



C R A I G D A L E

HOUSING ASSOCIATION LTD

Craigdale: The Home of Good Housing



ANNUAL REVIEW & PERFORMANCE REPORT 2016/17



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INTRODUCTION

It is our pleasure to introduce to you our Annual Review & Performance Report 2016/17; we hope you enjoy reading it.

The Annual Review gives you some information on what has been happening at Craigdale from April 2016 to March 2017 and for the first time we have included within it our Performance Report, which was previously known as the Tenants Report Card. You are now getting two reports within one.

It has been another exciting year at Craigdale and you will see this as you read through the Annual Review.

As always we are here to listen to our tenants and customers. If you have any suggestions on how we can continue to improve our service or have any questions about Craigdale, please do not hesitate to contact our office. We all want to make Craigdale the best it can be.

Frances Cunningham
Corporate Services Officer
Craigdale Housing Association
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CHAIRPERSON'S REVIEW 2016-17



A warm welcome to our 2016/17 Annual Report. Looking back it has been a remarkable year. We are exceptionally proud of what we have accomplished, as we continue to improve our governance, performance and services.

Over the last year in particular we have introduced significant changes to our organisation as we aspire to be excellent in all that we do, providing services that make a difference to our tenants whilst maintaining our financial strength and improving our governance.

We were thrilled to be awarded TPAS's (Tenant Participation Advisory Service) Best practice in developing communities' award for a small organisation in recognition of our work with local children.

Our moto at the 1 January 2017 was 'New Year new start' and this was very much reflected in the governing body changing from being known as the Management Committee to the Board.

We are a small housing association with 366 rented properties, however our performance shows that we are one of Scotland's best performing landlords and you will see this as you read through our Annual Report. Our key areas of success over the year have included the following:

- A review of our Business Planning process; putting tenants at the heart of what we do and agreeing that our vision is "changing life's for the better".
- Introducing a risk management framework
- Reviewing our policies that relate to membership of the association and to the governing body
- Reviewing our Standing Orders, Remits and Delegated Authorities
- Strengthening our Board by co-opting three Board members who have a lot of governance experience

- Board member appraisals and skills assessments
- Delivering excellent services to our tenants as is shown in the independent tenant satisfaction survey results
- Strong performance against the requirements of the Scottish Social Housing Charter
- Continuing to arrange an excellent range of community events for our tenants and to wider community such as the summer family day out and our Christmas events

Working closer with the other housing associations in Castlemilk and supporting local events, such as the Summer Fete

Joining Glasgow's Housing Options project

Continuing to maintain our strong relationship with the Scottish Housing Regulator as we work through the actions included within our Regulation plan

We are really pleased with our success over the last year and the progress the Board has made in reviewing its governance.

Although we are pleased with our progress and improvement, we recognise housing associations operate in challenging and changing times. We cannot be complacent and we recognise we will need to continue to adapt and evolve to meet the future needs of our tenants whilst running a successful community based business.

We will continue to put our tenants first and deliver services that make life better; while developing partnerships that can drive value and improvement, so we remain positioned to deliver on a consistent basis excellent outcomes for our tenants and service users.

Finally, I would like to thank my fellow Board members and our staff team for their continued hard work and dedication over the year, and to our tenants for their continued support. Board members volunteer their time and commitment to making sure we continue to deliver excellent outcomes for our tenants and service users.

Morag Cameron

Chairperson
Craigdale Housing Association

DIRECTOR'S REVIEW 2016-17



The past year was one of continued change and improvement at Craigdale as we strengthen our governance and improve our service delivery. As the Chairperson has mentioned in her report, it was great to receive external recognition for our work with local children in our

community and it was really good to get positive feedback and support from our tenants through the independent satisfaction survey.

Craigdale's purpose is to make a difference to people's lives and provide the homes and services to our tenants in particular that make life better. Our purpose and focus is about delivering excellent services and outcomes for our tenants. It is great to be able to demonstrate to our tenants and other key partners we are one of Scotland's best performing landlords, but at the end of the day we must not lose sight of our purpose.

One of my main responsibilities as Director is to make sure the actions approved by the Board are implemented and to manage the association on a day to day basis. I am supported by an excellent; experienced staff team whose passion and commitment to Craigdale is exceptional. The Chairperson has highlighted the many achievements

of the past year and I would like to thank the Board for their support and commitment.

We have ambitious plans for the next 12 months, which include: celebrating our 30 year anniversary; continuing to improve our governance; succession planning; reviewing our 30 year maintenance programmes and 30 year financial forecasts; looking at better ways of engaging with and listening to our tenants; approving a new Business Plan; redevelopment of our website and use of social media, and remodelling the reception area within our office.

Despite our successes and exciting plans, we cannot be complacent. The world in which we work is changing and this will have a strong bearing on how we do things now and in the future. We need to make sure we are aware of and be able to respond to the impact of welfare reform and the financial challenges it presents; and the increased use of technology and how we should develop our own services and working practices to embrace this.

The Board and the staff are excited about Craigdale's future. We will do everything that we can to continue making sure our main focus is our tenants; making life better and improving services and outcomes for our tenants. We are not perfect but we care and we listen and we are proud of that.

Anne Marie Brown

Director

Craigdale Housing Association
annemarie@craigdaleha.co.uk



GOVERNANCE

As you have seen from the Chairperson's & Directors Reviews we have had a busy year, which we will touch on throughout the review.

Corporate Governance

Our Governing Body is our Board which is responsible to the wider membership. Our Board Members serve in a voluntary and unpaid capacity and we recognise that this puts even more onus on us to ensure that we set and achieve high standards of professionalism in our work.

The Board is elected by the members of the Association. It is the responsibility of the Board to oversee and lead the strategy and overall direction of the Association, set policy and monitor the operational activities of the Association.

As part of our commitment to continuous improvement we have once again set challenging targets, which are regularly monitored and reviewed by the Board and Senior Management Team.

Internal Audit

In January 2016 the Association appointed Wylie & Bisset as our Internal Auditor for three years. Our first audit took place in August 2016 where the Auditors looked at Corporate Governance & Risk Management and Financial Control Framework. The audit highlighted a number of weaknesses and we have highlighted a couple below in the following areas:

- **Standing Orders, Remits & Delegated Authorities:** The Association has completely reviewed the standing orders, remits and delegated authorities. The Board also condensed our five sub-committees down to two committees i.e. Operational Services Committee & Corporate Services Committee.

- **Business Planning:** The Board started discussing and developing a Business Plan at our last Strategic Away Day held in April 2016. The Association has since embraced the outcomes of our investigation and in particular have re-visited our mission statement; our values and our Key Strategic Objectives (which are below). The Association is currently finalising our Business Plan.

Key Strategic Objectives

The Association's strategic objectives for the next three years are as follows:

- Objective 1 - Strengthen Governance
- Objective 2 - Deliver Excellent Housing Related Services, whilst ensuring rent levels are affordable
- Objective 3 - Providing Additional Services to our Tenants, Customers & the Community
- Objective 4 - Provide Quality Homes in an Attractive Environment
- Objective 5 - Demonstrate Strong Financial Management, Value for Money whilst ensuring viability
- Objective 6 - Develop our Leadership and Staff
- Objective 7 - Be a Strong Vibrant Independent Community Based Housing Association

Over the next two years we anticipate completing an internal audit on the Association's Arrears Management, Human Resources, IT Systems, Maintenance (Planned/Reactive/Cyclical), Health & Safety & Gas Safety and Housing Allocation & Management.





Independent Investigation

The Association commissioned an independent investigation July 2016. The governance weaknesses that were identified through the investigation have influenced our engagement level with the Scottish Housing Regulator. Tenants and Customers are aware that we now have a Regulation Plan in place and our engagement level with the Scottish Housing Regulator increased from low to medium as of 31 March 2017.

The Board and Staff have been working our way through the action plan from the independent investigation and governance review and should have everything completed within 12/18 months. Tenants can be kept abreast of our progress in our latest edition of our newsletter.

Performance Report

During 2016/17, the Association demonstrated continuous improvement in many areas of our performance and excellent signs of stability in others underpinned by a performance framework.

The Association has produced its fourth Performance Review (Tenants Charter Report Card which can be found within this report), which outline our charter performance and how we benchmark locally and against the Scottish average.

We have demonstrated that our shared goals and values are understood by all our people which allows us to improve as an organisation. This ultimately leads to our tenants receiving the best housing service possible, combined with other activities and non-housing services that the Association delivers with its partners.

We receive very few complaints of a serious nature and we take prompt action to resolve and learn from those received

Best use of resources

The Association remains a Gold Standard Investors in People organisation and we completed a review in April 2017 of our Values, Vision and Mission. Our ongoing performance, future improvements and strong customer focus depends on a highly motivated and well trained staff team and we believe our performance, high levels of tenant satisfaction and attendance management demonstrates this. Investment in our staff team is critical to our success. Tenant satisfaction levels are consistently high with performance levels between 96% and 100% regularly achieved. Tenants continue to play a vital role in monitoring our performance and we listen and take on board comments received.

OUR MISSION STATEMENT, VISION & VALUES

Mission Statement

We are committed to providing an excellent service to our tenants and service users. We will work in partnership with others to provide good quality homes and help create and develop a thriving community within Castlemilk.

Vision

To be the landlord of choice in our area, working with our tenants, customers, the community and local stakeholders to create a Castlemilk where people choose and are happy to live. Great service, our cultural values and value for money will be at our core and we will strive relentlessly to balance all three.

Values

The following values will shape how we do business to achieve our mission and the strategic objectives set out in this Plan. They underpin all the work that we do and are embedded in our culture.

- Excellence - We are committed to providing a quality, customer focused service that demonstrates value for money, delivered by great staff. We will publicise information on how we are performing, welcoming challenge and feedback to continuously improve the effectiveness and relevance of the service we provide.

- Accountability - Our Board as the governing body and our senior officer, the Director will provide strong strategic leadership and oversight, ensuring tenants' interests are protected and at the forefront of all that we do. We will ensure that our actions are open and transparent.
- Integrity - Our Board and staff team fully embrace the 7 principles of public life known as the Nolan Principles in everything that we do, namely: Selflessness, integrity, objectivity, accountability, openness, honesty and leadership. These principles are in our Code of Conduct and underpin Craigdale's culture.
- Partnership Working - We will work collaboratively with all sections of the local community. This includes working collectively and individually with our tenants, customers and with other community based housing associations, statutory and voluntary sector partners working in Castlemilk to improve the lives of our tenants and residents. We will continue to be a proactive member of the local community, seeking out new, innovative ways to address issues that impact our tenants, residents and the community.

During 2017 the Association has been evaluating our mission, vision and values to see if they still apply to Craigdale as a community based organisation and on the completion of our business plan we will launch our new mission statement, vision and values.



COMMUNITY INVOLVEMENT

Our Community Events Group comprising Staff & Board Members has done a tremendous job this year organising events free of charge for tenants as follows:

- Good Neighbours Award
- Mother's Day Treat
- Over 50's Away Day to Largs
- Family Fun Day
- Family Day Trip to Heads of Ayr
- Teenage Kicks Trip
- Halloween Party
- Tenants Christmas Party
- Children's Christmas Party
- Twelve Days of Christmas (twelve lucky tenants received cash prizes)

Fund Raising

The Staff and Board have been fundraising since 2004 with most of the funds going back into our Community Events. This year we raised £1,576.00 and overall we have raised a total of £22,284.67. The following charities have also benefited from our efforts:

McMillan Nurses – Just Giving (which is a deduction straight from your salary.

Fun Day - Donated to Community Group

Xmas Grotto - Donated to Community Group

Jumble Sale – Donated to Community Group

Castlemilk Foodbank



OPERATIONAL SERVICES

Homes and Rents

At 31st March 2017 Craigdale owned 366 homes. The total rent collected for the year was £1,375,932.00. The Association increased the rent at 1st April 2016 by 1.8%.

In consultation with our tenants and customers we aim to strike a balance between the level of services provided, the cost of the services and how affordable they are.



Welfare Advice Team

The Welfare Advice Team which comprises of our Financial Inclusion Officer, our Welfare Rights Officer and the Advice Assistant were joined at the end of the 2016/17 year by a Digital Inclusion Assistant (funded through the Big Lottery Fund) who will help people get online.

The team have again delivered on their targets achieving:

- An increase of £193,400 in benefit income to tenants and service users
- An increase in people taking out home contents insurance
- Helping service users to manage debts totalling £108,000

The Advice Team continues to be a vital service at a time when the welfare system is changing dramatically and levels of personal debt are increasing.

The Team also deliver the Home Start projects which assist people at the start of their tenancy by providing basic household items.

Our Welfare Advice Team offers a free and confidential advice service to tenants and factored owners of Craigdale Housing Association and can provide advice and assistance on:-

- Benefit Checks
- Claiming Benefits
- Assisting in challenging benefit decisions and providing representation at appeals
- Budgeting Advice
- Debt Advice
- Help finding the best deal with utility suppliers, opening bank accounts and help finding the right home contents insurance.

For an appointment please contact our office on 0141-634-6473 or email info@craigdaleha.co.uk

Tenants Satisfaction Survey

During October 2016, an independent Tenant Satisfaction Survey was carried out in line with Scottish Housing Regulator's Guidance and achieved a 51% response rate.

We were delighted with the results which are shown here:

*This question is asked at every new tenant visit in order to improve our service and quality standard of our homes

2016	Trend from 2013 to 2016	Scottish Average	Scottish Housing Regulator Indicators
99%		89.71%	Satisfaction with the overall service provided by your landlord.
100%		91.14%	Being kept informed about services and decisions.
100%		83.82%	Opportunities to participate in the Association's decision making processes
99%		86.93%	Quality of the home
97%		81.85%	Value for money of rent charge
99%		87.11%	Management of the neighbourhood
100%		89.96%	*Standard of the home when moving in (new tenants)
96%		90.58%	The repairs service.



The service is better than before



The service is the same



The service is worse than before

Housing Options

In February 2017 the Board of Craigdale agreed to take part in Housing Options as the number of housing application we were receiving had drastically dropped.

Glasgow Housing Options Project (GHOP) was established in 2012. Housing Options main focus is preventing homelessness and helping people to avoid a housing crisis.

Housing Options is a different way of dealing with people who are looking for housing. Housing Options is a process which starts with an interview about housing advice when someone asks for a housing application form.

Under the Housing Options approach an applicant would be interviewed by staff trained in Housing Options (this takes about 45 minutes) and during the interview staff would look at an individual's options and choices in the broadest sense. The focus of this approach is early intervention to hopefully stop a housing crisis for the applicant and looking at all housing options open to the person, including social rented housing, homelessness services, home ownership, the private rented sector and possible support to help the person remain in their current.

ARC Return

The Scottish Social Housing Charter was introduced by the Scottish Government in 1st April 2012. The Charter sets out the standards and outcomes that all social landlords in Scotland should aim to achieve. Our performance is measured annually by the Scottish Housing Regulator against 14 Charter outcomes.

The Association is delighted that the information contained within this report illustrates that our performance for the financial year 2016/17 has again proved to be excellent and shows improvements on our 2015/16 performance. We know that our performance compares favourably against the Scottish average and also that of neighbouring Housing Associations which we will demonstrate throughout this report.

Quality and Maintenance of Homes

We know one of the top priorities for our tenants is repairs and maintenance.

2016/17 was a very busy year for us. We processed 1450 reactive repairs at a total spend of £87k. This averages out at 3.96 repairs per property. We aim to respond to emergencies within two hours, urgent repairs within one working day and routine repairs within 3 working days.

We had stock turnover of 5% which resulted 19 properties requiring repairs prior to re-letting. This was achieved with minimal rent loss and we spent £22k on repairs to void properties.

Scottish Housing Quality Standard

We reported that 100% of our properties complied with the Scottish Housing Quality Standard. During 2017-2018 we will carry out stock condition surveys on 50% of our properties. Thereafter a sample of properties will continue to be inspected every year to ensure we continue to meet the SHQS and EESSH.





Cyclical & Planned Maintenance

The Association has invested £218k in cyclical and planned maintenance work during 2016/17

Cyclical maintenance: this is work which we carry out every year (£160k) and this year included:

- Gas & Smoke Detectors Servicing & Gas Quality Checks
- Electrical Safety Checks
- Roof Anchor and Gutter Cleaning
- Ground Maintenance – grass cutting, letter picking, pruning, weeding at all the common areas around our properties
- Stair lighting maintenance
- Roof Anchor Checks & Gutter Cleaning
- Close Cleaning, De-littering & Bulk Uplift
- Close Door Servicing
- Landlord, TV Amps & Door Entry Charges
- External Paint Work (Phase 1: 21-35 Downcraig Drive, 2 Downcraig Road and 24 Birgidale Road, Phase 2: 2-22 Birgidale Road, Phase 3: Dougie Road & Dougie Gardens, Phase 5: Downcraig Drive & Downcraig Terrace)

The Association carried out the following planned maintenance (£58k) works during year.

- Window Replacements (Phase 1 – 21-35 Downcraig Drive, 2 Downcraig Road, 24 Birgidale Road)

- Boiler Replacements (Phase 4 & 6 – Westcastle Crescent, Westcastle Grove & Westcastle Court)
- Adhoc-Works Bathroom & Drainage

Medical Adaptations

The Association was allocated a grant of £30,000.00 from Glasgow City Council to provide permanent medical adaptations to properties to help tenants or a member of their household to sustain their tenancy. The Association spent a total of £23,497.55 on medical adaptations during the year. This grant was spent on the following adaptations:

- 6 x Level Access Shower & grab rails
- 2 x Over bath shower
- 1 x Non slip flooring
- 1 x Rehang bathroom door to open outwards
- 1 x Fit strobe light to intercom
- 3 x Half-height shower doors
- 3 x Replacement Showers
- 1 x Fit bannister for child and safety gate
- 1 x Lever taps kitchen and bathroom
- 1 x External handrail
- 1 x Additional front step

FINANCIAL HIGHLIGHTS

This section gives you information on the health of our business. There is a lot of financial jargon, which we have tried to make easier to read as much as we can, however if you would like more explanation on the financial highlights please contact us at the office.

Statement of Comprehensive Income as at 31st March 2017	2017	2016	A Non-Accountants Guide to the Accounts
Net Rental Income	1,393,561	1,369,102	Gross rental income less voids
Revenue Grants	25,670	12,631	Medical Adaptation Grants
Amortised Grant	365,899	419,047	Annual Release of Deferred Grant Income
Factoring & Other Income	6,401	6,400	Factoring Income & Wider Role Income
Total Income	1,791,531	1,807,180	
Less:			
Management Expenses	522,225	461,393	Cost of management and maintenance of our properties
Reactive Repairs	111,128	102,571	Costs of day to day property repairs
Cyclical & Planned Maintenance	188,839	178,005	Cost of gas servicing etc.
Property Depreciation	498,760	536,276	
Other Costs	14,816	14,139	
Total Costs	1,335,768	1,292,384	
Operating Surplus	455,763	514,796	
Gain on Sale	0	0	"Surplus" or (Loss) on RTB sale
Interest Receivable	15,251	14,293	Interest earned on money we invested
Other Finance Charges	-13,838	-15,167	Finance charge for Pension movement in year
Loan Interest	-25,456	-51,847	Loan interest
Surplus for the year	431,720	462,075	Amount left from income after deducting all expenses

Statement of Financial Position as at 31st March 2017	2017	2016	A Non-Accountants Guide to the Accounts
Tangible Fixed Assets			
Housing Properties – depreciated cost	16,812,131	17,258,241	All the houses we own cost this much to build
Other	223,888	227,921	Cost of our computers, office equipment, office premises and fixtures and fittings.
	17,036,019	17,486,162	
Current Assets			
Debtors	36,967	31,356	Money owed to us.
Cash at Bank and in hand	2,110,182	1,863,478	Money in bank
	2,147,149	1,894,834	
Creditors due within one year	-376,620	-403,178	Money we owe to others
Total Assets Less Current Liabilities	1,770,529	1,491,656	
Creditors due after one year			
Loans	-2,228,780	-2,437,218	What we owe on loans. These are secured by specific charges on the Association's properties and are repayable at varying rates of interest.
Deferred Income	-10,846,940	-11,212,841	Deferred Housing Grant income.
Pension Liability	-171,112	-199,761	This is the amount of money owed re Pension Liability
Net Assets	5,559,716	5,127,998	
Capital and Reserves			
Share Capital	148	150	This represents shares of £1.00 each issued and fully paid.
Revenue Reserves	5,559,568	5,127,848	Money built up from this year's and previous years surpluses
	5,559,716	5,127,998	

TENANTS' ANNUAL PERFORMANCE REPORT 2016/17

Welcome to our Annual Performance Report which was previously known as our Annual Return on the Charter (ARC) which details how we have performed against the indicators of the Scottish Social Housing Charter during 2016/17.

The Scottish Social Housing Charter was introduced by the Scottish Government in 1st April 2012. The Charter sets out the standards and outcomes that all social landlords in Scotland should aim to achieve. Our performance is measured annually by the Scottish Housing Regulator against 14 Charter outcomes.

The Scottish Housing Regulator publishes their own reports for every registered social landlord


on their website, where you can also use their comparison tool to see how we compare to others and download our full statistical return. <http://www.scottishhousingregulator.gov.uk/find-and-compare-landlords/craigdale-housing-association-ltd>

Contained within this report, you will find information on how Craigdale Housing Association have performed over a range of areas set out in the Charter standards and outcomes with comparisons to the Scottish Average and other local Associations. We are delighted to report that we have outperformed our targets and improved on last year's excellent performance.

Overall Performance

Craigdale are one of Scotland's smaller providers of affordable homes with 366 properties. We have been serving our community for 29 years and are a non-profit making registered charity in the Castlemilk area.

Our team are dedicated to providing great homes and services to our tenants and residents; please get in touch to see how we can help.

Scottish Housing Regulator Indicators	2016 Tenant Satisfaction	2016/17 Scottish Average	2013 Tenant Satisfaction	2013-16 Trend
Satisfaction with the overall service provided by your landlord.	98.94%	89.71%	98.45%	



The service is better than before



The service is the same



The service is worse than before

Housing Quality and Maintenance

Our tenants have benefited from significant investment in their homes and this is reflected in the high levels of satisfaction reported in our last survey. Last year we invested over £350k in our homes, which allowed us to replace windows and boilers and carry out a first class reactive and cyclical repair service.

Focus on repairs

Our repairs and maintenance service continues to perform exceptionally well. Our contractors have managed to complete emergency repairs within an average of 1.18 hours. We've also managed to provide great customer service with 100% of appointments kept and over 98.46% of repairs completed right first time

Housing Quality and Maintenance 2016/17	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
Percentage of tenants satisfied with repairs service.	97.5%	90.58%	95.31%	99.45%	87.56%
Average hours to complete emergency repairs.	1.18hrs	4.66hrs	2.11hrs	2.02hrs	2.08hrs
Average time taken to complete non-emergency repairs compared.	2.4 days	7.08 days	3.54 days	3.2 days	2.92 days
Percentage of reactive repairs completed right first time.	98.46%	92.41%	96.61%	97.67%	96.6%
Percentage of reactive repair appointments kept.	100%	95.73%	98.52%	99.06%	N/A
Percentage of properties with gas safety record renewed by anniversary date.	100%	99.89%	100%	100%	100%
Percentage of properties meeting SHQS year end.	100%	93.63%	100%	98.17%	99.55%

Customer Feedback

Using customer feedback to learn and improve

We know that if we want to improve we need to acknowledge where we perform well and where we need to do better. We send out mini surveys for all of our services so customers can tell us what we need to work on. Any customer who gives us not satisfied with our service receives a phone call to ask what went wrong and what we can do better next time. Alongside these mini surveys is our three yearly tenant's satisfaction survey. Through these surveys we are building a detailed picture of the quality of our services and the views of our tenants.

Anti-Social Behaviour 2016/17	Craigdale	Scottish Average 2016/17	Ardenglen	Cassiltoun	North View
Anti-social behaviour cases reported	25	n/a	39	112	59
Anti-social behaviour cases resolved	25	n/a	33	109	58
Anti-social behaviour cases resolved within locally agreed targets	25	n/a	33	109	52
Percentage of Anti-social behaviour cases resolved within local target	100%	87.22%	84.62%	97.32%	88.14%

Percentage of 1st and 2nd stage complaints responded to in full in the last year, within the Scottish Public Services Ombudsman (SPSO) Model Complaint Handling Procedure (CHP) timescales.

All Complaints 2016/17	1st Stage Complaints	Craigdale's Average	Scottish Average 2016/17	2nd Stage Complaints	Craigdale's Average	Scottish Average
	Number	%	%	Number	%	%
Received in the reporting year	1	n/a		2	n/a	
Complaints responded to in full by the landlord in the reporting year	1	100		2	100	
Complaints upheld by the landlord in the reporting year	0	0		1	50	
Complaints responded to in full within the timescales set out in the SPSO Model CHP	1	100		2	100	

Allocations

We are pleased that in the past year we have maintained our processing of applications so that 100% of applications were processed within target date of 8 days.

Our performance when re-letting empty homes remains amongst the best of any landlord in the area and Scotland. This means that in 2016/17 we lost only £281.00 potential rental income because homes were lying empty.

We not only allocated our homes quickly over 100% of new tenants were happy with the standard of their home.

The percentage of our homes becoming vacant during the year is down compared with last year and is lower than the Scottish average. This shows that our tenant base is stable and people want to remain with us as a landlord.

Housing List 2016/17	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
Number of new applicants added to the housing list.	211	n/a	197	360	158
Number of applicants on the housing list at end of report year	318	n/a	434	379	262
Number of suspensions from the housing list	0	n/a	9	0	4
Number of applicants cancelled from the housing list	299	n/a	132	214	367
Section 5 Referrals received	5	n/a	23	37	21

Let's 2016/17	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
Number of lets to existing tenants	4	n/a	20	14	15
Number of lets to housing list applicants	12	n/a	39	38	28
Number of mutual exchanges	0	n/a	2	1	1
Number of lets from other sources	0	n/a	1	0	0
Number of applicants who have been assessed as statutorily homeless by the local authority as Section 5 referrals	3	n/a	7	19	8
Number of "general needs" lets during the year	19	n/a	48	70	50
Average calendar days to re-let properties	1.68	31.53	10.93	6.41	18.65

Tenancy Sustainment

As we are a community based organisation, our tenants and our community are at the heart of everything that we do. In order to preserve our community, we need to ensure that tenancies are sustained and turnover of our properties remains low.

We are very proud of our levels of tenancy sustainment. Our staff team work with our tenants to ensure that they can manage their tenancies,

from helping prospective tenants to decide whether they can afford a tenancy, helping with setting up a home, budgeting advice and finally, helping tenants understand their responsibilities.

We assist our tenants to remain within their own homes as their needs change. For example the Association each year carries out various medical adaptations, which includes walk in showers and handrails.

Medical Adaptations 2016/17	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
Request for Medical Adaptations	19	n/a	39	46	26
Percentage of approved applications for medical adaptations completed.	100%	86.17%	82.05%	80.43%	96.15%
Average days to complete from receipt of applications	56.21days	51.8 days	29.13 days	123.03 days	115.48 days

The number of tenancies that were sustained for at least a year increased this year.

Let's 2016/17 where the tenancies have been sustained for more than 1 year	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
Total Lets 2015/16	34	n/a	90	76	48
Number of Existing tenants sustained	7	n/a	21	9	11
Number of Applicants who were assessed as statutory homeless by the local authority sustained	3	n/a	8	2	5
Applicants from your organisation's housing list sustained	22	n/a	54	59	29
Nomination from local authority sustained	0	n/a	0	0	0

Court Action 2016/17	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
Total number of court actions initiated during the reporting year	1	n/a	3	16	19
Number of properties abandoned during the reporting year	0	n/a	3	11	4
Number of notices of proceedings issued during the reporting year	2	n/a	19	47	32
Number of orders for recovery of possession granted during the reporting year	0	n/a	2	4	8

Getting Good Value from Rents

- 19 homes became available to rent this year
- £1,402,445 was due
- £1,375,932 was collected
- We applied a 1.8% rent increase on the 1st of April 2016
- Our average weekly rent is £72.61
- 366 households in Castlemilk are managed by Craigdale

We view value for money as being that rents are affordable and tenants' money is being spent on the right things. Although the "right things" will vary from person to person it is important that we use our limited resources to deliver the maximum outcomes for our tenants. To do this we need to manage tenants' money and information to understand service costs and outcomes.

Factors which can affect perceptions about value for money are the quality of housing; how tenants rate us as a landlord; what tenants think of the neighbourhood and the range of services we put into helping people keep their tenancy.

In terms of a monetary assessment we can consider how efficient we are at collecting rents, void loss and re-let times. This is detailed in the table below.

Measurement of Value for Money 2016/17	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
Total amount of rent collected in 2016/17	£1,375,932	N/A	£3,581,234	£3,657,615	£2,792,391
Rent collected in 2016/17 as a % of the total rent due	98.11%	99.61%.	99.61%	99.60%	98.97%

Craigdale are efficient in terms of collecting rents. Our approach is to give people as many ways as possible to pay their rent. We identify and engage with those who are experiencing financial difficulty and offer independent financial and welfare support through our Welfare Services Team.

The tables show the average rent increase and average rents compared to the Scottish Average and some locally based Housing Associations. As you can see, although Craigdale's rent increase was below the Scottish Average, our weekly rents compare very favourably against the Scottish Average and that of our neighbouring Housing Associations.

In the autumn 2016, an independent tenant satisfaction survey was carried out in line with the Scottish Housing Regulator's Guidance in which 97.34% of our tenants felt that the rent for their property represents good value for money.

As you can see Craigdale's performance benchmarks strongly against the Scottish Average and our neighbouring Association's. We wrote off a total of £4,280.00 in former tenant arrears as we were unable to recoup this money.

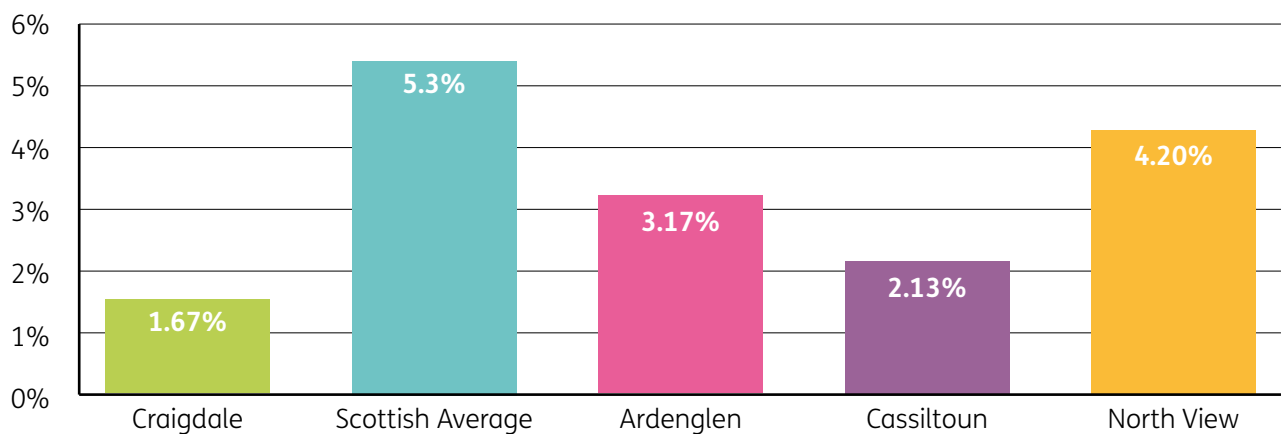
2017/18 Rent Increase

Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
1.80%	2.60%	1.05%	2.50%	3.75%

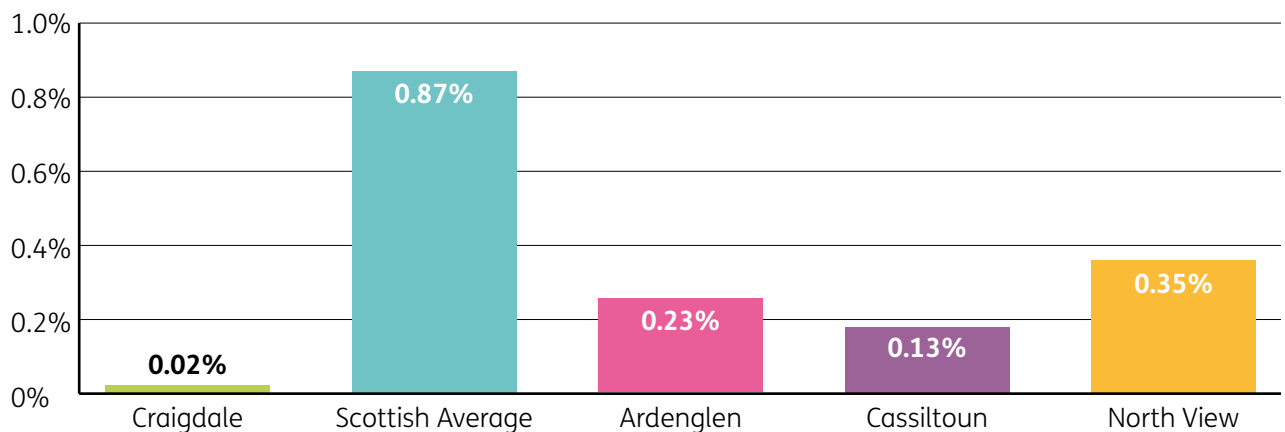
Average Weekly Rents

Size of Home	Craigdale	Scottish Average	Ardenglen	Cassiltoun	North View
1 Apartment	£0.00	£66.55	£44.43	£0.00	£0.00
2 Apartment	£65.58	£71.67	£65.80	£67.01	£63.13
3 Apartment	£69.94	£73.13	£72.22	£69.78	£78.74
4 Apartment	£79.15	£79.42	£80.82	£79.54	£87.47
5 Apartment +	£82.51	£88.02	£92.22	£91.22	£97.74

Total Rent Arrears



Void Loss



It's never too late to speak to us – the sooner you know there is a likelihood you cannot pay your rent please contact us. Our trained staff and Welfare Rights Officer can help.

Board Members

Margaret Welsh	Treasurer
Christine McCormack	Vice Chairperson
Morag Cameron	Chairperson
Pat Bowden	Secretary
Patricia Young	Board Member
Jaclyn McCann	Board Member
John Duncan	Board Member
Helen Bayne	Board Member
Claire Taylor	Board Member
Jeanette Brown	Board Member

Recently Resigned Board Members

Brenda Coyle
Clare Keenan
Marie Wallace

Staff Members

Anne Marie Brown	Director
Angela Hughes	Senior Housing Services Officer
Frances Cunningham	Corporate Services Officer
Lisa McIlroy	Housing Services Officer
Daniel Murray	Housing Services Assistant
Jacqueline Roche	Receptionist
Linda Bain	Corporate Services Assistant (Maternity Cover)

Services

Rhona Joss	Finance Services
Tom Atkinson	Maintenance Services
Anne Miller	Financial Inclusion Officer
Donna Fullerton	Welfare Rights Officer
Connor McLean	Advice Assistant
Isla Dundas	Administrator (Fin & Digital Inclusion)

Office Details & Opening Hours

Craigdale Housing Association 83/85 Dougrie Road Castlemilk Glasgow, G45-9NS Tel: 0141-634-6473 Fax: 0141-631-3151 Email: info@craigdaleha.co.uk Website: www.craigdaleha.co.uk	9.00am	5.00pm	Monday, Tuesday, Thursday
	9.00am	12.30pm	Wednesday Afternoon Closed for Staff Training
	9.00am	3.45pm	Friday
	12.30pm	1.15pm	Office Closed for Lunch

Registration Details

Scottish Housing Regulator Number:	HCB 95
Financial Conduct Authority Number:	2296 R(S)
Scottish Charity Number:	SC031879
Property Factor Registered Number:	PF000223

Bank:	Bank of Scotland
Solicitors:	Mellicks (Naftalin, Duncan & Co.)
	Brechin Tindal & Oatts
External Auditors:	Alexander Sloan
External Auditors:	Scott Moncrieff (24.08.17)
Internal Auditors:	Wylie Bisset



C R A I G D A L E
HOUSING ASSOCIATION LTD
Craigdale: The Home of Good Housing

Craigdale Housing Association Ltd
83/85 Dougrie Road, Castlemilk, Glasgow G45-9NS

Tel: 0141-634-6473 • Fax: 0141-631-3151

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Web: www.craigdaleha.co.uk

Twitter: @Craigdaleha

Charity Number: SC031879