

Annual Report 2017-18

Chairperson's Report

I would like to welcome you to our Annual Report for the year to March 2018 and another year of achievement in our work and activities to improve our services and regenerate Cadder.

The Management Committee govern the housing association and we must ensure compliance with legislation and regulatory requirements, as well as provide services and a programme of maintenance and improvement to meet the expectations of our tenants, owner-occupiers and other service users. We were delighted with the outcome of an independent governance assessment in February 2018, which confirmed our compliance with the Scottish Housing Regulator's Regulatory Standards. This demonstrated there is excellent governance and financial management of the Association and we have developed an improvement plan to further strengthen our work in these areas.

Key aims of the Association are to provide a high quality housing services; build relationships with our tenants and owner-occupiers and improve our tenants' homes. As well as our plans to improve in these areas we like to hear our tenants' views on our services and activities. In the year we undertook a resident satisfaction survey and 92% of tenants who participated in this survey were satisfied with our overall service. I am delighted with this response and we are continuing to work hard to make further improvements.

Cadder is a hive of activity through our programmes to improve our tenants and owner-occupiers' homes and development and regeneration of the area. I am delighted we have achieved:

- The installation of a further 265 kitchen and bathrooms to our tenants' homes. The 750th installation was completed in March 2018 and our in-house trade team have excelled in the quality and progress in these programmes;
- The commencement of the refurbishment of our former offices at Skirsa Street to convert them into 3 flats for rent. We would like to thank the City Council for their grant assistance to make these works affordable for the Association.
- The energy project in partnership with Glasgow City Council to deliver energy improvements to owner-occupiers living in 'non-traditional' unimproved cottages. These energy improvements will ensure owner-occupiers enjoy living in a warm and comfortable home with affordable energy costs.



- Excellent progress in the construction of 50 new homes on Tresta Road by McTaggart Construction. The new homes on Tresta Road look fantastic and we look forward to these being occupied by families later in the year.

The report will showcase an array of the Association's work and activities in our management and maintenance of Cadder.

Cadder Housing Association will celebrate its 25th Anniversary Year in 2018-19 and we have set a programme of events to mark this milestone with our people and our community. There was an event for the Committee and staff, as well as community events in a Family Fun Day and Winter Wonderland in our community centre. I hope you will be able to join us in celebrating our Anniversary Year!

All our work is not possible without a dedicated Committee, staff team and volunteers in the community centre and I would like to thank them.

Linda Brown

Chairperson of Cadder Housing Association

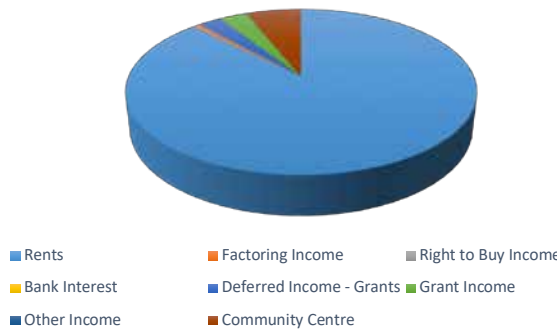
Financial Highlights 2017/18

Summary

	31 Mar 2018 £	31 Mar 2017 £
Total Income	3,126,127	3,230,490
Total Expenditure	(2,478,084)	(2,445,862)
Surplus/ (Deficit)	648,043	784,628

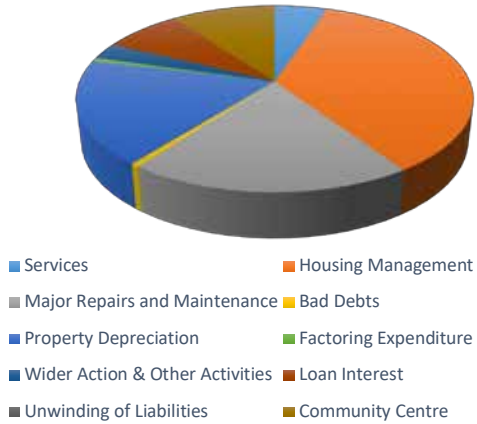
Where does the Association's income come from?

	Year to 31.03.18 £	Year to 31.03.17 £
Rents	2,737,592	2,711,066
Factoring Income	19,760	18,850
Right to Buy Income	0	94,710
Bank Interest	1,138	2,782
Deferred Income - Grants	81,797	81,797
Grant Income	94,349	119,768
Other Income	1,556	0
Community Centre	189,935	201,517
	3,126,127	3,230,490



What does the Association Spend its money on?

	Year to 31.03.18 £	Year to 31.03.17 £
Services	127,688	154,644
Housing Management	877,877	847,925
Major Repairs and Maintenance	484,560	399,315
Bad Debts	15,020	26,157
Property Depreciation	447,156	428,434
Factoring Expenditure	16,652	20,086
Wider Action & Other Activities	70,749	71,327
Loan Interest	186,661	193,072
Unwinding of Liabilities	787	19,042
Community Centre	250,934	285,860
	2,478,084	2,445,862



Overview of Financial Performance

The Association generated a surplus for the financial year to 31 March 2018 of £648,043. The surplus has decreased by £136,584 compared to the previous year to 31 March 2017 which had a surplus of £784,628. The decrease reflects the investment the association is making in the major repairs and maintenance of its stock and the reducing level of grant income being received.

The Association has continued its programme of kitchen and bathroom replacements with 265 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 Association commenced the development of 50 new homes at the Tresta Road site in August 2017 investing £3.0m during the year. The Association received Housing Grants of £3.0m during the year towards the cost of the development. The work is continuing with the properties due to be ready in 2018/19 at an additional cost of £2.5m of which the Association will contribute £2.2m.

At the end of the year the Association had a balance of £2.7m in cash and short term investments and Net Assets of £6.6m.

The Customer Services team (housing management and maintenance sections) was established during the year as part of the Association's staff restructure exercise. The housing management section is responsible for the delivery of a number of day to day front-line services to Cadder residents, with a main objective of 'making Cadder better' and delivering great services to our residents and other customers.

Anti-Social Behaviour

We received and managed **11 cases** of anti-social behaviour within the year

All cases were responded to and investigated within set timescales

We worked closely with complainants and ensured that regular updates were provided and required actions were taken.



Estate Management

We received **81 estate management complaints** which involved issues such as dog fouling; items in close landings and disposal of household rubbish.

We responded to all cases within target timescales and carried out regular estate inspections to deal promptly with such issues



Welfare Rights

Our Financial Inclusion Service obtained an overall amount of **£630,536** in benefit awards for Cadder households in the year

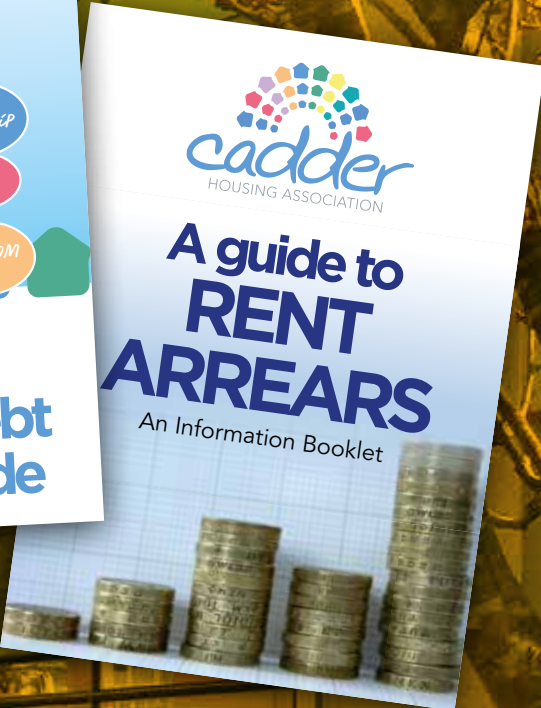
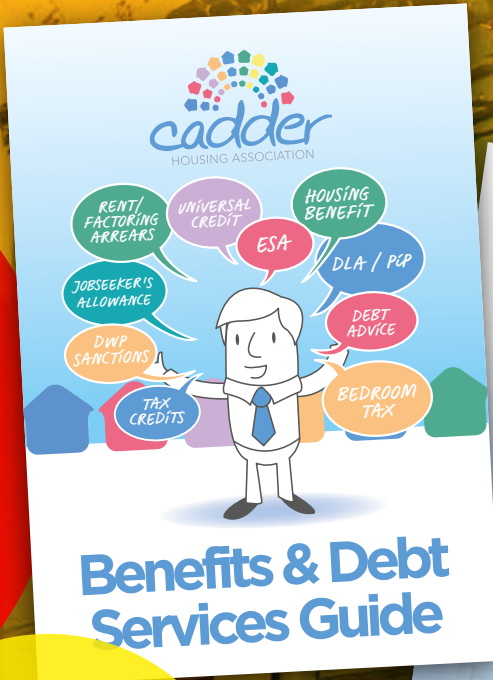
On average, the service made an average gain of **£1,370** for each resident it assisted.

The service provided **460** appointments and attended / assisted with 26 benefit appeal cases

Rent Arrears

A total of **£83,162** (2.98%) in unpaid rent was owed by current tenants

A total of **£29,360** was owed by former tenants



Managing Your Home & Neighbourhood

Empty Homes

38
properties
were received for
re-letting during
the year

A total of
£15,450
(0.56%) was lost
as a result of
properties being
empty during the
year.



Lettings

we re-let
36
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	28	78	45
Tenant Transfers	2	5	15
Homeless	6	17	30
Other	0	0	10
Total	36	100	100

Maintaining and Improving Your Home

We completed
2,053
reactive repairs
in your homes
last year

We completed
241
emergency repairs
in your homes
last year

An average
of
3.2 repairs
per property

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



Maintaining and Improving Your Home

We completed
1,812
non-emergency
repairs
in your homes
last year

An
average of
3.02
days



We completed
96%
of reactive
repairs
first time

We completed
100%
of Annual gas Service
visits to your home
to ensure the safety
of tenants in all our
properties

EESSH compliance

Investment in our stock to replace older boilers and increase loft insulation in some properties resulted in us achieving 100% compliance for the Energy Efficiency Standard in Social Housing this year. This was against a target of 2020 set by the Scottish Government to help reduce energy consumption and fuel poverty for our tenants.

Maintaining and Improving Your Home

We
completed our
750th
installation
this year



We installed
91
Kitchens
this year.

We installed
174
Bathrooms
this year.



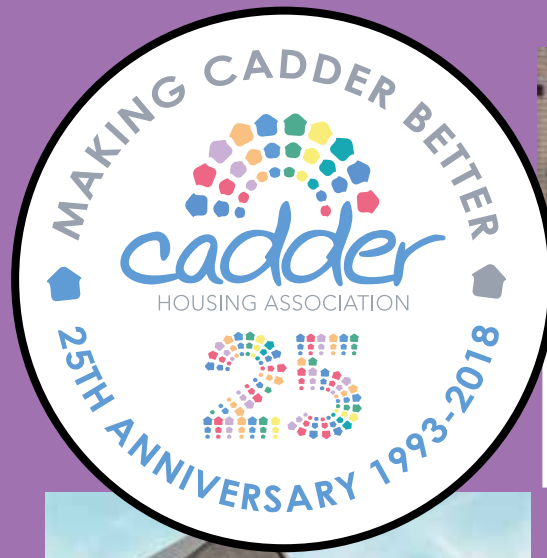
Planned replacement programme

Our in-house trade team fitted a total of 91 kitchens and 174 bathrooms this year. This brings the total fitted to 285 kitchens and 469 bathrooms up to the end of March. Last year included the 750th installation with a new kitchen being fitted for Mrs Daly, pictured with members of the Maintenance team. The bathroom programme is scheduled to end during 2018/19 with the kitchen programme 2020/21.

Investment in our properties continued with the completion of a boiler replacement programme in February this year to renew boilers that were no longer energy efficient.

25th Anniversary

25th Anniversary



6 April 1993

Cadder Housing Association was established



28 April 1994

Association secured its first stock transfer of 107 homes from Scottish Homes.



1997 -2001

Major refurbishment of Vaila Place, Vaila Street and 66 Skirsa Street



28 October 1998

Transfer of 647 properties from Scottish Homes and factoring role for 300 owner-occupied properties



2004

Robert Wright (Committee member) awarded 'Committee member of the Year' by EVH



2017

Cadder's first new build development goes on site.



2016

Elaine Haldane, Customer Services Officer celebrates her 40th year working in Cadder, with Scottish Special, Scottish Homes and Cadder Housing Association.



2016

the Association opens its state of the art community facility, Cadder Community Centre



2014

Association establishes its own Trade Team to improve its repair service and undertake the bathroom and kitchen programme by 2018 and 2021, respectively.



2011-13

Association partners with British Gas to deliver the Community Energy Saving Programme (CESP), where a range of improvements were undertaken at a cost to the Association of £5.1million.



2012

Installation of Multi-Use Games Area funded by Association / Glasgow City Council



2010

Association takes over the management of the former community centre due to its pending closure by Glasgow City Council in March 2010.



2008

Major improvement project to improve properties in Skirsa Street, Vaila Street, Skirsa Place and Skirsa Square at a cost of £2million.



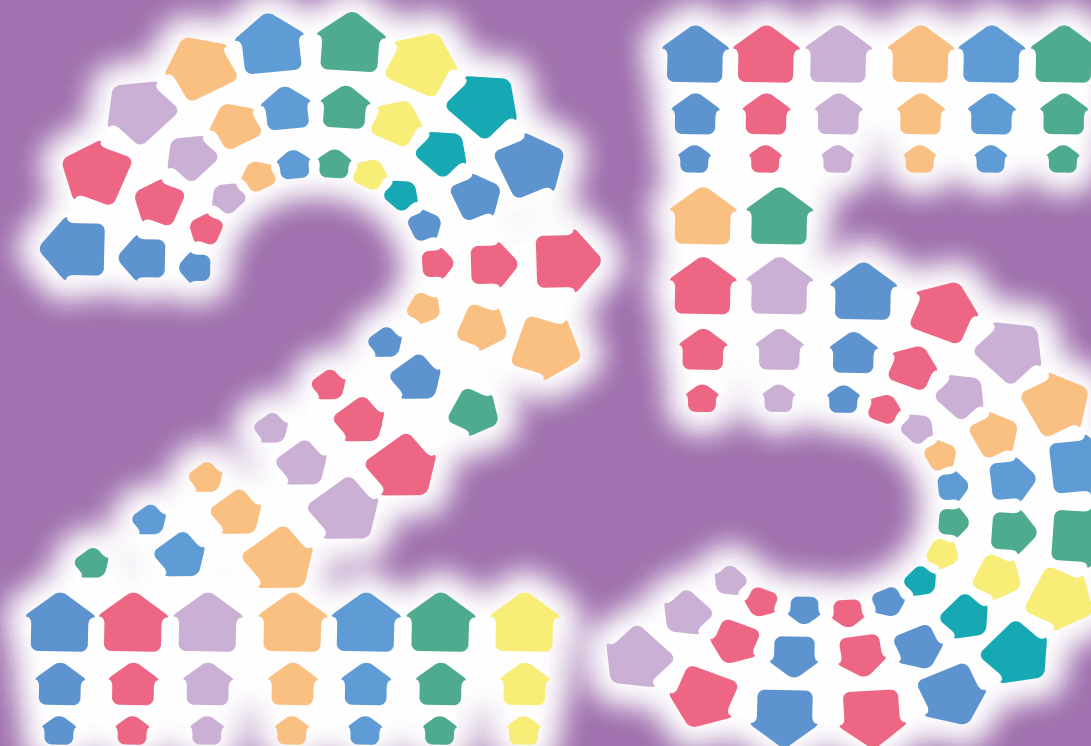
2005

Association establishes its own Estate Caretaking Service



2006 -

Association establishes a Training Academy to provide training and work experience to unemployed people.



Making Cadder Better

Cadder Housing Association’s overarching aim is to ‘Make Cadder Better’ in all that we do, whether this be our service, maintenance and improvement of tenants’ homes and the local area, our regeneration of Cadder, or our work and activities in the community centre. This section of the Annual report will show our people at work and play to ‘Make Cadder Better’.

Our service to you



Our
Maintenance &
Improvement of
Tenants’ Homes
and the local
area.



Regeneration of Cadder



Cadder Community Centre



Complaints

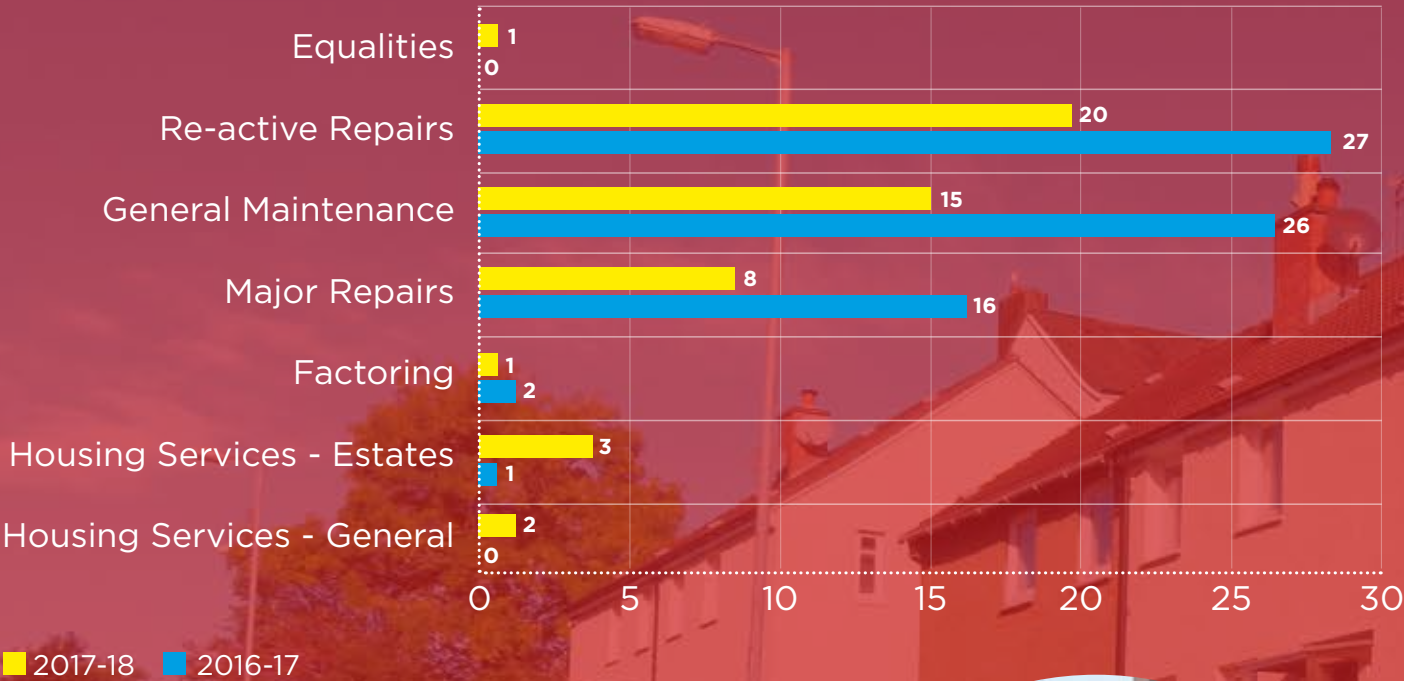
The Association continues to welcome complaints from our tenants and service users which help us to improve all our services to our tenants and service users as well as the services provided by our contractors.

During 2017-18, a total of 50 complaints were received by the Association compared to 72 received during 2016-17

The complaints are broken down as follows:

Stage 1 (dealt with frontline)	42
Stage 2 (Investigation)	8

Type of Complaints Received:



Compliments

The Association continues to receive positive feedback from customers on the services we are providing.

Some recent compliments the Association has received:

Every member of your team showed great team work and stayed professional at all times

very good job done again with thanks



Looking Ahead 2018-2019

The Association has set an ambitious programme of work aimed at further improving our governance arrangements and ‘Making Cadder Better’ in our service to tenants and other customers; improving our tenants’ homes; and continuing to regenerate Cadder.

The work programme in 2018-19 includes the following key goals: -

- Implement the findings of the Independent Governance Assessment of the Association’s compliance against Regulatory Standards to further strengthen our governance arrangements;
- Implement the new General Data Protection Regulations.
- Review loan agreements to inform re-financing arrangements
- Complete 238 new kitchens and bathrooms to our tenants’ homes at a cost of £531,000. We are scheduled to complete the bathroom programme in December 2018;
- Complete the refurbishment of the Association’s former offices into 3 flats for rent in July 2018;
- Complete our new build development at Tresta Road, which will see 50 new build homes for rent by January 2019;



Looking Ahead 2018-2019

- Progress our partnership with Glasgow City Council for energy improvements to owner-occupiers’ unimproved cottages an insulated render system at an affordable cost;
- Publish the Cadder Vision and engage with key stakeholders;
- Review Cottage owners’ factoring administration fee;
- Develop a Universal Credit Policy to prepare the Association for the roll-out of Universal Credit in December 2018;
- Develop a Customer Care Policy;
- Issue details of the 5 year investment programme to tenants for improvement work to their home and tenants and owners for common improvements; and
- 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 (Left October 2017)
Fiona Thomson	Committee Member
Jamila Flynn	Committee Member
Valerie Davies	Committee Member
Kristina Bowie	Committee Member
Ruth Ghumman	Committee Member (Left January 2018)
Kenny Mollins	Director

Finance & Corporate Services

Gerry Casey	Finance & Corporate Services Manager
Sandra McPhee	Corporate Services Officer
Barry Wolfe	Finance Assistant

Customer Services

Housing Management

John McShane	Customer Services Manager
Julie Kelly	Customer Services Team Leader
Elaine Haldane	Customer Services Officer
Lyndsey Callander	Customer Services Co-ordinator
Kirsty Scott	Customer Services Co-ordinator
Stephen McHarg	Customer Services Administrator (Joined November 2017)
Carley Neilson	Housing/Community Centre Receptionist
Debbie Martin	Repairs Administrator
Doreen Milne	Welfare Rights Officer
Carrie Smith	Finance Access Officer
Stephen Duffy	Chargehand Estate Caretaker (Joined September 2017)
Ronnie Noonan	Estate Caretaker
David Cunningham	Estate Caretaker (Joined October 2017)
Jamie Campbell	Estate Caretaker (Joined October 2017)
Stephen Gannon	Estate Caretaker
Connor McPherson	Apprentice Estate Caretaker (Left June 2018)
John Murphy	Apprentice Estate Caretaker (Left June 2018)

Kieran McCue

Apprentice Estate Caretaker
(Left June 2018)

Ryan Walker

Apprentice Estate Caretaker
(Left June 2018)

Kyle Dragsnes

Apprentice Estate Caretaker

Edward Elvin

Apprentice Estate Caretaker

Stuart Gilfillan

Apprentice Estate Caretaker

Scott Callaghan

Apprentice Estate Caretaker

Maintenance

Lisa Reynolds

Maintenance Manager
(Joined November 2017)

Linda Niven

Repairs Co-ordinator

Malcolm McDonald

Technical Services Officer

Christopher Reilly

Plumber

Derek Ralston

Plumber

Steven McCrory

Joiner

Calum Stewart

Joiner

Scott Kerr

Electrician (Joined March 2018)

Mark Collins

Multi Trade Plasterer (Joined April 2018)

Gerry Hendrick

Handyperson

Allan MacKenzie

Storeperson / Labourer

Community Centre

Valerie Sutton

Community Centre Co-ordinator

Alan McDermott

Community Centre Operative

Jason Harley

Community Centre Operative
(Left October 2017)

John Chambers

Community Centre Operative
(Joined January 2018)

Margaret Howieson

Community Centre Operative
(Joined November 2017)

Clare Monteith

Community Café Cook

Angela Haldane

Community Café Catering Assistant

Kim Logan

Youth Development Worker
(Left March 2018)

Darren Goudie

Youth Worker (Left August 2018)

Angela Beaton

Digital Inclusion Worker
(Joined November 2017)

Chun Tsui

Gym Instructor

Scott Murray

Youth Worker



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Registered under the Industrial & Provident Societies Act (No. 2436R[S]) and with Scottish Housing Regulator (No. HCB 270). Scottish Registered Charity No. SC 036455 and Registered Property Factor PF000259