can take us.

## Going Concern

The Full Committee of Management has reviewed the end of year accounts, liaised with the external auditor and looked at financial projections going forward, and was able to give the undertaking that the Association is a going concern for the foreseeable future when adopting the financial statements.

## Performance Management

The Full Committee has developed robust management reports which are presented monthly. This ensures that they receive meaningful information against targets in all areas of the business. The new IT system will give the Committee a further opportunity to review the performance management and see reports in real-time.



## A year in focus

2021/22 has been a year that saw us return to normal working practices. Our office is now fully open again although where possible making an appointment will ensure you see the person you wish to see.

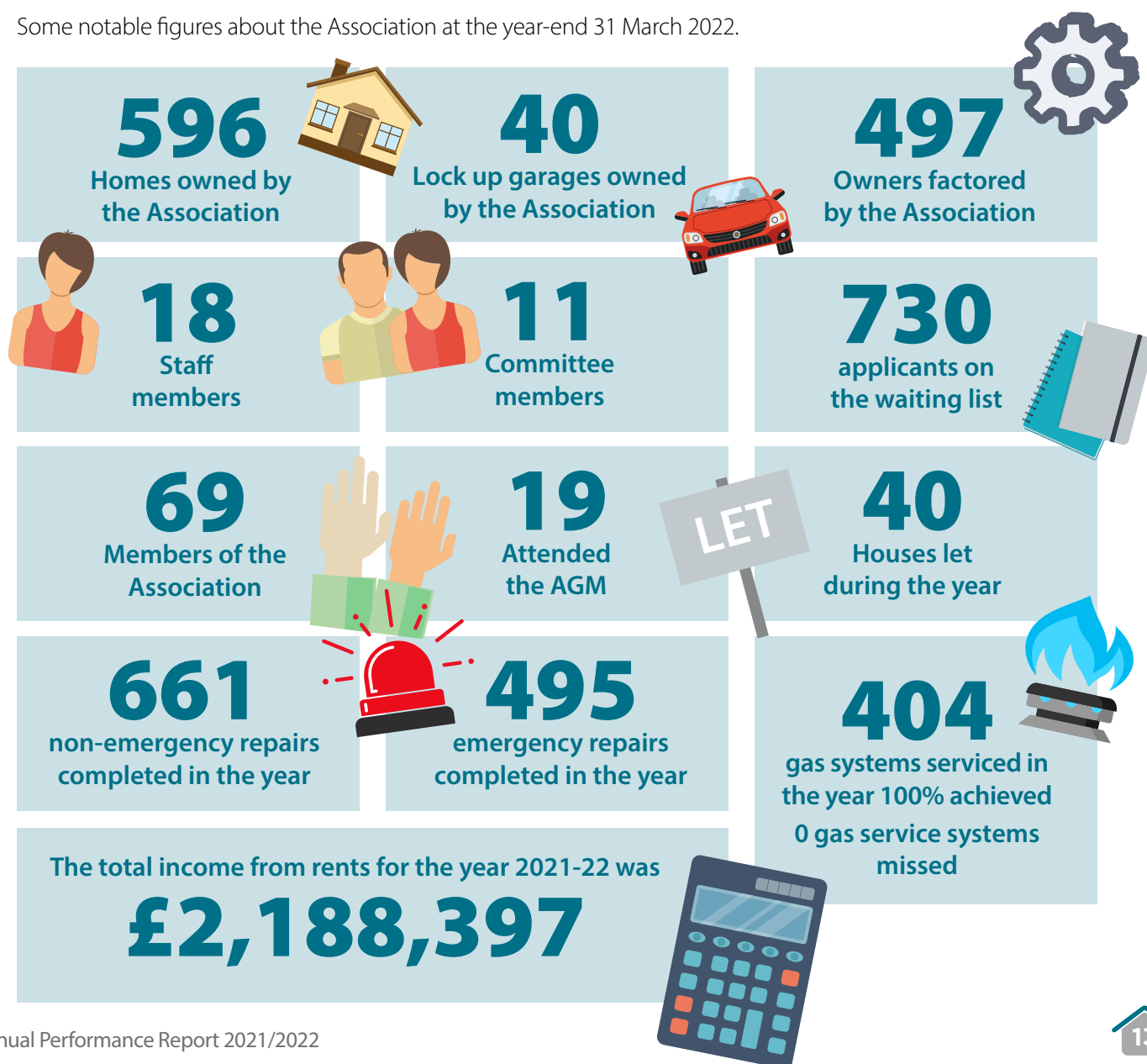
Our Planned Maintenance was put on hold but is now being addressed by way of catch up with our window contract just completed and a boiler replacement contract underway.



# 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 2022.



# Accounts

## Abridged Statement Of Comprehensive Income For The Year Ended 31st March 2022

	2022	As restated 2021
	£	£
Turnover	2,656,920	2,344,689
Operating expenditure	(2,298,695)	(2,028,909)
Operating surplus/ (deficit)	358,225	315,780
Gain/(loss) on disposal of tangible fixed assets	–	(14,079)
Interest receivable and other income	216	1,065
Interest payable and similar charges	(128,267)	(126,529)
Other finance charges	(5,634)	(2,000)
Surplus/ (deficit) for the year	224,540	174,237
Actuarial gain / (loss) in respect of pension schemes	165,451	(292,582)
<b>Total comprehensive income for the year</b>	<b>389,991</b>	<b>(118,345)</b>

All amounts relate to continuing activities.

## Summary Statement Of Financial Position As At 31st March 2022

	2022	As restated 2021
	£	£
<b>Fixed assets</b>		
Tangible assets -social housing	12,281,537	12,137,166
Other tangible assets - plant and equipment	142,670	162,041
	12,424,207	12,299,207
<b>Current assets</b>		
Stock	–	590
Trade and other debtors	417,071	357,182
Cash and cash equivalents	1,966,298	2,317,619
	2,383,369	2,675,391
<b>Current liabilities</b>		
Creditors: amounts falling due within one year	(777,097)	(820,938)
<b>Net current assets/ (liabilities)</b>	<b>1,606,272</b>	<b>1,854,453</b>
<b>Total assets less current liabilities</b>	<b>14,030,479</b>	<b>14,153,660</b>
Creditors: amounts falling due after more than one year	(3,849,602)	(4,071,642)
<b>Deferred income</b>		
Deferred capital grants - Social Housing Grants	(2,726,322)	(2,784,454)
Pension Scheme liability	(81,000)	(314,000)
<b>Total net assets</b>	<b>7,373,555</b>	<b>6,983,564</b>
<b>Capital and reserves</b>		
Share capital	69	69
Income and expenditure reserve	7,373,486	6,983,495
	7,373,555	6,983,564

Full accounts available at [www.cathcartha.co.uk](http://www.cathcartha.co.uk)

# Additional Information

If you want to find out more about CDHA and our performance, you can contact us directly or refer to the Scottish Housing Regulator's website. <https://www.housingregulator.gov.scot/>

By accessing this you can:

- Compare your landlord's performance against other RSLs

- See all information about CDHA
- Find out more about some of the terms used in this report
- Find out about our role and how we carry out our work

If you need this document in other formats e.g., large print, or another language please contact us.

## Office details:

Cathcart & District Housing Association Ltd  
3-5 Rhannan Road  
Cathcart  
Glasgow G44 3AZ  
Tel: 0141 633 2779  
E: [info@cathcartha.co.uk](mailto:info@cathcartha.co.uk)  
Web: [www.cathcartha.co.uk](http://www.cathcartha.co.uk)

The office is open Monday to Thursday 9 am to 5 pm Friday 8.30 am to 3.30 pm we close for lunch 1 pm to 2 pm each day.

Scottish Housing Regulator Number:	HAL85
Financial Conduct Authority Number:	1821 RS
OSCR (Scottish Charity) Number:	SC037255
Property Factor Registered Number:	PF000230
Information Commissioners Number:	ZA165233
Bankers:	Royal Bank of Scotland
Solicitors:	BTO
External Auditor	Findlay's
Internal Auditor	TIAA







# CDHA

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**3 Rhannan Road, Glasgow G44 3AZ**

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