

Annual Performance Report **2022/2023**



Continuing to improve standards

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Introduction

Welcome to our annual review of our performance over the year 2022/2023. 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 our 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 very aware of the cost-of-living crisis and how that affects our tenants. We rolled over some of our planned maintenance such as close painting to lessen the impact on cost to our sharing owners and our budgets. We have completed our tenant safety programme and are now just catching up on any no accesses, so if you have still to give access for an electrician to complete an EICR please do so when reminded. Our gas safety is 100% up to date and we appreciate tenants providing access in a timeous manner.

Damp and mould became a significant high-profile item following news items from England. We have provided additional training for our staff on this issue and included articles in our newsletters to make tenants aware of anything they should report. We also provided tenants with hygrometers and house plants as a way of highlighting the dangers associated with damp and mould. We are pleased to report very few of our properties have a problem with this but be assured that if you report any concern, it will be treated quickly.

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 2023 has been a busy year with many changes at CDHA.

During my first year as Chairperson, I would like to thank our Committee of Management for their continued dedication, especially through last year with many staff changes and coping with the cost-of-living crisis. Our attendance at Committee meetings is averaging 83.5% and we now offer in-person or through Zoom which facilitates all members. We once again held our Business Planning away day in person 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 at the last AGM and undertaking training courses in Finance, Data Protection, and Equality and Diversity. We have an active training programme going forward for the board which will cover:

- Damp and Mould
- Business Planning
- Finance Part 2
- Sustainability
- Risk Management

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

This year I am pleased to report that our status with the Scottish Housing Regulator is: COMPLIANT

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. We continue to address new issues and included in our Assurance Statement this year will be comments on damp and mould and tenant health and safety.

I would like to thank all the Committee and staff for their support in my role as Chairperson during my first year and look forward to working with CDHA in the future.

Alastair Penney

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

The Association is also regulated by the Financial Conduct Authority 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 skills 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. During 2022, we focused on tenant health and safety and landlord compliance along with ensuring we had relevant policies and procedures to deal with damp and mould issues as quickly as possible. We strengthened our staff team with new members bringing specific skills to our maintenance section.

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 2022-23

as at 31 March 2023

The 2022-23 Committee:

Alastair Penney	Chairperson
Marion McMillan	Vice Chairperson
Chris Carr	Treasurer
Christine Leitch	Secretary
Valerie Kyle	Committee Member
Bruce Strathearn	Committee Member
Elizabeth Carter	Committee Member

Susan Harper	Committee Member
Gamal Haddou	Committee Member
Patricia Crockett	Committee Member
Trudi Tokarczyk	Committee Member
Teresa Gallagher	Committee Member
Lesley Dunan	Committee Member

Staff:

Christine Leitch	Director
Lorraine Glasgow	Finance Officer & Office Manager
Grahame Cairns	Housing Property Manager
Emma Connelly	Corporate Services Officer
Allan MacDonald	Housing Officer
Lynsay Gallagher	Housing Officer
Nicole McMaster	Housing Officer
Grant Dyer	Housing Assistant
Hayley Smith	Housing Assistant (secondment)
William McQuillan	Temp Maintenance Officer
Suzi Sweeney	Maintenance Assistant
Anne Esler	Temp Maintenance Assistant
Andrew Milne	Finance Assistant
Amie Bewley	Modern Apprentice

John Kennedy	Estate Supervisor
John O'Donnell	Estate Assistant
Robert Knox	Estate Assistant
Michael Kennedy	Estate Assistant
Maggie Wright	Office Cleaner
FMD Financial Services	Accountancy Services
Suzanne Lavelle	Welfare Rights Team Leader
Geraldine McLaughlin	Welfare Rights & Money Advice Officer
Geraldine McKenzie	Welfare Rights Officer
Findlay's	External Auditors
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 £1.00 and stands for life. The only way in which 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 5 September 2022 was held in our office and yielded an attendance of 20 members which represented 29% of our membership. Our AGM in 2023 will be held in our office with an option to attend by Zoom for anyone who cannot attend in person.



Our Performance

- Report against the Scottish Social Housing Charter



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

95.54%

Scottish Average 86.7%



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

98.81%

Scottish Average 89.7%

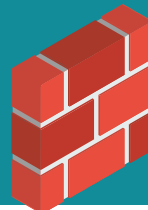
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making process



97.92%

Scottish Average 85.9%

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



72.55%

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

15



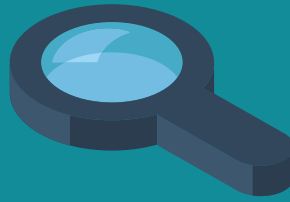
Number of lets to waiting list applicants

23



Number of mutual exchanges

2



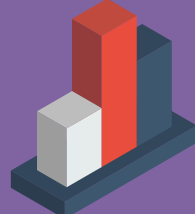
Number of lets from other sources

0



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

14



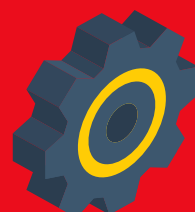
Percentage of referrals under section 5 that resulted in an offer

100%



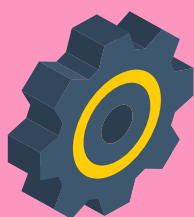
Percentage of offers that resulted in a let

100%



Number of tenancy offers made

57



Number of tenancy offers refused

13



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

90%

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



78.95%

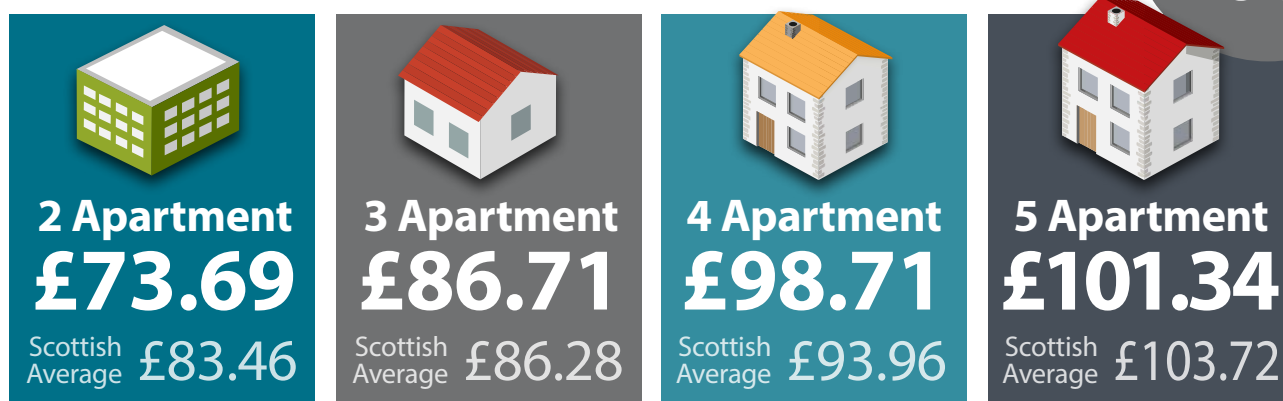
Getting Good Value from Rents

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.

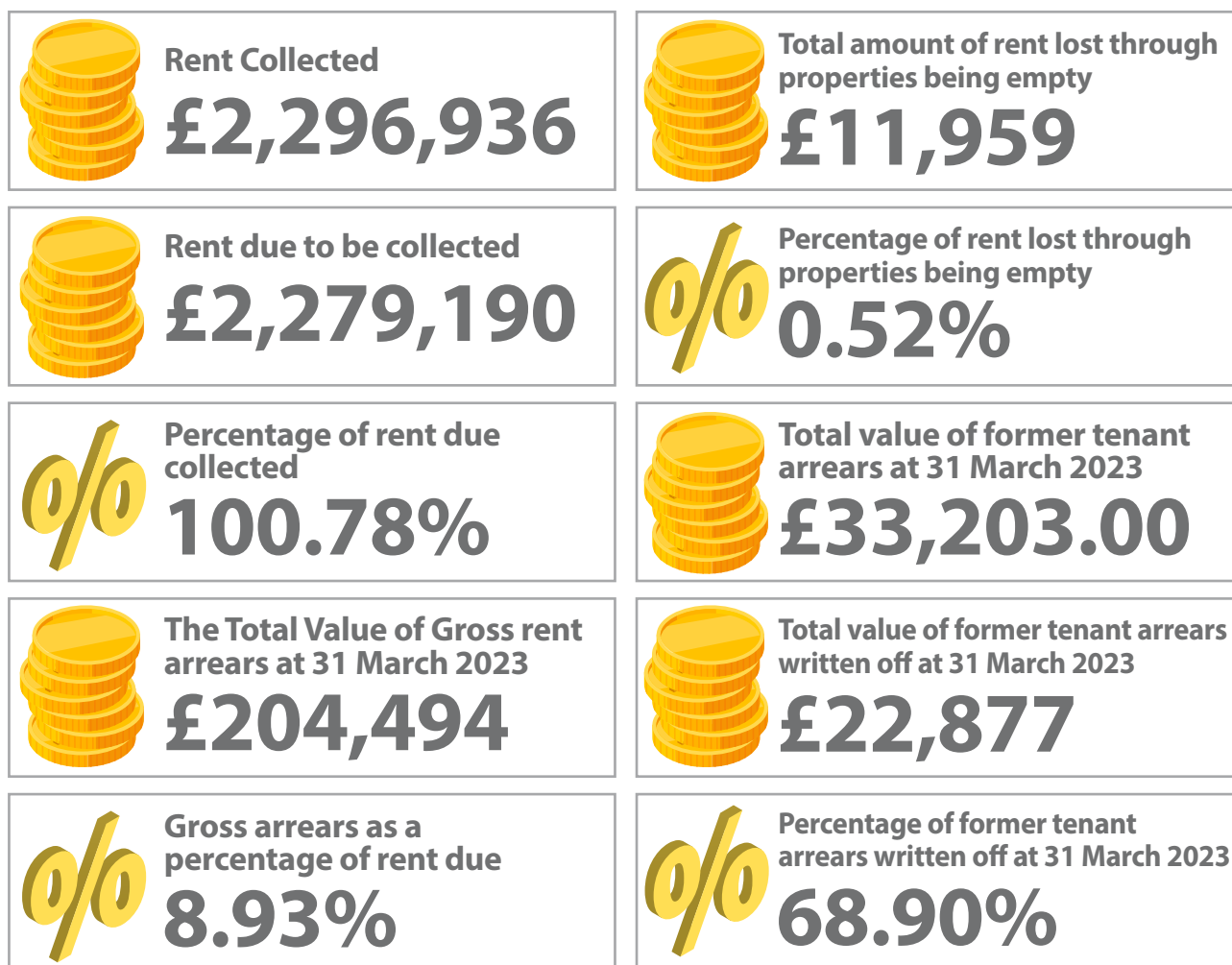
Rent collected allows us to continually improve our houses and enhance our services whenever we need to. For example, in 2021 we introduced the new bulk uplift service following the withdrawal of the Council's free bulk uplift service. We will be writing to you again near the end of the year to consult on what next year's rent increase is likely to be.

**Rent
Increase
6%**

Average Weekly Rents



ARC Indicator 2022/23



Housing Quality and Maintenance

Each year we invest in our properties and last year we spent £329,358 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 2023

277



Average length of time to complete emergency repairs

2.93 hrs

Scottish Average 4.2hrs



The number of non-emergency repairs completed to 31 March 2023

855



Average length of time to complete non-emergency repairs

4.87 days

Scottish Average 8.7 days



The number of repairs completed Right First Time

568



Percentage of repairs completed Right First Time

76.86%



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.

ARC Indicator	CDHA 2022/23	CDHA 2023/24 anticipated
Total Self-Contained Stock	595	592
Self-contained stock exempt from SHQS	14	14
Self-contained stock in abeyance from SHQS	138	0
Self-contained stock failing SHQS in one criterion	107	3
Self-contained stock failing SHQS in two or more criterion	0	0
Total stock meeting SHQS	336	575

You can compare any of our figures with other landlords on the Scottish Housing Regulators website using their comparison tool.



Case Study 1:

Assisting our tenants with the cost-of-living crisis and ensuring digital inclusion

One of our Housing Assistants Grant Dyer has been instrumental in ensuring our tenants are receiving as much help as possible during difficult times.

"I applied for funding through the EVH Cost of Living Grant in the summer of 2022, detailing how I wished to create care packages for vulnerable tenants who had expressed difficulty in affording to heat their properties during the rising cost of living. The fund for £2,500 was released to us around November 2022. We purchased blankets, hot water bottles, hats, ski socks, hoodies, scarves and gloves, and vests of various sizes. We then made up 30 care packages and gave these out to tenants at the assisted living complex and some older vulnerable tenants we knew were struggling financially. All the 30 care packages were distributed within a week or two, and several wrote thank you cards having found great benefit in the items. I also purchased 11 x £20 clothing vouchers from a shop in our community called "Apparel Exchange" to help local community connection and growth. The vouchers for £20 would guarantee 6 items for children aged 4-14 who needed school uniforms or after-school clothing. These were handed out to tenants we knew were in receipt of benefits and who had multiple children to help with their return to school.

I applied for another fund through the National Lotto small grants scheme (£1-£10k) in June 2023. I detailed my plan for the Association to help with digital inclusion and the cost of living. I outlined plans to purchase around 50 dehumidifiers to help our tenants fight mould and dampness in their homes during the winter months as many tenants had expressed how they found it hard to afford heating last winter with the increased cost of their bills. I have created a sheet explaining the importance of opening windows when drying clothes indoors during the winter months and using the dehumidifiers which cost 1p a day to run to help reduce damp and mould. I also purchased



a small amount of Chrome books and iPads to help our tenants stay connected with their Job Centre and Universal Credit Portal to ensure rent is being paid and journals are being updated. I have previously obtained around 500 SIM cards from Vodafone during lockdown to give our tenants free internet for 3 months, having purchased around 250-300 dongles from funds we already had within the Association. This proved hugely useful during lockdown helping our tenants stay connected with each other, ourselves, and their families to combat loneliness. Around 200 of the routers were used, around 300 of the sim cards have been used and all the 50 laptops previously purchased have been given out."

Grant Dyer,
Housing Assistant

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 best value is obtained.

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.

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.

Going Concern

The Full Committee of Management has reviewed the end-of-year accounts, liaised with the external auditor 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 of Management 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.



Case Study 2:

25 Holmhead Place - Development

Cathcart & District Housing Association, with partnership support from Glasgow City Council, agreed a programme of improvement at 25 Holmhead Place which involved the purchase of run down flats. Flat 0-1 was acquired by GCC who made the case for a Compulsory Purchase Order and transferred to the Association. Other owners agreed to sell their properties to the Association voluntarily rather than invest in repairs.

Comprehensive major repairs were undertaken to the whole close. This included roof and chimney repairs, new gutters and downpipes, stonework repairs and replacements, some significant structural works, rot treatment, stairway repairs, new internal drainage, and water supplies. Windows are now double-glazing throughout. An attractive metal fence now encloses the front garden.

Internal works included new gas supplies; new electrics, heating, and plumbing systems; replacement bathrooms and kitchens, fire and smoke protection, floor finishes, and complete redecoration. All flats benefited from improved insulation, with some achieving an EPC 'B' Rating for energy efficiency.

The layout was remodelled to make best use of the amalgamated flats.

A gas condensing combination boiler with modern programming controls, a thermostat, and TRVs now provide heat and hot water throughout.

Low-energy lighting is fitted in all rooms.

Windows are now double-glazing throughout.

Insulation to 90mm was installed to the inside of all external walls including the close walls.

The floor has been insulated to its full depth of 200mm.

Air tightness tape has been used to cut draughts at wall and floor joints. This will significantly improve comfort levels in conjunction with the insulation.

A low-extract ventilation system has been installed to offset the risk of condensation following the thermal improvements.

On completion, the front garden, the flats, and the close have been transformed from the most dilapidated to the most attractive frontage in the street.

CDHA wishes to thank our Design Team:

Andy Woodburn Development and
Regeneration Consultant

Assist Design Architects

David Narro Associates Engineering

Martin Aitken Associates QS

Contract Building Services



Case Study 3:

Welfare Rights

The Advice Team provides an accessible high-quality benefit advice and debt management service to Cathcart and District Housing Association, Craigdale Housing Association, and 3 other housing associations.

It is vital that tenants are able to pay their rent as this revenue is required for the successful operation of the business. As well as assisting tenants with arrears, the Advice Team takes a proactive approach to prevent potential rent arrears, for example by resolving issues such as failed medicals, or sanctions with the tenant's income replacement benefits, i.e. Employment and Support Allowance, Jobseeker's Allowance and Universal Credit, which results in the Housing Benefit or Housing Costs remaining in continuous payment, saving time in rent collection, and preventing gaps in payment and loss of benefit.

An example of the work carried out by the welfare advice team can be seen in the following case.

A tenant completed a review form for PIP which resulted in the same award as previously despite there being significant changes to their health. She was awarded the standard rate of mobility and scored insufficient points for the daily living component. She returned for advice from our service, and we supported her with the request for reconsideration.

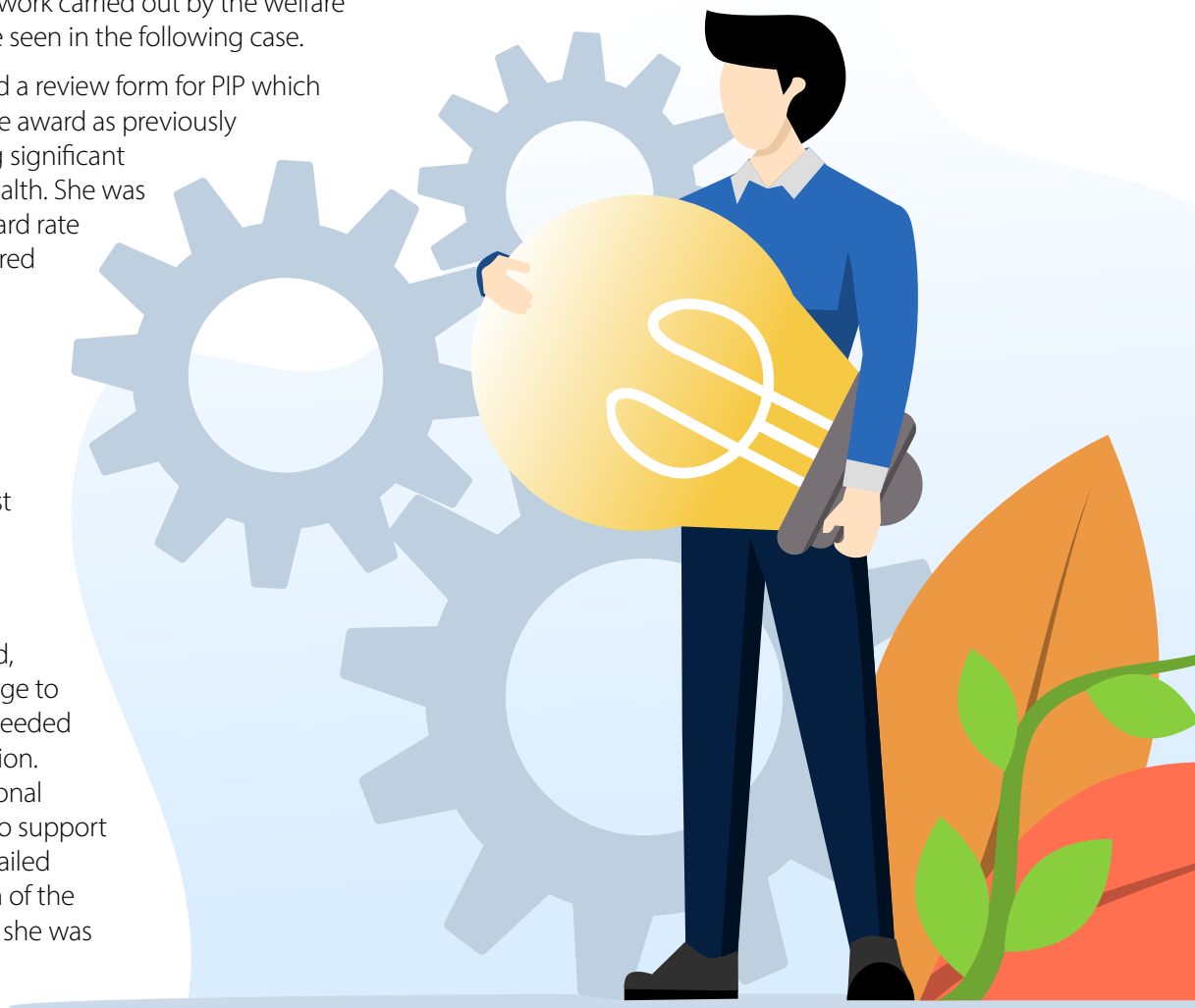
The Mandatory Reconsideration Notice was received, again with no change to the award. We proceeded to appeal the decision. We supplied additional medical evidence to support the appeal and detailed arguments for each of the points we believed she was entitled to.

Prior to the appeal being heard/listed, the DWP changed their decision and agreed to award the enhanced rate of daily living component and the standard rate of mobility component. The financial gain was an extra £92.40 per week and a lump sum of £1478.40.

Once the new award was confirmed by the DWP, we completed a further benefit check. This allowed us to apply for the Severe Disability Premium to be considered in the client's ESA claim. This also resulted in an additional £74.40 per week in the ESA payments and a lump sum of £1222.40.

During 2022/23 the welfare team was able to obtain £12,239.57 in home heating grants.

In total, the welfare amount of money that was attributed to CDHA in help with welfare funding was £376,532.19.



A year in focus

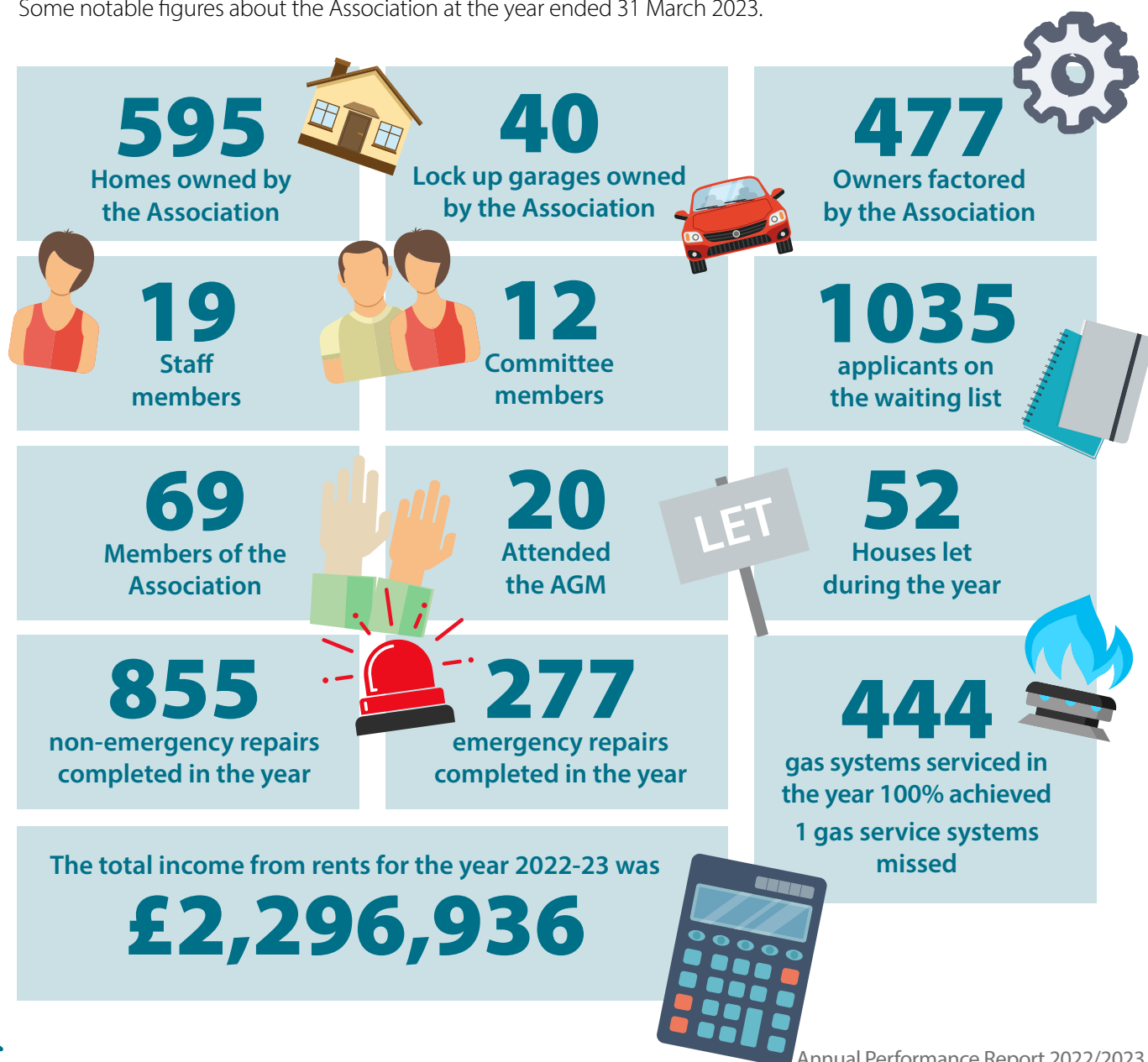
2022/23 has been a year that saw several changes amongst the staff in the office. We worked with some temporary staff whilst a recruitment process was undertaken and that presented challenges in continuity. We now have a full complement of appointed staff members with no agency staff at present. Everyone is settled in their roles and that has provided a more stable atmosphere in the office. Our office is fully open again although where possible making an appointment will ensure you see the person you wish to see.



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 ended 31 March 2023.



Committee of Management Statement

The summary accounts enclosed are not the statutory accounts which will be lodged with the Scottish Housing Regulator but a summary of information relating to both the statement of financial activities and the balance sheet.

The summarised financial statements, as presented may not contain sufficient information to allow for a full understanding of the financial affairs of the Association.

For further information please refer to the full statutory financial statements, the Auditor's Report, and the Report of the Committee of Management.

Excerpts from the Auditor's Report contained in the full statutory financial statements have been detailed below for the purposes of the AGM and Annual Performance Report.

The full financial statements are available on the Association's website at www.cathcartha.co.uk.

Auditors Opinion

We have audited the financial statements of Cathcart & District Housing Association Limited for the year ended 31 March 2023 which comprise statements of comprehensive income financial position, cash flows, changes in equity, and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Association's affairs as at 31 March 2023, and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Co-operative and Community Benefit Societies Act 2014, the Housing (Scotland) Act 2010, and the Determination of Accounting Requirements 2019.



Accounts

Abridged Statement Of Comprehensive Income For The Year Ended 31st March 2023

	2023 £	2022 £
Turnover	2,492,505	2,656,920
Operating expenditure	(2,566,248)	(2,298,695)
Operating surplus/ (deficit)	(73,743)	358,225
Gain/(loss) on disposal of tangible fixed assets	-	-
Gain/(loss) on revaluation	251,600	-
Interest receivable and other income	12,811	216
Interest payable and similar charges	(156,306)	(128,267)
Other finance charges	(1,634)	(5,634)
Surplus / (deficit) for the year	32,728	224,540
Actuarial gain / (loss) in respect of pension schemes	(68,055)	165,451
Total comprehensive income for the year	(35,327)	389,991

All amounts relate to continuing activities.

Gain on revaluation relates to properties previously impaired that are now being held for sale.

Summary Statement Of Financial Position As At 31st March 2023

	2023 £	2022 £
Fixed assets		
Tangible assets - social housing	12,925,308	12,281,537
Other tangible assets - plant and equipment	131,370	142,670
	12,424,207	12,299,207
Current assets		
Stock	296,000	-
Trade and other debtors	512,123	417,071
Cash and cash equivalents	1,072,361	1,966,298
	2,383,369	2,675,391
Current liabilities		
Creditors: amounts falling due within one year	(624,761)	(777,097)
Net current assets/ (liabilities)	1,255,723	1,606,272
Total assets less current liabilities	14,312,401	14,030,479
Creditors: amounts falling due after more than one year	(3,630,054)	(3,849,602)
Deferred income		
Deferred capital grants - Social Housing Grants	(3,231,119)	(2,726,322)
Pension Scheme liability	(113,000)	(81,000)
Total net assets	7,338,228	7,373,555
Capital and reserves		
Share capital	69	69
Income and expenditure reserve	7,338,159	7,373,486
	7,338,228	7,373,555

Full accounts available at 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
Web: www.cathcartha.co.uk

The office is open Monday to Thursday 9 am to 5 pm and Friday 8.30 am to 3.30 pm. We close for lunch from 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





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