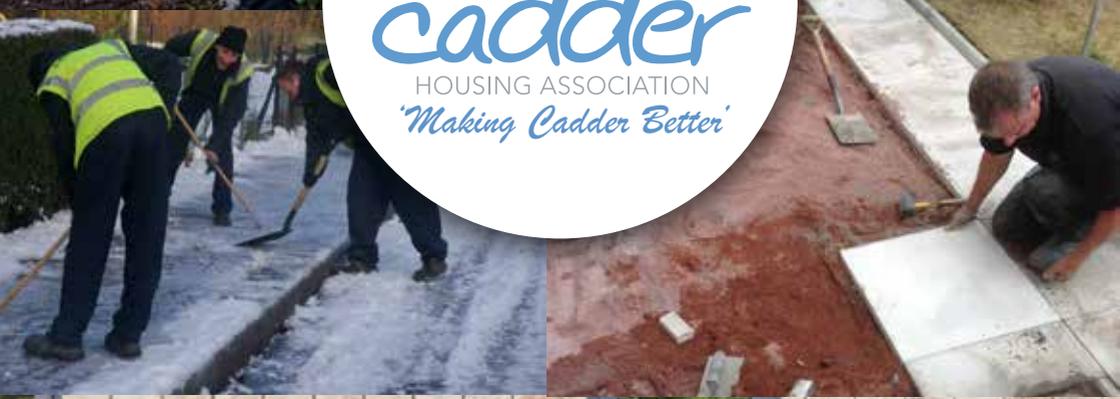


Have your Say!



Annual Rent Review 2019/20



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RENT CHARGE

The Association has continuing and rising costs to meet and we must ensure that we cover our costs to provide high quality services to our tenants. In order to do so, we must review our rent levels each year to achieve this objective.

We would like to hear your views on the rent review for 2019/20.

The income that we collect throughout the year allows us to effectively look after properties, maintain the estate, provide a range of customer focussed services and carry out repairs and improvements to tenants' homes.

Unfortunately the costs involved in looking after these areas increases each year. This is due to rising inflation making things like materials and repair work more expensive.

We aim to keep costs affordable and increases to a minimum to ensure that we have the correct level of funding in place to cover our expenditure.

Our average weekly rent is below the Scottish average and is lower than our peer group average (other similar sized Scottish housing associations).



Every Cadder tenant is invited to submit their views on our proposals for 2019/20.

The closing date for comments to be submitted is **Friday, 11 January 2019**. Tenants can submit their views on the proposed rent in a range of ways, which are outlined to the rear of this booklet.

Background to Rent Setting

Cadder Housing Association evolved through two housing stock transfers from Scottish Homes in the 1990s. The business plan for the transfer was for rents to increase annually by inflation plus 1%. Inflation covers the annual increase in services and the additional 1% makes provision for improvements in our tenants' homes i.e. kitchens, bathrooms, central heating, double glazing, etc. We have been able to avoid increasing rents by inflation plus an additional 1% in recent years and hope to do so again for 2019/20.

The Association's mission is to 'Make Cadder Better' through our activities. This includes making improvements to our tenants' homes and environment, our repairs service and various other day to day services provided to our tenants and other customers. To achieve these and other core business areas, we must ensure that we have sufficient income each year in order that we continue to make Cadder better.

In setting our rent levels each year, we take account of the following:

Affordability - We take account of tenants' views on whether they continue to feel if their rent remains to be affordable to them.

The Association gives careful consideration to rent increase levels, whilst taking account of our major improvement programme and other key areas.

Our rent levels have been assessed against an affordability testing model for Scottish social housing landlords. This test reported that 98.75% of our rents were 'affordable'.

Viability - Where we take account of the Association's business needs to account for operating, maintenance and improvement costs to our properties.

Comparability - Where we compare our rent levels with similar and nearby housing associations to gauge if we are charging comparable rents.

Rent Payment / Assistance - We are always here to help you. It is important that rent is paid on time and in full. If you are experiencing financial difficulties, please get in touch immediately. Don't be afraid

to ask for help and don't delay. Our friendly and experienced staff are available to deal with your concerns confidentially and sensitively and will make sure that you get the help and support you need.

Investing in our Tenants' Homes

The Association made a commitment to improving the living conditions of our tenants and has delivered on this promise by making significant investment to all of our tenants' homes through the installation of:

- gas central heating systems;
- double glazed windows;
- insulated external rendering; and
- loft insulation.

Our tenants have told us that these improvements have made a real difference to their living conditions, which has resulted in lower energy bills for many households.

In addition to the above improvements, we have also embarked on an extensive programme of works to install new kitchens and bathrooms to all our tenants' homes. To date, we have installed 334 kitchens and 558 bathrooms and have received high levels of satisfaction from tenants.





A delighted Mrs Daly with her new kitchen

RENT INCREASE

What Your Rent Pays For

The Association's main source of income is tenants' rent and we have regard to achieving the key principles of affordability, comparability and viability in setting the annual rent increase. Tenants' rents contribute towards our main costs, which are listed opposite.

- Services
- Housing Management
- Reactive Maintenance
- Major Repairs
- Bad Debts
- Property Depreciation
- Welfare Rights
- Wider Action
- Other Expenditure
- Loan Interest

We have been able to extend our services over recent years through funding from the Scottish Government, Big Lottery and others, particularly in providing enhanced estate services, financial advice, etc.

On assessment of our financial plans our main areas of increased expenditure for 2019-20 are as listed:

- Inflationary increases to services and supplies in our work and activities;
- Cost of meeting new legislation for installing smoke, heat and carbon monoxide detectors in all properties;
- Staff salary increases; and
- Continuing to ensure we have sufficient funds to improve our tenants' homes through the ongoing bathroom and kitchen replacement programme.

2019/20 is based on RPI (Retail Price Index) figure at July 2018, which was 3.2% plus 0.5% (total = 3.7%). RPI is the measure of inflation we apply to cover the increase in our costs.

Our financial plans continue to show we can afford our planned major repairs programme over the medium and long term and for this reason, we are consulting on not applying the full additional 1% to rent levels in 2019-20.

Our properties fully comply with the Scottish Housing Quality Standard and are 100% compliant with the new EESSH (Energy Efficiency Standards in Social Housing), which has to be achieved by March 2020.

Our proposed rent increase for

ESTATE MANAGEMENT SERVICES

The Association is a 'not for profit' organisation and is committed to only covering its costs in providing estate services to our residents. The Association has a well-established estate caretaking team, which carries out a range of works all-year round in the Cadder community.

We know that the upkeep of the estate is important to our residents and that the work of our estate caretakers is widely appreciated. In our most recent resident satisfaction survey, 94% of respondents felt that the Association looked after the estate well. These services are provided for in your rent charge.

Estate Works

The caretaking service also maintains the upkeep of the general Cadder estate, which involves works such as maintaining open spaces and paths; de-littering; bulk uplift; gritting and various ad-hoc jobs.

We would welcome your views on any improvements that you feel our caretakers could make within Cadder.



WHAT ARE YOUR VIEWS?

Each year, the Association's Management Committee considers views from all tenants in making a decision on the annual rent increase level.

You can register your views in the following ways: -

- By completing and returning the enclosed questionnaire
- By writing to the Association (20 Fara Street, G23 5AE)
- By visiting the Association
- By telephoning the Association (0141 945 3282)
- By e-mailing the Association (enquiry@cadderhousing.co.uk)
- By asking for a staff member to visit you at your home (if you are housebound)
- By visiting our website – www.cadderha.co.uk
- By attending a focus group meeting at the Association's offices on either Tuesday, 8 January, 10am or Thursday, 10 January, 3pm. Please contact Carley Neilson at the Association if you would like to attend a meeting

How we will take account of your views

We will report your views to the Management Committee at their meeting in January 2019 to enable them to make an informed decision on any increases to be applied. We will then write to all tenants by the end of February 2019 to advise of the decision made by the Management Committee.

We will enter all respondents into a prize draw for a £25 voucher for Cadder Hills Café, which is located within Cadder Community Centre.





CADDER HOUSING ASSOCIATION, 20 FARA STREET, GLASGOW, G23 5AE.
TEL: 0141 945 3282

E-mail: enquiry@cadderhousing.co.uk Web: www.cadderha.co.uk

Opening Times: Mon-Thu (9am-4.30pm), Fri (9am-4.00pm).

*On the last Wednesday of each month the Association closes for staff training and opens from 1pm-6pm.