



CDHA

Cathcart & District Housing Association

Annual Performance Report **2020/2021**

DIGITAL

the Way Forward



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Chairperson's Introduction

We have continued to work remotely during what has become a second year of the pandemic. Our staff have continued to work very successfully from home using the office on an ad hoc basis and observing the necessary Covid-19 protocols at all times.

Our committee meetings have all been quorate with some record attendances through Zoom and I thank all our members for making this possible. The AGM was held within the original timescale and our new Auditors did a first-class job of carrying out their first external audit remotely.

Following completion of the flats at the former Holmlea Primary School, we have transferred our development interest to two other sites which are currently owned by the Association in Craig Road and Cumming Drive. These are at an early stage and subject to feasibility and planning but we hope to deliver more new flats in the future.

We have met all our regulatory targets in reporting to Scottish Housing Regulator and now report quarterly on Covid-19.

Our planned maintenance programme is once more underway and we will shortly be installing new windows and boilers together with continuing to meet the Government guidelines in relation to the smoke and heat alarms. More about this further on in the report.

We are delighted again with the year's progress and our finances are in very good shape.

I hope you enjoy reading about CDHA in this year's annual report.

Marion McMillan

Chairperson



Director's Review of the Year



Now being experienced in remote working, sustaining our services and performance during the year has seen some positive results to the year ended 31st March 2021. I

am delighted with the progress made in relation to our digital strategy and the use of the tenant portal which provides tenants with alternative ways to contact us.

Since March 2020 our working world has changed... a world where what was deemed necessary before is now subject to new ways of working. Remote working has been very successful and our recent tenant surveys demonstrate a better return with a higher level of satisfaction than pre-Covid. I think everyone has been amazed at the adaptability of staff. Zoom is now second nature and all staff have maintained a good rapport with tenants and each other. Our services, returned to normal very quickly after lockdown, albeit delivered differently and we remained driven to achieve our objectives, develop our services, and we are committed to moving forward into future years.

The services we deliver and the homes we provide to our tenants are the most important things we do. Our annual performance report allows tenants to check how the quality of the services and homes we provide compares with other social landlords against the Scottish Social Housing Charter. We strive to deliver value for money and part of that process is benchmarking our performance against other RSLs in our peer group and by benchmarking against the national average.

By using these comparisons and more detailed self-assessment against the Regulatory Standards, the Committee has gained assurance that we are operating efficiently and are compliant with the Regulatory and Financial Standards.

Throughout this report, you can read and learn about our performance, achievements, and our range of services. Value for money for our tenants is entrenched in all our practices and we always aim for continuous improvement in our work.

The most exciting development this year is the undertaking of our new digital strategy and the progress made very quickly. Read more about this project further on in the report.

Development is exciting and productive and we are already working on our next development plans. Development ensures the organisation remains forward thinking and vibrant but it can be risky and we constantly measure our risks across all areas of our business.

I would like to thank the Committee and staff team for their hard work and efforts in 2020/21, ensuring that our key objectives and services to tenants were met and delivered effectively in challenging circumstances. I can assure you that 2021/22 and beyond will continue with the same diligence, attention to detail, and innovative new processes.

Christine Leitch

Director



Senior Staff Team:



Director -
Christine Leitch



Finance Officer & Office Manager -
Lorraine Glasgow



Senior Housing Officer -
Morna Smillie



Senior Maintenance Officer -
Craig Smith

Committee of Management

Meeting Attendance Period September 2020 to August 2021



| Attendance at Meetings (September 2020 – August 2021) | | | |
|---|------------------|--------|------|
| Meeting | Target 2020-2021 | Actual | +/- |
| Full Committee of Management | 80% | 79% | -1% |
| Finance & Audit Sub Committee | 80% | 90% | +10% |

Main Activities

The Management and maintenance of our properties is our main objective in providing excellent customer service to our tenants. We rate development as an important activity to ensure that the Association takes up opportunities to provide further growth and much needed social housing in our area.

Our dedicated staff team are always on hand to advise or assist our tenants with any of their housing issues. Welfare rights is an important external arm of our services and details of how to contact this service are at the end of this report.

| Property Numbers | 2019-20 | 2020-21 |
|---------------------------|---------|---------|
| Tenanted Properties | 580 | 590 |
| Newly Acquired Properties | 10 | - |
| Total | 590 | 590 |

Strategic and Operational Objectives

Mission Statement: CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients

Objective 1: Deliver Excellent Housing & Related Services

| What we will do | How | How will we know we have achieved our goal |
|---|--|--|
| Continually strive for better performance in all areas | <ul style="list-style-type: none"> Set challenging KPIs Benchmark ourselves against our peers | We will be a high performing RSL with high levels of tenant & customer satisfaction in all areas of our service delivery |
| Develop & support excellent & sustainable services for our tenants & others | <ul style="list-style-type: none"> Ensure our service delivery plans meet with the requirements of the intended outcomes Review rent affordability annually Take advantage of any initiative to assist with fuel poverty Be ready to work with other providers to achieve better outcomes for our tenants in relation to digital inclusion or fuel poverty Continue to provide Welfare Advice services. Review the current service on a regular basis Work with Housing Officers and Glasgow City Council in relation to better Estate Management Investing in our community Ensure services are value for money | |
| Develop the knowledge of our stock | <ul style="list-style-type: none"> Interrogate Stock Condition Survey Feed survey results into our Asset Management Strategy and new component system within Home Master Implement Asset Management Strategy SHQs demonstrate current & future compliance ESSH 2 working towards achieving ESSH 2 | |
| Develop our use of IT | <ul style="list-style-type: none"> Continue to develop our new system to use to its full potential. Produce Committee reports and ARC indicator reports direct from the system Ensure our Tenant Portal is in use Develop our Digital Strategy | |

Objective 2: Strengthen our Communication & Engagement with our tenants and other customers

| What we will do | How | How will we know we have achieved our goal |
|--|--|--|
| Improve Communication with our tenants, customers & others | <ul style="list-style-type: none"> Review our communications strategy in relation to how we currently communicate and how we can improve practices using our new IT system Promote existing social and economic inclusion projects Develop an online portal through our website Review and refresh website continuously | We will have increased engagement with focused services that meet the needs of and are shaped by our tenants and other service users |
| Improve consultation with our tenants, customers & others | <ul style="list-style-type: none"> Consult with other groups of stakeholders Consult on & review Customer Care Policy | |
| Increase our Membership | <ul style="list-style-type: none"> Continually review Membership Policy and ways to increase Membership | |
| Seek our Tenants views | <ul style="list-style-type: none"> Carry out regular Tenant Satisfaction Surveys Seek to set up tenant panels Review Landlord Report results against others Continue to review our rent consultation processes in line with digital progression and tenant engagement Develop our rent consultation processes Review internal processes relating to SPSO | |

Objective 3: Continue to Strengthen our Governance

| What we will do | How | How will we know we have achieved our goal |
|--|---|--|
| Develop & support our Management Committee | <ul style="list-style-type: none"> Carry out an annual Skill Assessment & Training Needs Assessment for Management Committee Implement a rolling training programme Identify skill gaps and recruit to fill same on a needs-based basis | We will have a strong, committed Management Committee and staff team living our vision, mission and values and attaining full compliance with the Regulatory Standards |
| Continue to improve our governance & meet the SHR's Regulatory Standards | <ul style="list-style-type: none"> Developed Assurance Statement & obtained Management Committee approval Implement any areas of improvement as identified through self-assessment Develop & implement other improvement plans e.g. arising from Internal Audit | |

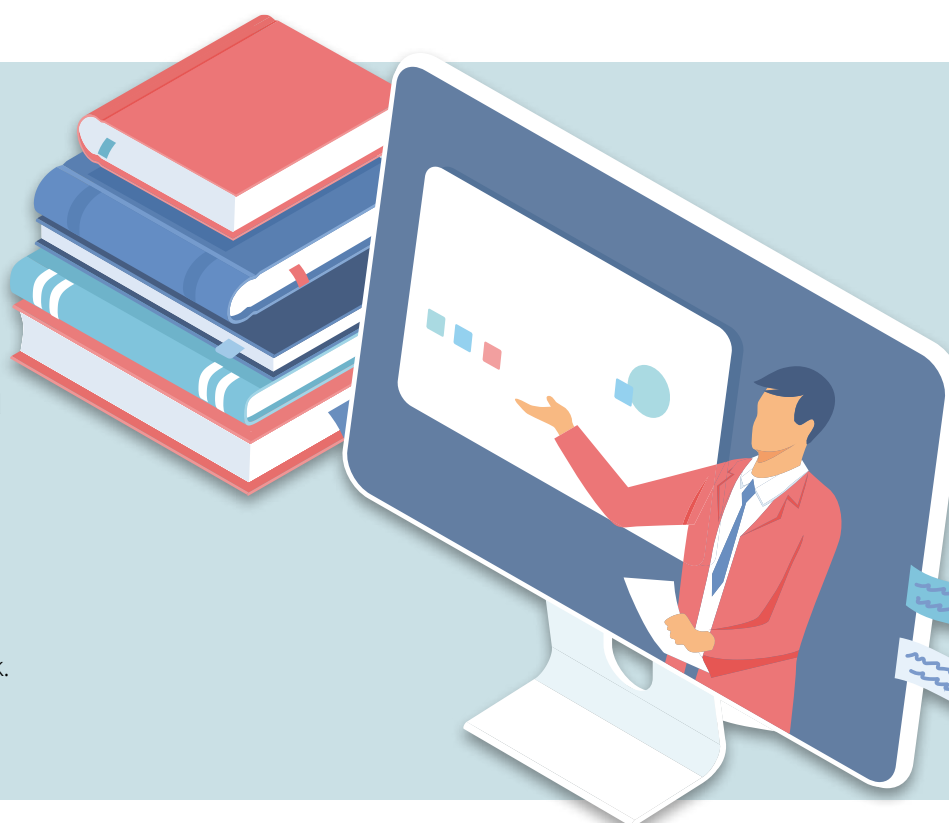
Objective 4: Continue to Ensure Strong Financial and Risk Management

| What we will do | How | How will we know we have achieved our goal |
|-------------------------------------|---|--|
| Maintain our solid financial base | <ul style="list-style-type: none"> • Revise our 30-year financial projections annually • Assess the cost impact of the Scottish Government's fire safety measures • Define & assess rent affordability • Report regularly against our projections budgets and forecasts • Look further at digital inclusion • Consider our future development potential | Continue to be a strong independent organisation financially sound and effectively managing changing risks |
| Develop a Value for Money Framework | <ul style="list-style-type: none"> • Keep our KPIs under review • Review our management costs • Know our cost drivers • Make efficiencies through new IT system | |
| Embed Risk Management | <ul style="list-style-type: none"> • Ensure approach to risk management is embedded in the organisation • Ensure risk awareness is embedded in the away day with Management Committee & staff • Carry out robust risk assessments for any new projects | |
| Increase our housing stock | <ul style="list-style-type: none"> • Investigate development opportunities • Assess funding availability for acquisitions • Review local SHIP for opportunities | |

A year in focus

2020/21 has been a year like no other. Working from home we were delighted that our forward-thinking technology worked so well. Our new Housing System allowed work to be undertaken from any remote location on any platform. All staff were very well equipped with a laptop and VPN technology to work from home and deliver all services.

Our Planned Maintenance was put on hold but is now being addressed by way of catch up with a significant window contract starting in 2021/22 along with Boiler installation and common repair work.



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 recruitments 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.

In addition, we are currently procuring a common repairs contract in the Cathcart area. We are working closely with Glasgow City Council and the sharing owners in the block.

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 have 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.



Performance Out-turn

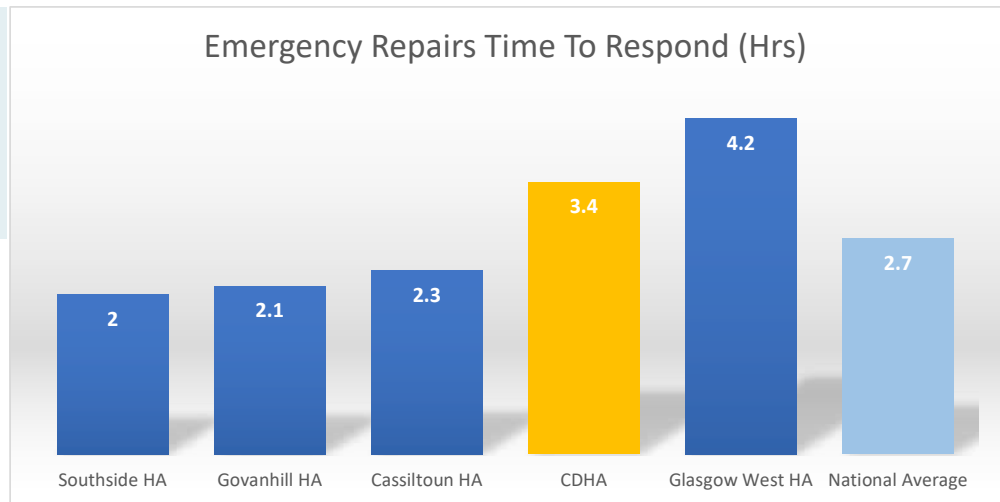
Planned Maintenance

Our Planned Maintenance programme was suspended to March 2021 owing to the difficulties presented by Covid-19. We are now procuring a new window project and boiler replacement along with new central heating in our flats in Cumming Drive. The outcome of these contracts will be reported in our next performance report and ongoing newsletters.

Tenant satisfaction levels are consistently high (detailed further in this report) and our tenants continue to be the main measure of this indicator. Repair numbers are down this year owing to the lockdown period when only emergency repairs could be carried out. We monitored this in detail to ensure that routine repairs were not merely being reclassified as an emergency. We have been able to evidence this was not the case based on comparative figures for other years.

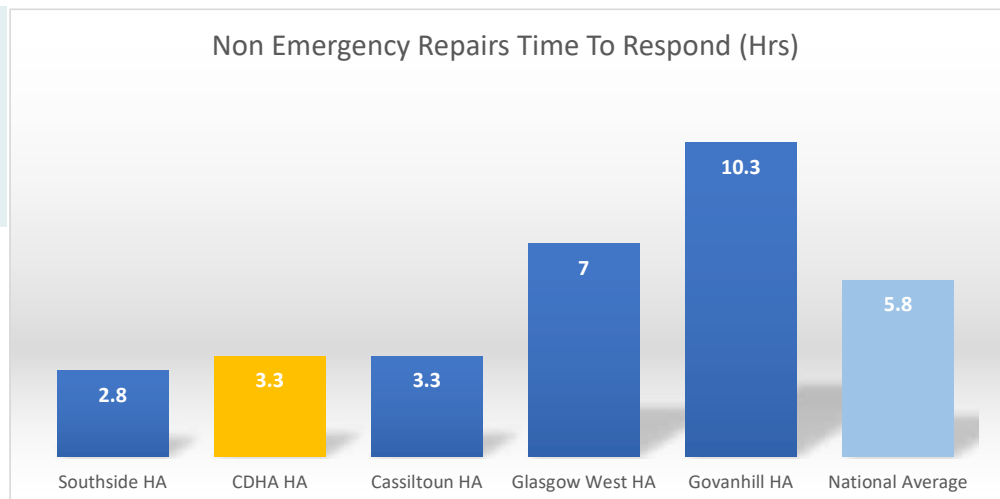
Emergency repairs

During the year we completed 392 Emergency repairs



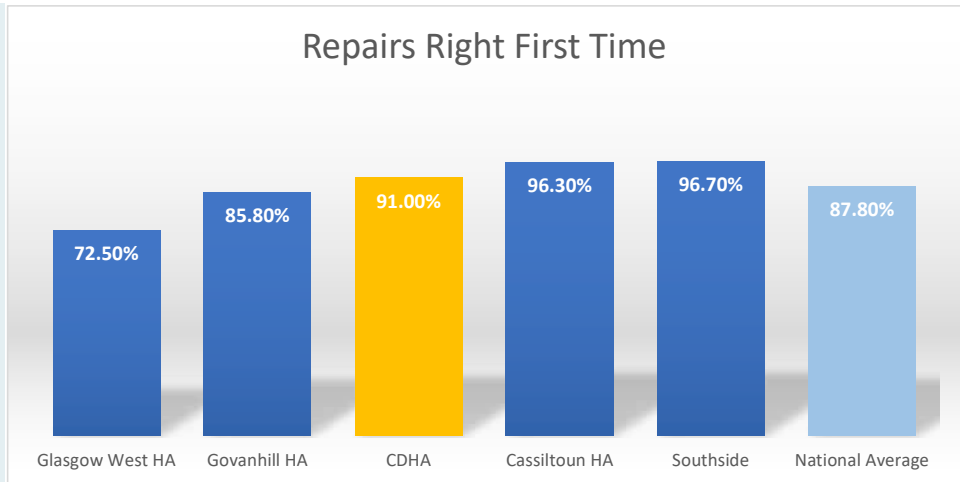
Non-emergency repairs

We completed 486 non-emergency repairs



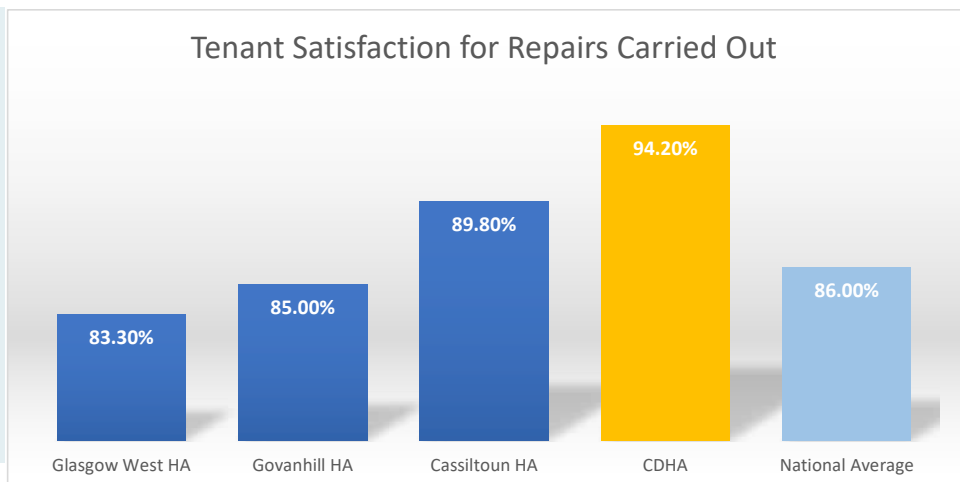
Repairs Right First Time

We try at all times to get it right first time however for a variety of reasons that does not always happen but we monitor this area and look to improve our performance every time a job is not "right first time". Our contractors work to this KPI as well.

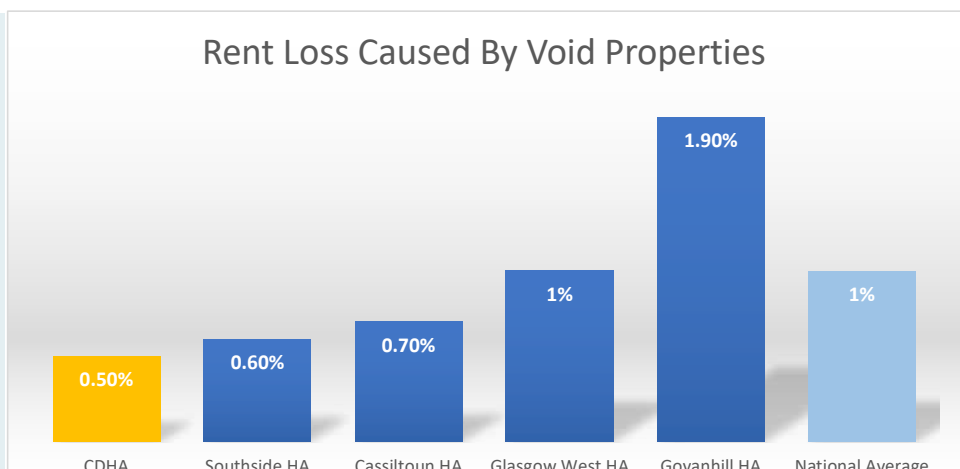


Repairs satisfaction

We seek our tenants' views on how they found our services for those who required a repair in the performance year.

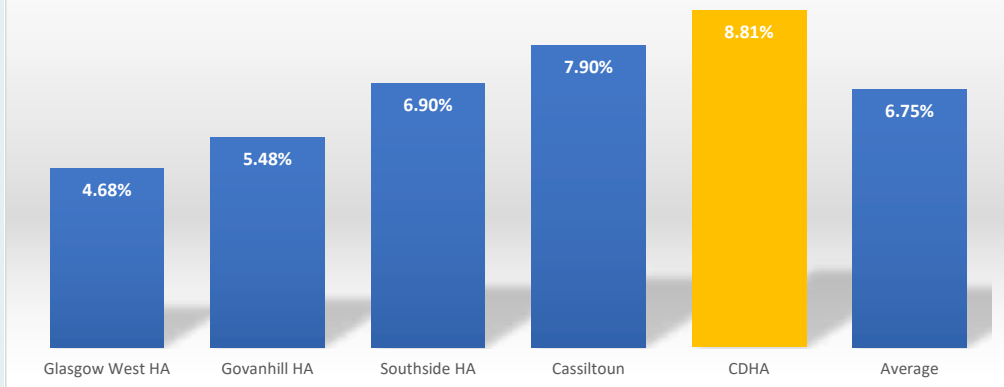


Whilst we try to let our flats as quickly as we can it is not always possible. There is often work to be done to bring a flat back to a lettable standard and during that time possible rent is lost.

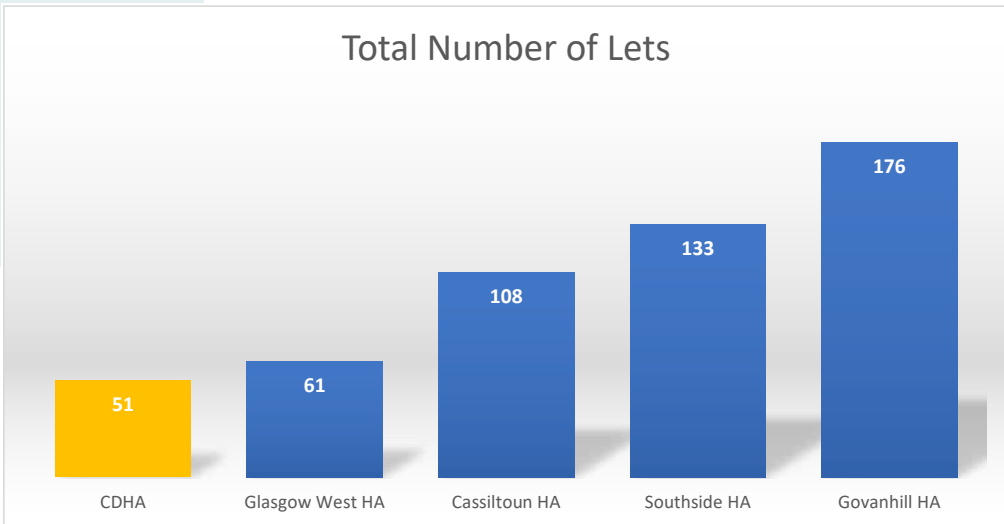


Total lets – 52 flats became empty during the year which represents 8.81% of our lettable stock. Our average re-let time for these properties was 25 days which is slightly longer than the year before and was due to the challenges of Covid-19.

Percentage of Lettable Self Contained Houses That Began Vacant in the Year



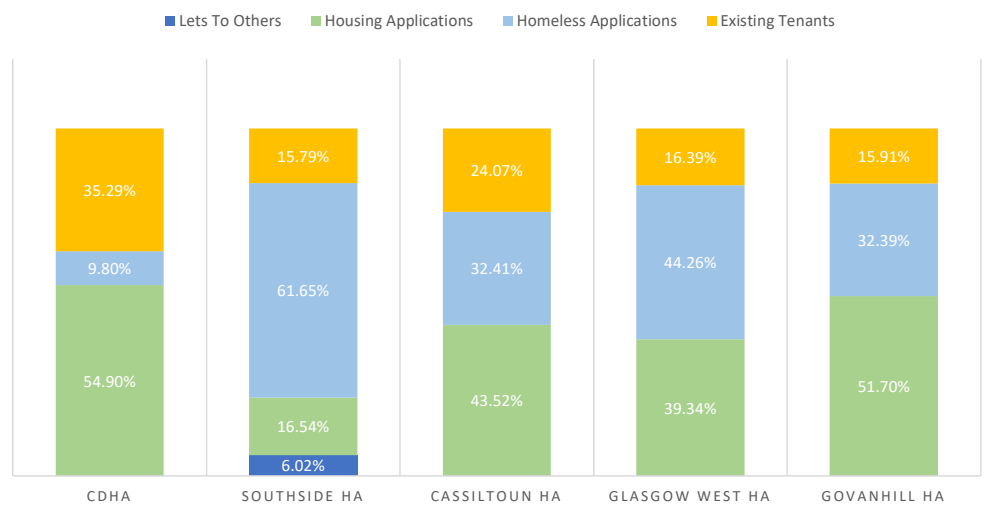
Total Number of Lets



Lets by source

Our lets to our properties come from a variety of sources. We have a duty to provide flats to homeless persons and we balance these lets with our waiting list and transfer applications.

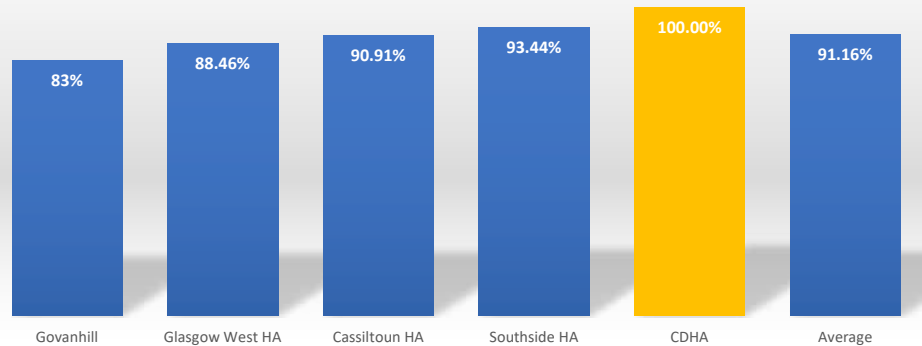
Number of Lets (broken down into category)



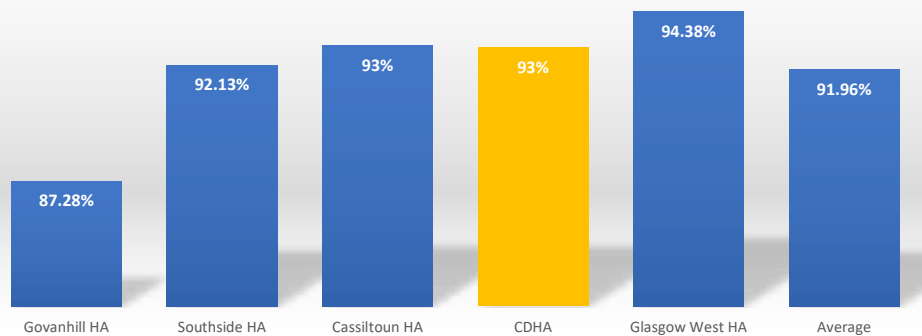
Tenancy sustainment

Our aim is for our tenants to sustain their tenancy in the long term. We measure this target against 1 year. Occasionally a tenancy may end within its first year. We look at the reason and ascertain if there is anything that we could have done differently. Often the reason is out with our control.

% of Tenancies That Began in Previous Year and Remained For More Than A Year Applicant Assessed as Statutory Homeless

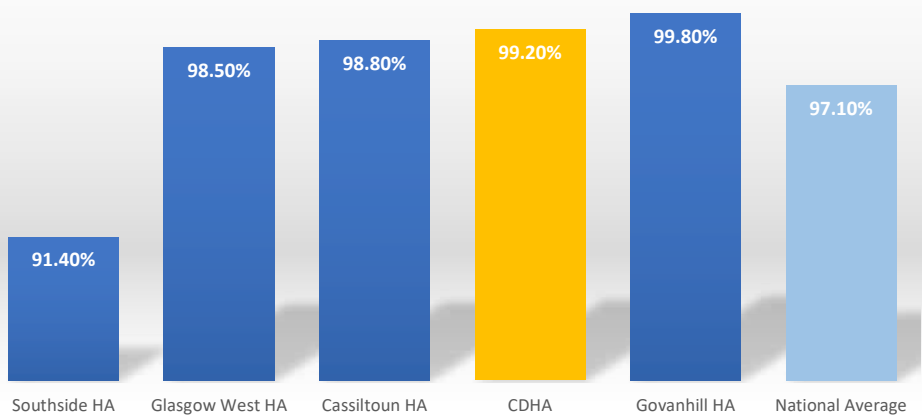


% of Tenancies That Began In The Previous Year Which Remained For More Than A Year

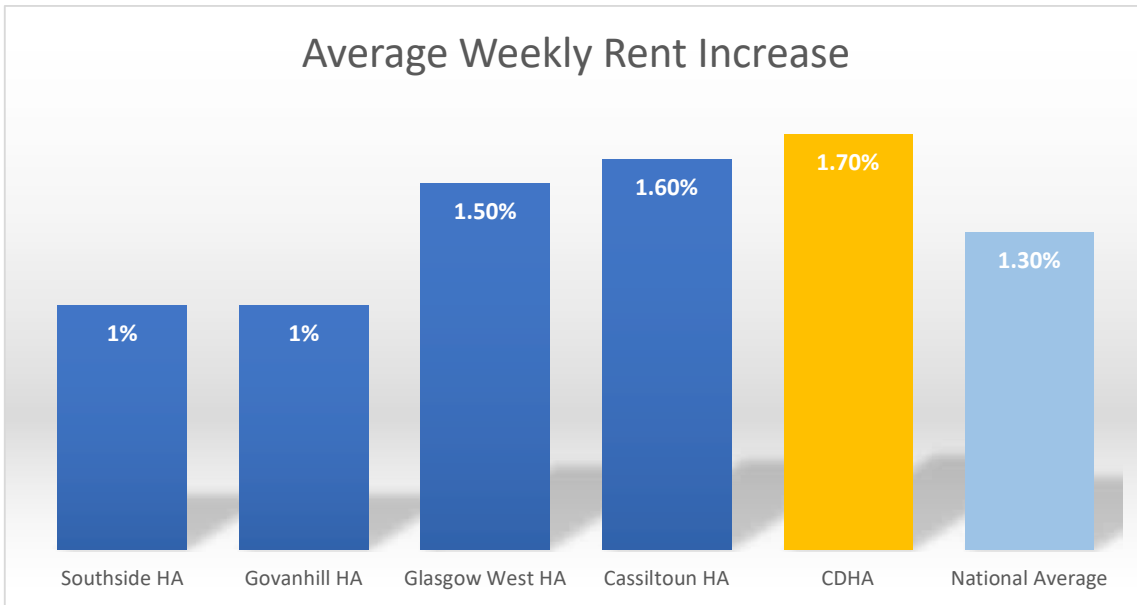


Our main income is from rent so it is the main part of our business to collect as near to 100% of our rental income as possible. The more rent we collect the more we can reinvest in our properties.

Rent Collection



Average Weekly Rent Increase



Our rent arrears at the end of last year was 7.13%. We continue to strive to bring this level down and new processes achieved through our new software are assisting in this area.

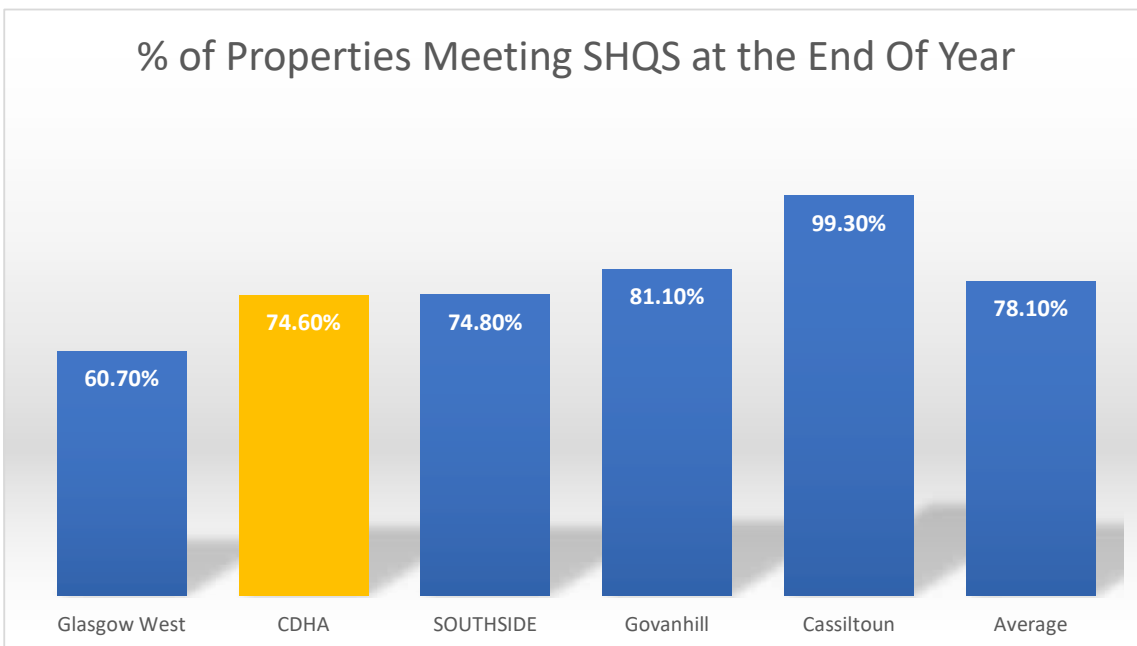
The Association continues to be optimistic about continuing improvement against a backdrop of challenging times and a demanding policy climate. There are challenges that have come about post Brexit such as the short supply of materials and difficulty in sourcing workforce for our contractors.

We will continue to support tenants in their tenancies through our Welfare Rights and robust Housing Management services. The advice team have made significant progress in assisting tenants

with Universal Credit applications and debt management. These processes will directly impact our rent arrears and our staff will continue to devote time to these issues.

All RSLs are challenged to meet the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency targets set by the Scottish Government by 2023. Work is underway to carry out an energy audit and renew EPCs as properties become void as many are reaching a 10-year anniversary. We are working with consultants and contractors on landlord compliance and energy performance towards increasing our properties that meet SHQS.

% of Properties Meeting SHQS at the End Of Year



Digital the Way Forward

This year has seen CDHA embracing our digital strategy in a big way. We realise that going forward our tenants welcome more and more ways of engaging with us. Our approach to digital inclusion includes:

- transforming our tenant interactions;
- delivering improved digital services and technology with improved mobile working;
- working more collaboratively, with improved intelligence and data sharing;
- ensuring we have the resources in place to achieve our digital goals;

We will be working with other agencies who can support our aims. We were successful in obtaining two grants from Glasgow City Council for use in our digital transformation.

Our digital strategy will ensure we deliver the following key outputs:

- Tenant self-service web portal – From tenancy application through to tenancy termination. Each tenant has an account to access the portal and manage their tenancy online. We have been working hard to engage with as many tenants as possible.
- Fully Integrated Housing System – Integration with accounting/document management & telephone systems;
- Robust remote working with data collated and reviewed on-site or in tenant homes to provide real-time updates and information;
- Real-time dashboard reporting – tailored to departments and highlighting key information to identify areas of improvement/action early;

- Secure fully digital document management – to ensure documents are held in a secure digital location to streamline searches, ensure data integrity and security whilst providing added resilience when working remotely; and
- Voice over Internet Telephone System (VOIP) – telephone resilience by providing a cloud-based telephone system which can be accessed over the internet;

An example of where we see the early benefit of this strategy is around 50% of our tenants are now corresponding with us digitally and we are delighted with the results. We have noticed a significant improvement in our Tenant Satisfaction Surveys using our new digital system. A recent survey on rents returned a response of 121. Similar paper-based surveys returned around 25 on average.

We would encourage any tenant who has not yet signed up to the tenant portal to contact our Tenancy Engagement Team at allan@cathcartha.co.uk or Grant@cathcartha.co.uk or our usual number 0141 633 2779.

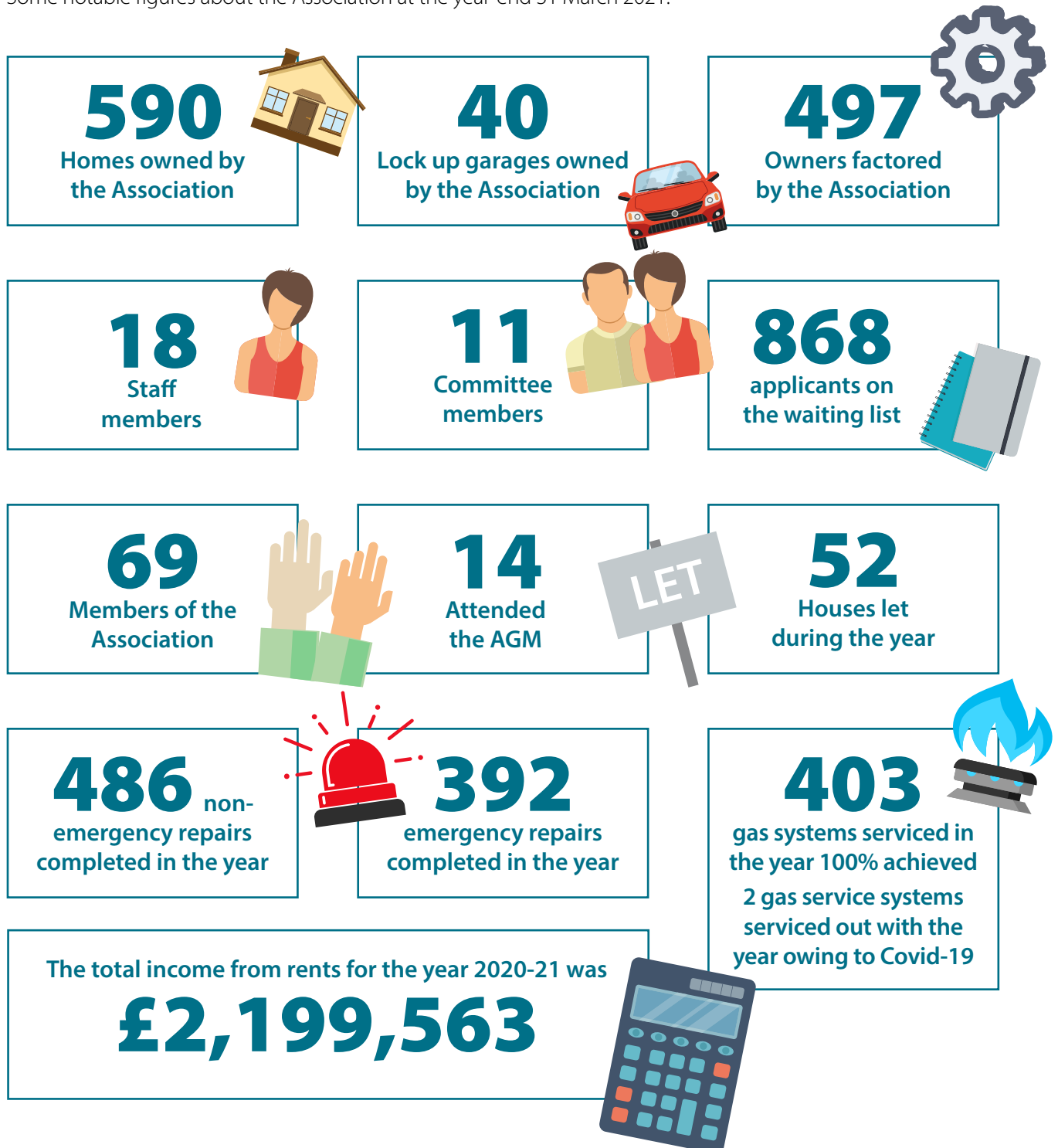
Connectivity: We currently have grant funding available to install Wi-Fi in your house for free for 3 months so that you can try the new digital way. Our team are on hand to assist with the installation of these devices. The grant funding will be used on a first come first served basis.



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 2021.



Accounts

Abridged Statement Of Comprehensive Income For The Year Ended 31st March 2021

| | 2021 | As restated 2020 |
|---|------------------|---------------------|
| | £ | £ |
| Turnover | 2,296,933 | 2,228,553 |
| Operating expenditure | (2,059,148) | (2,028,227) |
| Other income | | |
| Operating surplus/ (deficit) | 237,785 | 200,326 |
| Gain/(loss) on disposal of tangible fixed assets | (14,079) | (101,158) |
| Interest receivable and other income | 1,065 | 6,850 |
| Interest payable and similar charges | (126,529) | (146,286) |
| Other finance charges | (2,000) | (7,000) |
| Surplus/ (deficit) for the year | 96,242 | (47,268) |
| Actuarial gain / (loss) in respect of pension schemes | (292,582) | 208,125 |
| Total comprehensive income for the year | (196,339) | 160,857 |

All amounts relate to continuing activities.

Summary Statement Of Financial Position As At 31st March 2021

| | 2021 | As restated 2020 |
|---|-------------------|---------------------|
| | £ | £ |
| Fixed assets | | |
| Tangible assets -social housing | 12,016,467 | 10,319,564 |
| Other tangible assets - plant and equipment | 162,041 | 169,341 |
| | 12,178,508 | 10,488,905 |
| Current assets | | |
| Stock | 590 | 1,155 |
| Trade and other debtors | 434,078 | 391,085 |
| Cash and cash equivalents | 2,317,619 | 1,926,556 |
| | 2,752,287 | 2,318,796 |
| Current liabilities | | |
| Creditors: amounts falling due within one year | (855,131) | (551,329) |
| Net current assets/ (liabilities) | 1,897,156 | 1,767,467 |
| Total assets less current liabilities | 14,075,664 | 12,256,372 |
| Creditors: amounts falling due after more than one year | (4,071,642) | (4,293,828) |
| Deferred income | | |
| Deferred capital grants - Social Housing Grants | (2,784,454) | (770,634) |
| Pension Scheme liability | (314,000) | (92,000) |
| Total net assets | 6,905,569 | 7,099,910 |
| Capital and reserves | | |
| Share capital | 69 | 70 |
| Income and expenditure reserve | 6,905,500 | 7,099,840 |
| | 6,905,569 | 7,099,910 |

Full accounts available at www.cathcartha.co.uk

Our current operating environment is subject to change and challenge, but also opportunity. We work within these challenges and realise it is important to identify savings, provide effective management information, control budgets, achieve our financial targets, and progress new initiatives.

As in previous years, income maximisation, cost control, and robust treasury management continues to stand out as key influencing factors on whether our organisation can achieve its potential and deliver on aims and objectives.

Our Committee places a great deal of emphasis on financial planning and sensitivity analysis. From the analysis work carried out, it is clear that the Association has the resources, reserves, and controls in place to meet our committed spending requirements. Effective treasury management will continue to be a key priority for us in working to ensure the long-term viability of our organisation.

There will be a specific focus on controlling current and future costs with a view to ensuring any annual rent increases remain affordable to our tenants.

Development

Cumming Drive/ Stanmore Road

We are currently in discussion with Glasgow City Council with a view to transferring the piece of open ground between Cumming Drive and Stanmore Road. Once title has been obtained we will commence discussions about a suitable development for that area.

Meanwhile, a feasibility study will shortly commence on the existing properties at 33 and 55 Cumming Drive with a view to options to upgrade the property or alternatively amalgamate into a new development on the site.



Craig Road (former lock ups)

We are currently in discussion with planners about this area. A proposal to remove the lock ups and build 8 or 12 flats on the site to provide more affordable housing to meet our very high demand. This project will be submitted for planning during the course of 2021/22.

Once planning has been submitted drawings will be available via the planning portal of Glasgow City Council.



Committee

Structure 2020/21

as at 31 March 2021

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

The 2020-21 Committee:

| | | | |
|------------------|-------------------------|-------------------|-------------------------|
| Marion McMillan | <i>Chairperson</i> | Michael Doherty | <i>Committee Member</i> |
| Alastair Penney | <i>Vice Chairperson</i> | Chris Carr | <i>Committee Member</i> |
| Susan Harper | <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> | | |
| Elizabeth Carter | <i>Committee Member</i> | | |

Staff

| | | | |
|------------------|---|-----------------|-------------------------------|
| Christine Leitch | <i>Director</i> | Michael Kennedy | <i>Estate Assistant</i> |
| Lorraine Glasgow | <i>Finance Officer & Office Manager</i> | Maggie Wright | <i>Office Cleaner</i> |
| Morna Smillie | <i>Senior Housing Officer</i> | | |
| Craig Smith | <i>Senior Maintenance Officer</i> | Clark Davidson | <i>Accountancy Services</i> |
| Allan MacDonald | <i>Housing Officer</i> | Suzanne Lavelle | <i>Welfare Rights Officer</i> |
| Lynsay Gallagher | <i>Housing Officer</i> | Kevin Morrison | <i>Welfare Rights Officer</i> |
| Nicole McMaster | <i>Trainee Housing Officer</i> | Geri McLaughlin | <i>Money Advice Officer</i> |
| James O'Hanlon | <i>Maintenance Officer</i> | | |
| Sandra Fleming | <i>Maintenance Assistant</i> | Findlay's | <i>External Auditors</i> |
| Gillian McCann | <i>Factoring/Finance Assistant</i> | TIAA | <i>Internal Auditors</i> |
| Emma Connelly | <i>Corporate Services Officer</i> | | |
| Grant Dyer | <i>Admin Assistant/Data Processor</i> | | |
| | | | |
| John Kennedy | <i>Estate Supervisor</i> | | |
| Fred McBain | <i>Estate Assistant</i> | | |
| Robert Knox | <i>Estate Assistant</i> | | |



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