



# Annual Report **2018 - 2019**

# Chairperson's Report

**Cadder Housing Association celebrated our 25th Anniversary in the year and we held a programme of community events and activities to mark this major milestone in our history.**

Our aims today are broadly similar to those when the Association was formed in 1993 and took its first stock transfer from Scottish Homes in April 1994, where we aimed to improve our tenants' homes and the Cadder Community.

It has been a challenging and rewarding journey, although we have certainly achieved in improving our tenants' homes and transformed Cadder through maintenance and improvement of our properties and the landscape, as well as delivering key regeneration projects.

Our highlights in the year include the following:

- The completion of the properties within our first new build housing development and 50 properties for rent at Tresta Road;
- The installation of 101 bathrooms and completion of our bathroom replacement programme. This project was completed on time by our in-house Trade Team;
- The installation of 70 new kitchens to our tenants' homes. We have now completed 374 kitchens and this project is scheduled for completion in 2021.
- An energy improvement project for owner-occupiers living in cottage properties in partnership with Glasgow City Council to deliver the Scottish Government's Home Energy Efficiency Programme. A further 71 owner-occupiers have had an insulated render system installed to their property, where they will now live in warmer and more comfortable homes with reduced energy costs.
- We continue to provide high quality and responsive services to our tenants, owner-occupiers and other customers, which we will showcase in this report and our Annual Return on the Charter in October.



- I hope you enjoy reading about our work and activities aimed at improving our tenants' homes, maintenance of our properties and the landscape for our tenants, owner-occupiers and other residents of Cadder.

I have often spoken about the importance of strong and effective governance of the Association by the Management Committee to ensure good management of the business and in turn deliver good outcomes for our tenants and other customers. We have made excellent progress against the action plan from the independent governance assessment in February 2018 to further strengthen our governance of the Association. Our governance will be further tested in the year when we will undertake a self-assessment to inform our assurance statement against the Scottish Housing Regulator's new Regulatory Standards, which will be published in October this year.

I would again like to thank the people that make our achievements in our work and activities possible, they are of course the Management Committee and staff of the Association.

*Linda Brown*

Chairperson of Cadder Housing Association

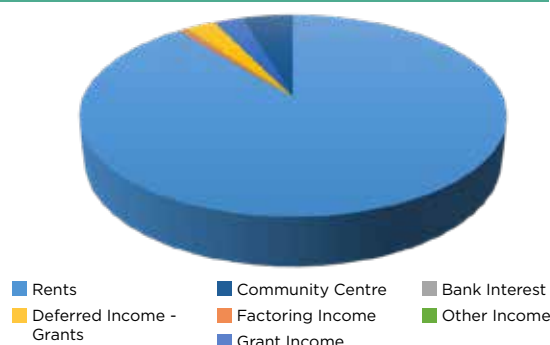
# Financial Highlights 2018/19

## Summary

	31 Mar 2019 £	31 Mar 2018 £
Total Income	3,214,820	3,126,127
Total Expenditure	(2,558,616)	(2,478,084)
<b>Surplus/ (Deficit)</b>	<b>656,204</b>	<b>648,043</b>
Pension Actuarial losses	(283,000)	0
Total Comprehensive Income	373,204	648,043

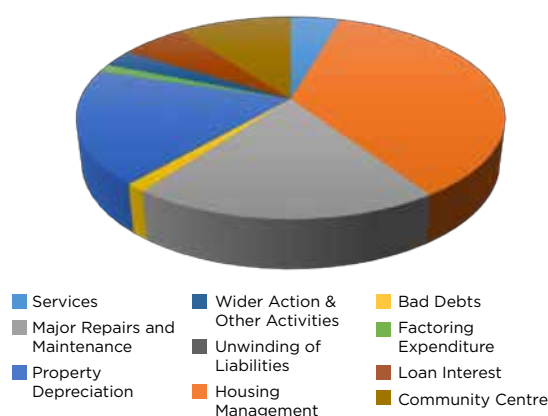
## Where does the Association's income come from?

	Year to 31 Mar 2019 £	Year to 31 Mar 2018 £
Rents	2,870,787	2,737,592
Factoring Income	22,422	19,760
Bank Interest	4,517	1,138
Deferred Income - Grants	84,618	81,797
Grant Income	82,902	94,349
Other Income	1,018	1,556
Community Centre	148,556	189,935
	<b>3,214,820</b>	<b>3,126,127</b>



## What does the Association Spend its money on?

	Year to 31 Mar 2019 £	Year to 31 Mar 2018 £
Services	114,895	127,688
Housing Management	922,324	877,877
Major Repairs and Maintenance	503,345	484,560
Bad Debts	32,126	15,020
Property Depreciation	470,182	447,156
Factoring Expenditure	32,184	16,652
Wider Action & Other Activities	70,975	70,749
Loan and Other Interest	149,054	186,661
Unwinding of Liabilities	-	787
Community Centre	263,531	250,934
	<b>2,558,616</b>	<b>2,478,084</b>



## Overview of Financial Performance

The Association generated a surplus for the financial year to 31 March 2019 of £656,204. The surplus has increased by £8,161 compared to the previous year to 31 March 2018 which had a surplus of £648,043. The increase was a result of new income from the housing development in Tresta Road as rent started to be received in the year for some of the properties. The Association also continue to invest in the ongoing major repairs and maintenance of its housing stock.

The Association has continued its programme of kitchen and bathroom replacements with 171 installations (see page 2 and page 9) 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 development at Tresta Road was still ongoing at the year end due to delays in the completion of the work. However, 16 of the 50 properties were received and let during the

year. The Association received Housing Grants of £305,893 during the year towards the cost of the development, giving a total grant of £3.69m for the Tresta Road development. The work is continuing with the remaining 34 properties due to be ready in the first quarter of 2019/20. The total costs of the development at 31 March 2019 are £5.66m.

At the end of the year the Association had a balance of £3.1m in cash and short term investments and Net Assets of £6.9m.



# Managing Your Home & Neighbourhood

The Association's Customer Services Department has responsibility for all front-line services, which includes collection of rent; allocation of housing; managing anti-social behaviour; benefits advice; management of the estate and maintaining properties. Our customers are at the forefront of all that we do and we aim to deliver an excellent service at all times.



## Anti-Social Behaviour

We  
received  
and managed  
**10  
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



# Managing Your Home & Neighbourhood

## Rents



A total of  
**£2,800,787**  
rent was collected  
during the year

A total of  
**£92,702**  
in unpaid rent  
was owned by  
current tenants

## Welfare Rights

Our Financial  
Inclusion Service  
obtained an overall  
amount of

**£716,038**

in benefit awards for  
Cadder households  
in the year

On  
average, the  
service made an  
average gain of

**£1,166**

for each resident  
it assisted.

The service  
provided

**614**

appointments and  
attended / assisted  
with 12 benefit  
appeal cases



# Managing Your Home & Neighbourhood

## Empty Homes

A total of  
**68**  
properties  
were received for  
re-letting during  
the year



**0.95%**  
rent was lost as a  
result of properties  
being empty  
during the year.

## Lettings

We re-let  
**69**  
and 19 new  
let properties  
for the year

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

Transfers	19
Waiting Lists	54
Homeless	15

# Maintaining & Improving Your Home

Investment over our stock portfolio in the last year has continued to not only improve the Associations assets, but also make our tenants homes a more pleasing environment to live in. Our intention is to continue working through upgrade of our ageing components in the year ahead with specific focus on kitchens, veranda doors & windows, smoke & heat detection, and electrical compliance as the more prominent areas.

We completed  
**2,138**  
reactive repairs  
in your homes  
last year

We completed  
**423**  
emergency  
repairs  
in your homes  
last year

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

An average of  
**3.2 repairs**  
were  
completed per  
property





# Maintaining & Improving Your Home

We completed  
**1,715**  
non-emergency  
repairs  
in your homes  
last year



Non-emergency  
repairs were  
completed on  
an average of  
**3.25 days**

**94.11%**  
of repairs  
were  
completed  
first time

We completed  
**100%**  
of our gas properties  
were serviced on time



# Maintaining & Improving Your Home



We have  
now completed  
**925**  
installs overall

We installed  
**70**  
**Kitchens**  
this year

We installed  
**101**  
**Bathrooms**  
this year.

# Cadder Community Centre

Cadder Community Centre is 'Where our Community Comes Together' in our state of the art facility to serve the needs of local people and groups and a hub for agencies to offer a range of services, activities and opportunities to improve quality of life and to contribute to the regeneration of Cadder.

The key themed uses identified by local residents are:

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

## Achievements

Cadder Community Centre is becoming established as the focal point of community life in Cadder and key achievements in the past year include:

**New services;** new services for all ages including youth drop-ins and a parent toddler group.

**Celebration Events;** Lambhill Pensioners Group, a long standing social club to help reduce isolation and increase community engagement amongst older people, had a celebration afternoon for International Women's Day.





## of 2018-19

**Responding to local needs;** community events to consult people on their needs and preferences for new services and activities.

**Holiday Programmes;** activity camp projects with partner agencies to offer opportunities during holidays.



**Fun Activities for All;** the Association celebrated its 25th anniversary in 2018 by providing a programme of events open to all including a Summer Fun Day and a Winter Wonderland carnival providing entertainment, events and free activities which were enjoyed by all ages.



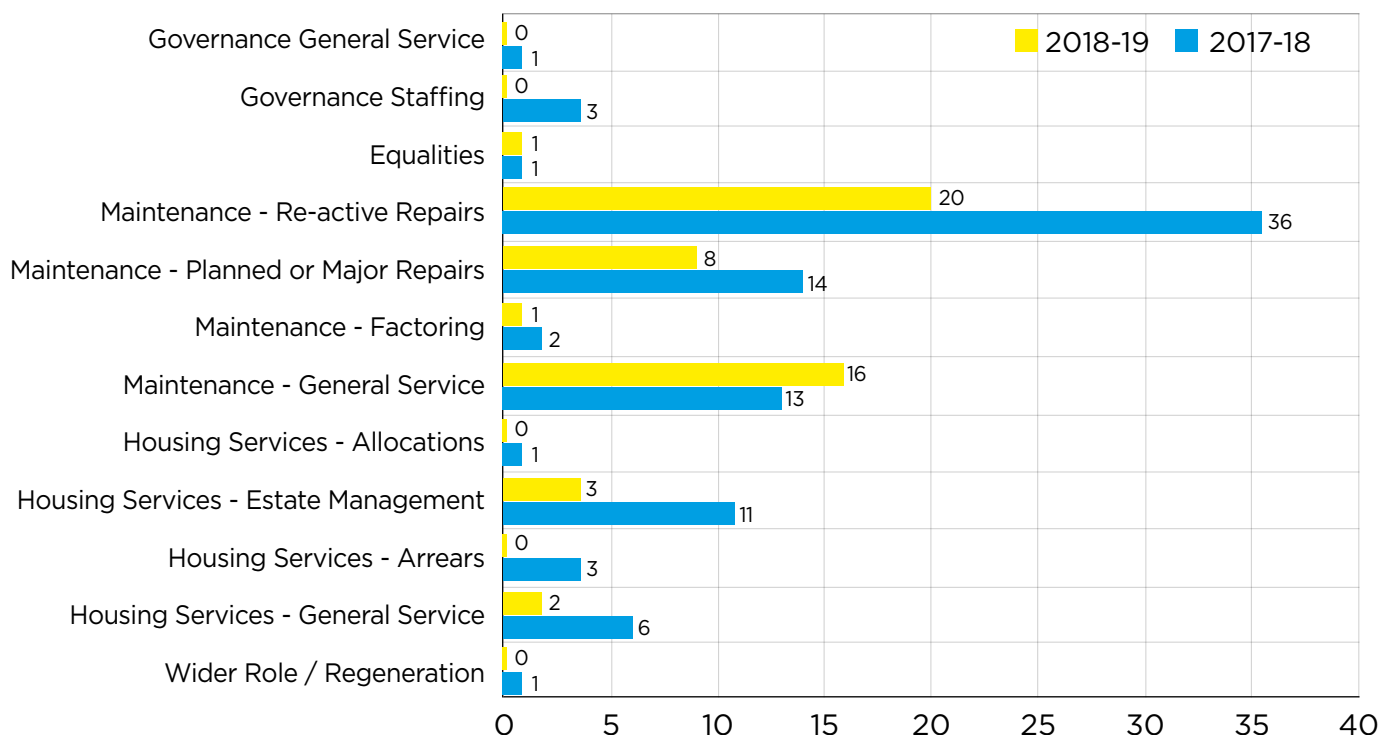
# Complaints

The Association continue 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 2018-19, a total of 91 complaints were received by the Association that's an 82% increase on the 50 complaints received in 2017-18.

The complaints are broken down as follows:

Stage 1 (dealt with frontline)	62
Stage 2 (Investigation)	29



## Compliments

We are delighted to receive feedback from customers on our services we are providing.

**Estates**  
 'Thank you so much for all the work you did on the back green. You really did go the extra mile and I really do appreciate it.'

**Customer Services**  
 'Thanks for all your help the staff have been wonderful'

**Welfare Rights**  
 'Very friendly service'





# Regeneration & Wider Role

**Cadder has been transformed in recent years with our major repairs programme and our new community centre. A key aim of the Association is to continue to 'Improve Cadder' and in the year this has been achieved through the following projects:**

## Improving Owner-Occupiers' Homes

This partnership initiative with Glasgow City Council and Home Energy Scotland delivered the Scottish Government's Home Energy Efficiency Programme in Scotland (H.E.E.P.S) grant to install insulated render systems to owner-occupiers' unimproved cottages. The H.E.E.P.S grant of circa £600,000 has enabled 71 owner-occupiers to have energy improvements to their homes at a reasonable cost of circa £1,500 per property.

## Tresta Road Development

The new build housing development at Tresta Road cost £5.8m and this was funded by housing grant provided of £3.7m by Glasgow City Council and a new loan facility for the balance through the Bank of Scotland. McTaggart Construction have delivered high quality homes.



## Refurbishment of the Association's Former Offices

The Association's former offices were refurbished with support of a housing grant of £140,000 from Glasgow City Council. The works were co-ordinated through Inch Architecture & Design and completed by Community Workforce Partnership.





# Looking Ahead 2019-2020

Each year the Association sets a programme of work to meet our vision to **'Make our Houses Your Home'**, where our aims are to strengthen our business and service we provide to tenants and other customers, as well as continue to repair and improve our tenants' homes and regenerate Cadder.

## Our strategic aims to deliver our vision are: -

- 1 Deliver first class services and homes to our customers;
- 2 Listen to and enhance our relationship with our customers;
- 3 Invest in our people to excel
- 4 Improve Cadder
- 5 Attain best value in all that we do
- 6 Deliver good governance and be seen to be doing it.





# Looking Ahead 2019-2020

Our work programme for 2019-20 includes the following:

- Implement the Scottish Housing Regulator's new Regulatory Framework, which was published in February 2019 to further improve the governance and financial management of Registered Social Landlords;
- Review our Rules to take account of the new regulatory requirements as listed in the Regulatory Framework;
- Prepare for Freedom of Information, which extends to housing associations in November 2019;
- Tender key governance, financial management and service contracts to ensure compliance with procurement guidelines, they include external audit, legal services, I.C.T, and Back-up contractors;
- Develop a Business Plan for our Trade Team;
- Develop a Best Value Action Plan to demonstrate commitment to value for money services in our work and activities;
- Undertake a Best Value assessment of our Trade Team;
- Re-establish our Scrutiny Group to assess our key services and performance to our tenants and other customers;
- Establish a Customer Service Charter;
- Support up to 200 tenants to transition to the Universal Credit benefit arrangements;
- Develop a marketing strategy for the Cadder Community Centre;
- Establish a Community Centre User Group to pursue funding opportunities;
- Undertake a feasibility study to assess the opportunity and financial viability of developing new housing in Cadder;
- Achieve our programme of major repairs to our tenants' homes, which include 93 new kitchens, 89 new verandah door and window screens at a cost of £400,000; and
- Install 350 new smoke and CO2 detectors to our tenants' homes at a cost of £105,000.



# Committee and Staff Information

## Management Committee

Linda Brown	Chairperson
Ruby Hunter	Vice Chairperson
Elizabeth Doherty	Secretary
Helen McNab	Committee Member
Fiona Thomson	Committee Member
Jamila Flynn	Committee Member
Valerie Davies	Committee Member
Kristina Bowie	Committee Member

## Director

Kenny Mollins	Director
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## 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
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
Ronnie Noonan	Estate Caretaker
David Cunningham	Estate Caretaker
Jamie Campbell	Estate Caretaker
Kyle Dragsnes	Apprentice Estate Caretaker
Scott Callaghan	Apprentice Estate Caretaker
Ryan Quinn	Apprentice Estate Caretaker
George Johnston	Apprentice Estate Caretaker
Bryan Shaw	Apprentice Estate Caretaker

## Maintenance

Lisa Reynolds	Maintenance Manager
Linda Niven	Repairs Co-ordinator
Malcolm McDonald	Technical Services Officer
Derek Ralston	Plumber
Calum Stewart	Joiner
James Kelly	Joiner
Scott Kerr	Electrician
Mark Collins	Multi Trade Plasterer
Gerry Hendrick	Handyperson
Allan MacKenzie	Storeperson / Labourer

## Community Centre

Alan McDermott	Community Centre Operative
John Chambers	Community Centre Operative
Margaret Howieson	Community Centre Operative
Angela Haldane	Community Café Catering Assistant
Chun Tsui	Gym Instructor



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