



# Annual Report 2016-17

# Chairperson's Report

I was delighted to have been appointed as the Association's Chairperson by the Management Committee following the Annual General Meeting in September 2016. It is a great honour to have been elected as Chairperson and once again lead the Association, particularly during a significant period of achievement in the services and improvements to our tenants' homes and the Cadder community.

On reflecting on the Association's work in the last year, there have been many successes in various aspects of work aimed at 'Making Cadder Better'. This Annual Report will showcase our key services and successes through the year.

Our main achievement in the year was the completion of the new Cadder Community Centre, which will certainly provide a setting for community events, service and activities to meet the needs of all Cadder's people. I would like to see more local people get involved and allow us to facilitate more events and activities in our new state of the art community centre. The refurbishment of the former community centre as the Association's new office complements the community centre building and provides an improved working environment for our staff team.

A key aim for the Association is to improve the quality of housing in the Cadder area and this is being achieved through:

- the installation of 259 new kitchen and bathrooms to our tenants' homes in the year. The 500th installation was completed in April 2017 and our in-house trade team are making very good progress in these contracts;
- our partnership working with Glasgow City Council to deliver energy improvements to owner-occupiers unimproved cottages. The City Council has secured funding through the Scottish Government's Home Energy Efficiency Project in Scotland (H.E.E.P.S) and we are hopeful we can commence these improvements in the coming year.
- Our flagship project for 2017-18 will be the new housing development on the site of the former St. Agnes Primary School. This development will regenerate the former school site at the gateway to our community and provide 50 high quality new homes for rent by the Association. I would like to thank the Scottish Government and Glasgow City Council for their funding towards this exciting development.



The Association is always looking to make continuous improvement from the capability of the Management Committee to lead, manage and direct the business through to our housing and community services delivered by the staff team. We have recruited new members to the Management Committee with a range of skills and experience and this will enhance our governance of the Association.

It was great news that the Scottish Housing Regulator acknowledged our improved governance arrangements, particularly the management of key areas of risk in our work i.e. the new community centre and the impending new build at Tresta Road, where they reduced our level of engagement to 'low' for 2017-18. We will certainly not rest on our laurels and aim to strengthen our governance of the Association to achieve good outcomes for our tenants, owner-occupiers and other customers, whilst being a viable and sustainable organisation.

I look forward to working with the Management Committee and staff team in the coming year to continue our direction of travel with more improvements to our services, our tenant's homes, and the regeneration of our community.

I would like to thank the Management Committee and staff team for their continued commitment and efforts to achieve in their work and to 'Make Cadder Better'. I would like to extend this gratitude to our volunteers who give up their time and contribute towards the delivery of community activities and services, mainly in our new community centre, delivering a range of community and recreational activities for Cadder's people.

*Linda Brown*

Chairperson of Cadder Housing Association

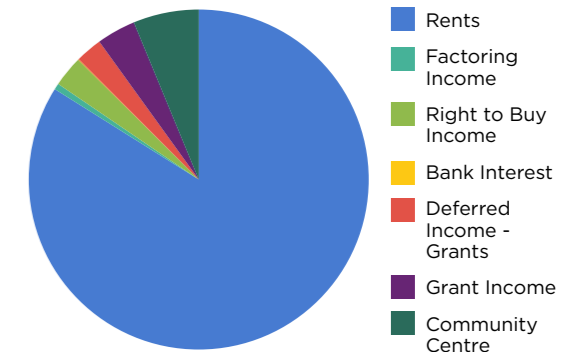
# Financial Highlights 2016/17

## Summary

	31 Mar 2017 (£)	31 Mar 2016 (£)
Total Income	3,230,490	2,965,277
Total Expenditure	(2,445,862)	(2,285,353)
<b>Surplus/ (Deficit)</b>	<b>784,628</b>	<b>679,924</b>

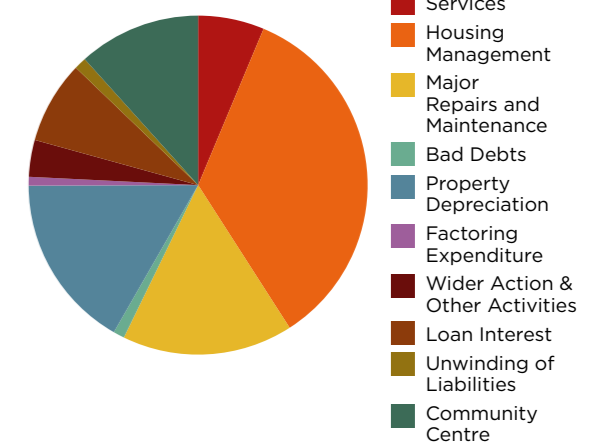
## Where does the Association's income come from?

	Year to 31.03.17 £	Year to 31.03.16 £
Rents	2,711,066	2,656,471
Factoring Income	18,850	18,326
Right to Buy Income	94,710	(2,453)
Bank Interest	2,782	4,979
Deferred Income - Grants	81,797	81,797
Grant Income	119,768	202,973
Other Income	0	3,184
Community Centre	201,517	0
<b>Total</b>	<b>3,230,490</b>	<b>2,965,277</b>



## What does the Association Spend its money on?

	Year to 31.03.16 £	Year to 31.03.15 £
Services	154,644	150,015
Housing Management	847,925	834,834
Major Repairs and Maintenance	399,315	470,563
Bad Debts	26,157	13,510
Property Depreciation	428,434	408,220
Factoring Expenditure	20,086	20,509
Wider Action & Other Activities	71,327	171,562
Loan Interest	193,072	187,758
Unwinding of Liabilities	19,042	28,382
Community Centre	285,860	-
<b>Total</b>	<b>2,445,862</b>	<b>2,285,353</b>



## Overview of Financial Performance

The Association generated a surplus for the financial year to 31 March 2017 of £784,628. The surplus has increased by £104,703 compared to the previous year to 31 March 2016 which had a surplus of £679,924.

The Association has continued its programme of kitchen and bathroom replacements with 259 installations in the year. The costs of the improvements are spread over a number of years and are reflected in the Property Depreciation charge.

The new Community Centre opened during the year in June 2016. The Centre was completed at a cost of £3.2m and provides space for services, activities

and events to achieve the themed uses of the centre. The costs of the Community Centre include the depreciation charge for the building and services provided to support the Association's main activities. The Community Centre was supported by funding from The Big Lottery, Scottish Government, Glasgow City Council and the Climate Change Fund.

At the end of the year the Association had a balance of £2.2m in cash and short term investments and Net Assets of £5.9m. The overall position for the Association is strong with the Community Centre now up and running and the development plans for the Tresta Road site scheduled to commence in the first half of the 2017/18 year.

Anti-Social Behaviour

We received and managed **19 cases** of anti-social behaviour within the year

We responded to and investigated **100% of the cases** within the target timescales

We worked closely with Maryhill Police, Community Safety Glasgow and the Cadder Community in the management of anti-social behavior.



Estate Management

We dealt with **80** estate management cases during the year, involving issues such as rubbish bags in closes, dog fouling, items in close landings

We managed **100% of the cases** within the target timescales



Welfare Rights

Our welfare rights service made **financial gains of £703,361** for Cadder residents in the year

On average, each resident gained **£1,598** in benefit awards



We provided **440** resident appointments for benefit issues

Rent Arrears

**£91,810**  
(3.35%) was owed  
by current tenants  
for unpaid rent



Lettings

we re-let  
**43**  
properties  
for the year

Lets made by each category for the year are as shown in the below table:

Queue	No of Lets	% of Overall Lets	Target (%)
Waiting List	32	75	45
Tenant Transfers	4	9	15
Homeless	7	16	30
Other	0	0	10
Total	43	100	100

Empty Homes

**£14,206**  
was accumulated in  
lost rent as a result  
of properties being  
empty

**42**  
properties  
were received for  
re-letting during  
the year



## Maintaining and Improving Your Home

We completed  
**2,386**  
reactive repairs  
in your homes  
last year

We completed  
**237**  
emergency repairs  
in your homes  
last year

An average  
of  
**3.7 repairs**  
per property

Our average  
response times  
for this category  
of work was  
**1.8 hours** against  
a target of  
6 hours.

### Emergency Repairs 2016/17

Number of  
completions

**237**

Average  
completion time

**1.8 hrs**

### Non-Emergency Repairs 2016/17

Number of  
completions

**2,149**

Average  
completion time

**2.98  
days**

We completed  
**2,149**  
non-emergency  
repairs  
in your homes  
last year

An  
average of  
**2.98  
days**

## Maintaining and Improving Your Home

We completed  
**98%**  
of reactive  
repairs  
first time

Which  
was an  
improvement  
on last year's  
figure of  
94.75%

We kept  
**95.7%**  
of all  
appointments  
made

compared  
with  
91.34%  
last year

**Kitchen installation  
programme**  
from this...



### Annual Gas Servicing

All our properties had their annual gas safety check done on time. This involved our staff and contractor working with tenants, to arrange access to their homes at a convenient time for 641 properties



...to this



### New Kitchens and Bathrooms

Our in-house Trade Team are making excellent progress in the programme to install new kitchens and bathrooms in all our tenants' homes. In the year we completed 259 installations and in April 2017 we completed the 500th installation. The bathroom and kitchen contract is making a real difference to quality of our tenants' homes and will be completed in 2019-20 and 2021-22, respectively.

We installed  
**101**  
Kitchens  
this year.

We installed  
**158**  
Bathrooms  
this year.

Included in our improvement and investment work we continued our electrical testing programme bringing the number of houses tested up to 118 this year.

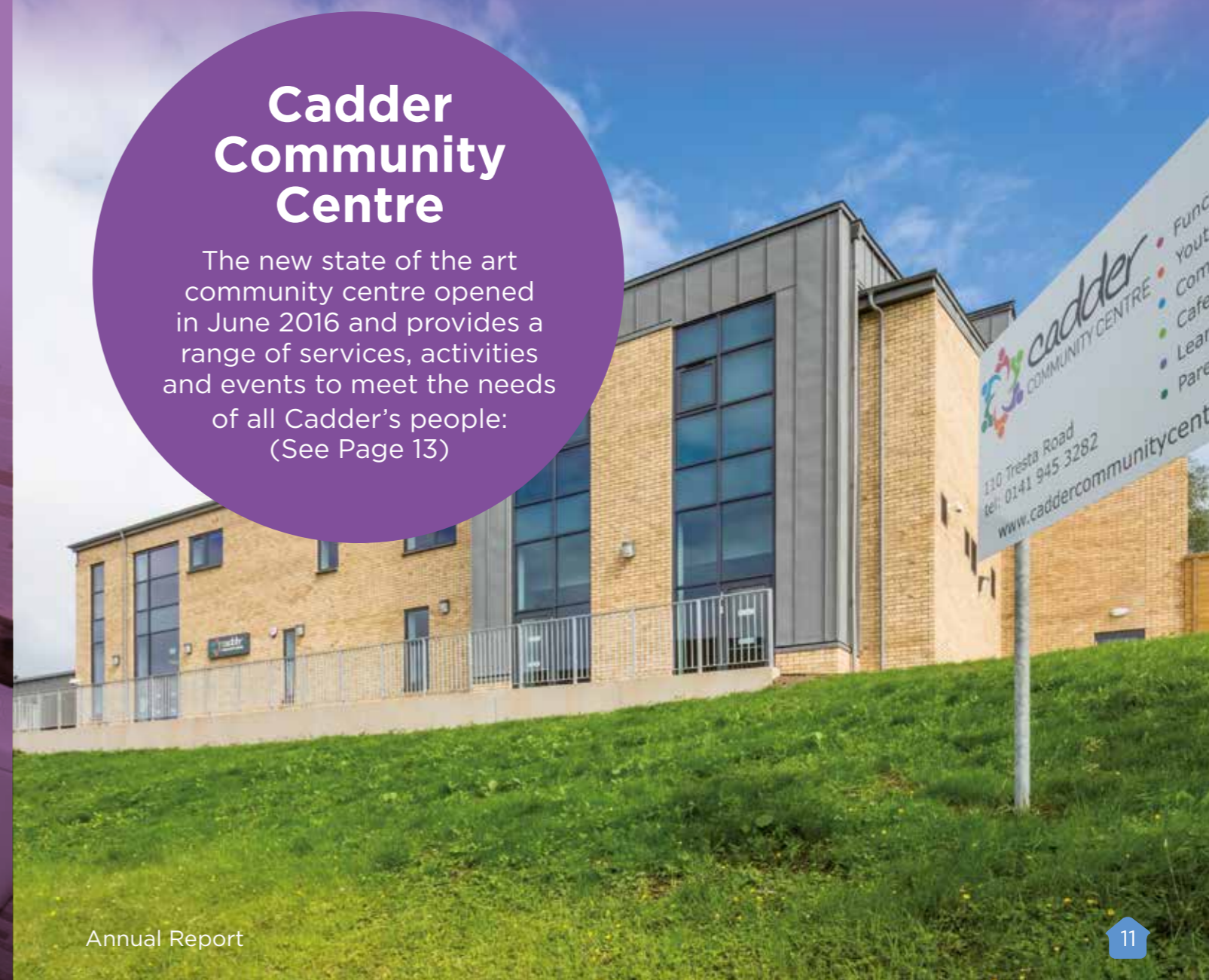


# Making Cadder Better

The Association is making good progress to regenerate and 'Make Cadder Better' through improving the quality of life and living condition of our tenants and other residents. The following regeneration projects will improve the quality of housing in Cadder and make a real difference to Cadder's people.

### Cadder Community Centre

The new state of the art community centre opened in June 2016 and provides a range of services, activities and events to meet the needs of all Cadder's people: (See Page 13)



### New Housing Development

McTaggart's Construction will commence the development of 50 new homes for rent in August 2017 and the scheduled completion date is autumn 2018. This project will regenerate the former St. Agnes school site at the gateway to

Cadder. The Association would like to thank the Scottish Government and Glasgow City Council for their grant funding, which makes the development of new homes by housing associations financially viable.



### Energy Initiative to Unimproved Owner-Occupiers' Homes

The Association is working in partnership with Glasgow City Council to deliver energy improvements to owner-occupiers unimproved cottage properties. The City Council have secured grant from the Scottish Government Home Energy Efficiency Project in Scotland (H.E.E.P.S) and they are aiming to procure a contractor to commence the insulated render works to owners' properties at an affordable cost.



### Cadder Community Centre

The Association opened its new state of the art community centre in June 2016. The centre was designed to provide a community hub for a range of themed uses for local residents:

- Recreation & Leisure;
- Functions & Events;
- Learning & Development;
- Youth & Community Facilities; and a
- Community Café



# Complaints & Compliments

The Association has a Complaints Policy and Procedure in place in line for the Scottish Public Services Ombudsman. Whilst we strive to get our services and those of our contracts right first time, we are aware that this does not always happen. We welcome complaints from our tenants and service users. We monitor and assess all complaints received which helps us to learn where mistakes have been made which help us to improve both our own and contractors performance.

### Types of Complaints received

Complaint Type	2016-17	2015-16
Re-active Repairs	27	28
General Maintenance	26	14
Major Repairs	16	15
Other	3	10
<b>TOTAL</b>	<b>72</b>	<b>65</b>

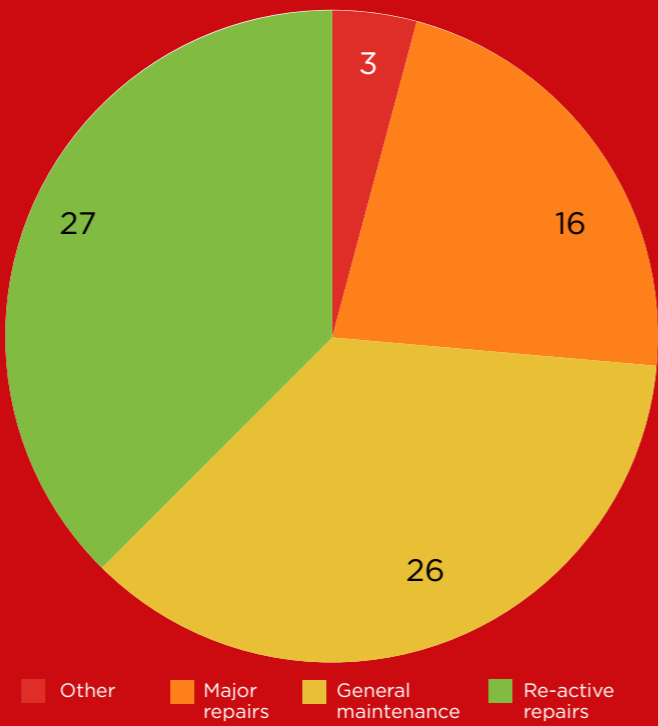
### Continual Improvements

As can be seen from the chart we are making good progress at improving our services to all our customers and we will continue to strive for improvement in the years ahead.

For 2016-17 the Association received a total of 72 complaints. This was an increase of 10% compared to 2015-16 when 65 complaints were received for the year.

The complaints are broken down as follows:

Stage 1 (dealt with frontline)	68
Stage 2 (Investigation)	4



very good job done again with thanks

totally satisfied with speed and quality of service carried out. First class

work was done very well

As well as receiving complaints we also received a positive feedback from customers on a wide range of our services. Some of the positive comments this year have been...

# Looking Ahead 2017-2018

The Association's overarching aim is to 'Make Cadder Better' in all that we do, which includes our service to our tenants and other customers; improving the quality of our tenants' homes; and maintaining and regenerating the Cadder area. The key tasks in our programme of work for 2017-18 are as listed:

- Complete 264 new kitchens and bathrooms to our tenants' homes at a cost of £557,000;
- Commence the construction of 50 new build homes for rent on the site of the former St. Agnes Primary School in July 2017;
- Progress in partnership with Glasgow City Council energy improvements to owner-occupiers' unimproved cottages an insulated render system at an affordable cost;
- Publish the Cadder Mini-Master Plan;
- Undertake a Residents Satisfaction Survey aimed at identifying tenants and owner-occupiers' views of our services and activities in November 2017;
- Finalise the Staff Structure review in October 2017 to ensure our staff team can achieve our strategic aims;
- Undertake a review of the Factoring Management Fee;
- Develop a Factoring Policy;
- Issue details of the 5 year investment programme to tenants for improvement work to their home and tenants and owners for common improvements;sa
- Implement an agreed programme of procurement of goods, services and supplies to achieve legislative requirements and the provisions of the new Procurement Policy;



# Committee and Staff Information

## Management Committee

Linda Brown	Chairperson
Ruby Hunter	Vice Chairperson
Elizabeth Doherty	Secretary
Helen McNab	Committee Member
Alison Vass	Committee Member
Fiona Thomson	Committee Member
Jamila Flynn	Committee Member
Valerie Davies	Committee Member
Kristina Bowie	Committee Member (Appointed May 2017)
Ruth Ghuman	Committee Member (Appointed May 2017)
Kenny Mollins	Director

## Finance & Corporate Services

Anne Smith	Finance & Corporate Services Manager (Left 21 April 2017)
Gerry Casey	Finance & Corporate Services Manager (Joined 17 April 2017)
Sandra McPhee	Corporate Services Officer
Barry Wolfe	Finance Assistant

## Technical Services

Paul King	Technical Services Manager (Temporary) (Left July 2017)
Linda Niven	Maintenance Co-ordinator
Debbie Martin	Repairs Receptionist
Carley Neilson	Modern Apprentice
Malcolm McDonald	Foreman
Steven McLaughlin	Chargehand Estate Caretaker (Left August 2017)
Ronnie Noonan	Estate Caretaker
Joseph Baker	Estate Caretaker (Left July 2017)

Reece Howe	Apprentice Estate Caretaker
Stephen Gannon	Apprentice Estate Caretaker
Connor McPherson	Apprentice Estate Caretaker
John Murphy	Apprentice Estate Caretaker
Kieran McCue	Apprentice Estate Caretaker
Ryan Walker	Apprentice Estate Caretaker
Christopher Reilly	Plumber
Derek Ralston	Plumber
Steven McCrory	Joiner
Calum Stewart	Joiner
Michael Kirwan	Electrician (Left June 2017)
Steven McLaren	Tiler/Plasterer
Gerry Hendrick	Handyperson
Allan MacKenzie	Storeman

## Housing Services

John McShane	Housing Services Manager
Elaine Haldane	Housing Services Officer
Julie Kelly	Housing Services Officer
Lyndsey Callander	Housing Services Assistant
Kirsty Scott	Housing Services Assistant
Doreen Milne	Welfare Rights Officer
Carrie Smith	Finance Access Officer

## Community Centre

Valerie Sutton	Community Centre Co-ordinator
Alan McDermott	Community Centre Operative
Jason Harley	Community Centre Operative
Clare Monteith	Community Café Cook
Angela Haldane	Community Café Catering Assistant
Kim McFarlane	Youth Worker
Darren Goudie	Youth Worker
Gemma Stevenson	Youth Development Worker (Left August 2017)
Chun Tsui	Gym Instructor



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