



C R A I G D A L E

HOUSING ASSOCIATION LTD

Craigdale: The Home of Good Housing



**ANNUAL REVIEW
& PERFORMANCE
REPORT 2017/18**



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INTRODUCTION



It is our pleasure to introduce to you our Annual Review & Performance Report 2017/18; we hope you enjoy reading it.

The Annual Review gives you some information on what has been happening at Craigdale from 1st April 2017 to 31st March 2018 and included within this report is a more detailed

report on our Performance Report, which was previously known as the Tenants Report Card.

It has been another exciting and busy 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
Senior Corporate Services Officer
Craigdale Housing Association
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CHAIRPERSON'S REVIEW 2017-18



I am pleased to introduce Craigdale's Performance Report which outlines how we have met our requirements of the Social Housing Charter. This Performance Report is published to allow you to assess whether we are providing you with sufficient and helpful information, in

an appropriate way and which you can judge our performance from.

The Board is confident that Craigdale is performing to a high standard within tightly managed budgets offering great value to our tenants and other service users.

It's been another busy year for our board and staff team who continue to put our tenants first keeping increases low compared to other housing associations yet still delivering a first class quality service. We would like to thank our contractors and consultants who help us deliver an excellent service.

This year we have replaced windows, back and front doors in Phase 3 (Dougrie Road & Gardens) and in 2019 plan to replace fans in Phase 9 (Downcraig Road & Terrace).

We have updated our website where you can find relevant policies, housing charter etc.

We continue to strengthen governance through training and networking.

We had a new member join the board and would like to welcome John Kilpatrick.

Margaret Welsh after 16 years and Trisha Young after 4 years are retiring from the Board. They have attended meetings, training sessions, conferences and have spent countless hours reading papers and reports. We would like to thank them both for all their hard work and dedication they have given to the Association over the years.

The Board would love to hear your views and are also looking for tenants and service users to join our Scrutiny Panel as our whole aim is to "make a difference in our Community" and the only way we can do this effectively is by listening to how you view our service.

We plan to carry out a significant satisfaction survey early 2019 and would welcome comments on how we perform along with your views on the best way to communicate performance and please let us know what we can do better and what you like or dislike about this report.

The 31st of December 2018 will be our 30th anniversary and I am pleased to be appointed as the Chairperson of Craigdale as we look to continuing our excellent performance this year and for future years. Can I take this moment to thank everyone for their contribution to making our community a place in which our people are proud to live.

Morag Cameron

Chairperson

Craigdale Housing Association



DIRECTOR'S REVIEW 2016-17



Welcome to our Meeting the Scottish Social Housing Charter Report for 2017/18. This report outlines how we are performing as a landlord.

We have also compared our performance against other local housing providers so that you can determine whether there are any trends in how we perform.

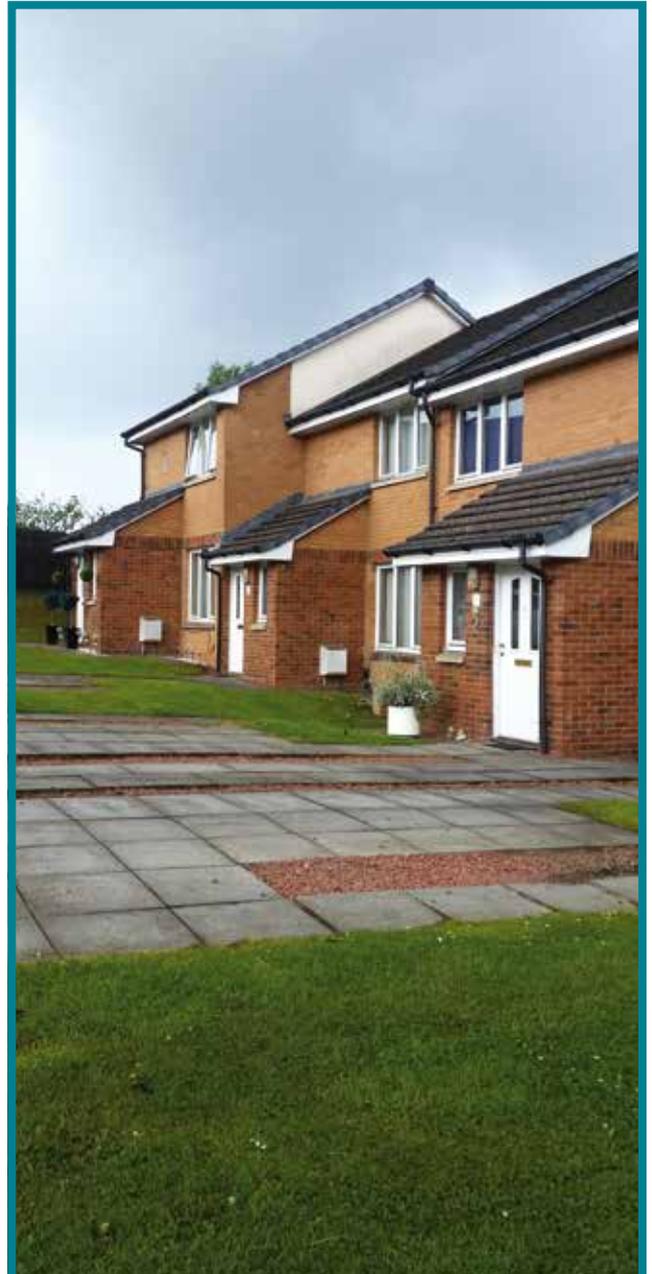
You will see from the report that Craigdale is much more than a Landlord as our vision is “changing lives for the better” and I hope that you can see how this is being achieved as you read through this report.

Looking forward to the future the Association is entering its 30th year since our first stock transfer of 66 properties in Downcraig Drive, Downcraig Road and Birgidale Road from the City Council in 1988.

I hope you enjoy reading about our work and performance in the last financial year and I give you a guarantee that we will do everything in our power to ensure that we continue to deliver the best possible services to you not just this coming year but for the next 30 years to come.

Anne Marie Brown

Director
Craigdale Housing Association
annemarie@craigdaleha.co.uk



OUR MISSION STATEMENT, VISION & VALUES

Craigdale’s vision is “**Changing lives for the better**” and our mission statement “**We are a Housing Association passionate about providing excellent affordable homes and services for our community**”. Craigdale Housing Association’s commitment to its residents and the community they live in. This commitment is also demonstrated in the Association’s values:

Respect:

We will treat people with courtesy, politeness and kindness; recognizing that people have rights, opinions and experiences.

Openness:

We will be transparent and accountable in all our actions and decision making.

Trust:

We will be honest; objective; consistent; open and lead by example in everything that we do.

Listening:

We will actively listen to what people tell us and we will remain neutral.

COMPLAINTS

We are dedicated to providing the best possible service to our customers. If we let anyone down we want to know about it so that we can do better in future. In the last year we received 12 complaints – most of these were frontline complaints which were quickly resolved.

		2017/18	2016/17	The most common complaints were about
Complaints Received:	Stage 1	12	1	<ul style="list-style-type: none"> • Quality of garden maintenance contract • Close lights not working • Close not cleaned • Contractor did not turn up • Bathroom contractor leaving items in the close. • Contractor had left contents of gutter outside tenants property
	Stage 2	0	2	
		2017/18	2016/17	
Resolved within Timescale:	Stage 1	12	1	
	Stage 2	0	2	

OUR BOARD

The Board decides on the Association's strategic direction and the best way to deliver our Business Plan. The Association has 4 main objectives for 2018-2022 which have been agreed by the Board and form the basis of our 4-year plan, setting out what we aim to achieve during this period. The Board is supported by our Staff Team.

All of our Board members are volunteers who share our values and are committed to supporting Craigdale. By combining their individual skills and experience, our Board members ensure that the Association provides the best possible service to its residents.

OUR BOARD MEMBERS AT 30.08.18 FOLLOWING THE AGM

Margaret Welsh one of our longest serving Board Members, retired from the Board at our AGM in August. Margaret was presented with flowers to mark her retirement and thanked for her 16 years' service as a Board Member, which included serving as our Treasurer.

Patricia Young also retired from the Board due to health and family commitment's. Patricia received a gift voucher for her work during her time as a Board Member.

We have always had a very good attendance at Board and Committee meetings during the year. Our Board Members have very busy lives but they still find the time to attend meetings, training and represent the Association at other events. We are very grateful for their dedication and commitment to Craigdale.

Name	Position
Morag Cameron	Chairperson
Jeanette Brown	Secretary
Jaclyn McCann	Treasurer
Christine McCormack	Board Member
Pat Bowden	Board Member
John Duncan	Board Member
Helen Bayne	Board Member
Claire Taylor	Board Member
John Kilpatrick	Board Member



PARTICIPATION

Tenant participation is about tenants taking part in, and influencing the decision making processes which relate to our Association. Without your involvement as a tenant, it would be very difficult for Craigdale to implement improvements to our service.

Membership

We encourage our residents to become involved in the work of the Association. One of the ways you can participate is by becoming a shareholder. Members can stand for election to the Board themselves. If you would like to join Craigdale (it only costs £1 for lifetime membership) please contact our office for an application form or download a form from our website at www.craigdaleha.co.uk

Annual General Meeting

This year's AGM took place on Thursday 30th August 2018. We had 32 out of 142 shareholders attended this year's AGM, which was an excellent turnout. We really appreciate the support of our shareholders.

THANK YOU!

Scrutiny Panel

The Association is keen to revive our Scrutiny Panel (we are also open to suggestions for a new name) where you can make a real difference to how we deliver our services.

The Scrutiny Panel looks at how the Association manages its neighbourhoods and the environment. You can also get involved in reviewing our policies and procedures, look at the specification of contracts, inspections of our estates and assist with the documents that we publish. If you would like to get involved please contact the office.



Surveys

We carry out surveys every year so that we can measure our performance and look at the areas where we could improve. We are very grateful to everyone who takes the time to complete our surveys and from next year we will report our results in our newsletter. We appreciate any feedback from our residents so please let us know what you think about any area of our work because we really do value your opinion... good or bad.

Other ways to get involved

You don't have to join our Board or Scrutiny Panel to become involved in what we do - you can also support us by coming along to our community events.



EQUALITIES

Craigdale Housing Association is committed to promoting an environment of respect, understanding, encouraging diversity and eliminating discrimination by providing equality of opportunity for all.

We aim to make it as easy as possible for you to access information about Craigdale and the

services we provide. Our newsletter, policies and letters are available in various formats, such as large print, audio or Braille - please let us know if you would like us to arrange this for you. We can also arrange interpreting and translation services where necessary.



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 2018	2018	2017	A Non-Accountants Guide to the Accounts
Net Rental Income	1,418,365	1,393,561	Gross rental income less voids
Revenue Grants	8,505	25,670	Medical Adaptation Grants
Amortised Grant	368,184	365,899	Annual Release of Deferred Grant Income
Factoring & Other Income	1,492	6,401	Factoring Income & Wider Role Income
Total Income	1,796,546	1,791,531	
Less:			
Management Expenses	599,412	522,225	Cost of management of our properties
Reactive Repairs	109,967	111,128	Costs of day to day property repairs
Cyclical & Planned Maintenance	188,063	188,839	Cost of gas servicing and other planned works
Property Depreciation	503,888	498,760	The writing down of our properties over their useful lives
Bad Debts	-338		Write off of unrecoverable debt
Other Costs	4,829	14,816	
Total Costs	1,405,821	1,335,768	
Operating Surplus	390,725	455,763	
Interest Receivable	12,815	15,251	Interest earned on money we invested
Other Finance Charges	-788	-13,838	Finance charge for Pension movement in year
Loan Interest	-22,815	-25,456	Interest we paid on our loans
Surplus for the year	379,937	431,720	Amount left from income after deducting all expenses

Statement of Financial Position as at 31st March 2018	2018	2017	A Non-Accountants Guide to the Accounts
Tangible Fixed Assets			
Housing Properties – depreciated cost	16,885,492	16,812,131	The cost of our houses less depreciation
Other	214,893	223,888	Cost of our computers, office equipment, office premises and fixtures and fittings.
	17,100,385	17,036,019	
Current Assets			
Debtors	68,729	36,967	Money owed to us.
Cash at Bank and in hand	1,986,100	2,110,182	Money in bank
	2,054,829	2,147,149	
Creditors due within one year	-582,885	-376,620	Money we owe to others
Total Assets Less Current Liabilities	1,471,944	1,770,529	
Creditors due after one year			
Loans	-2,025,068	-2,228,780	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	-10,478,756	-10,846,940	Deferred Housing Grant income.
Pension Liability	-128,855	-171,112	This is the amount of money owed re Pension Liability
Net Assets	5,939,650	5,559,716	
Capital and Reserves			
Share Capital	145	148	This represents shares of £1.00 each issued and fully paid.
Revenue Reserves	5,939,505	5,559,568	Money built up from this year's and previous years surpluses
	5,939,650	5,559,716	

OPERATIONAL SERVICES

Homes and Rents

At 31st March 2018 Craigdale owned 367 homes which represents 0.27% increase on last year. The Association collected a total of £1,397,142 in rent last year and confirmed a rent increase of 2.0% for 2018/19.

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, Welfare Rights Officer and Advice Assistant were funded through the Big Lottery Fund.

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.

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



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 reduced.

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 will be interviewed by staff trained in Housing Options (this takes about 45 minutes) and during the interview staff will 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.

REPAIRS, MAINTENANCE AND IMPROVEMENTS

We are committed to making sure that we offer the best possible repairs and maintenance services. We offer appointments for repairs and gas safety checks and this can be arranged to avoid the school run.

Quality and Maintenance of Homes

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

2017/18 was a very busy year for us. We processed 1284 reactive repairs at a total spend of £90k. This averages out at 3.50 repairs completed per property. We aim to respond to emergencies within two hours, urgent repairs within one working day and routine repairs within 3 working days.

Percentage of lettable houses that became vacant during 2017/18 totalled 7.63% which resulted in 28 properties having void checks (gas, electrical and joinery) and general repairs prior to re-letting. This was achieved with minimal rent loss of £1,090 and £21k spent on void checks and repairs to void properties.



Cyclical & Planned Maintenance

The Association has invested £711k in cyclical and planned maintenance work during 2017/18

Cyclical maintenance: this is work which we carry out every year (£154k) 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
- Stair lighting maintenance
- Close Cleaning, De-littering & Bulk Uplift
- Close Door Servicing

- Landlord, TV Amps & Door Entry Charges

The Association had planned maintenance expenditure of £557k during the year.

Phase 1 (Downcraig Drive, Downcraig Road & Birgidale Road) – Replacement Bathrooms

Phase 7 (Douglie Drive, Douglie Street, Glenacre Drive & Glenacre Gardens) – Replacement Boilers & Kitchens

General adhoc replacements which included fencing and drainage works.

Medical Adaptations

We do our best to help our tenants stay in their homes. If you are having difficulties living in your home, you may be able to have the property adapted to suit your individual needs. Examples of medical adaptations include fitting handrails in your home (or outside your home) or possibly replacing your bath with a level-access shower. To find out if you are eligible, please contact the Social Work Department who will ask an Occupational Therapist to visit you to carry out an assessment. If the Occupational Therapist agrees that work is required we will do this as soon as we can.

In 2017/18 the Association was allocated a grant of £15,000 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 £10,280 on medical adaptations during the year. This grant was spent on the following adaptations:

- Lever taps to kitchen sink & wash hand basin
- Supply and fit a new shower
- Supply and fit new half -height shower doors
- Install an additional bannister
- Install a handrail to staircase
- Supply and fit 12” grab rail in bathroom
- Remove bath and install level access shower
- Rehang 2 bedroom doors & 1 bathroom door
- Supply and fit radiator covers

Scottish Housing Quality Standard (SHQS)

SHQS is a government measure of the quality of our properties. We reported that 99.73% of our properties complied with the Scottish Housing Quality Standard. During 2017/18 we carried out a percentage of technical stock condition surveys on our properties. Thereafter a sample of properties will continue to be inspected every year to ensure we continue to meet the SHQS and EESSH (Energy Efficiency Standard for Social Housing).

TENANTS' ANNUAL PERFORMANCE REPORT 2017/18

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 2017/18.

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 has 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.

Tenants Satisfaction Results 2016	Scottish Average 2017/18	Craigdale 2017/18	Craigdale's Performance Against Scottish Average
Percentage of tenants satisfied with the overall service provided by their landlord.	90.48%	98.94%	
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions.	91.71%	100%	
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes.	85.92%	100%	
Percentage of tenants satisfied with the standard of their home when moving in.	90.24%	100%	
Percentage of tenants satisfied with the quality of their home.	87.9%	99.01%	
Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service.	92.13%	97.50%	
Percentage of tenants satisfied with the management of the neighbourhood they live in.	88%	98.94%	
Percentage of tenants who feel that the rent for their property represents good value for money.	83.19%	97.34%	
Percentage of factored owners satisfied with factoring service.	66.23%	75%	

 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 £801k in our homes, which allowed us to replace boilers, bathrooms 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 1.68 hours. We've also managed to provide great customer service with 99.9% of appointments kept and over 98.74% of repairs completed right first time.

Housing Quality & Maintenance 2017/18	Scottish Average 2017/18	Craigdale	Ardenglen	Cassiltoun	North View
Percentage of properties meeting SHQS year end.	94.2%	99.73%	100%	99.28%	99.55%
Average hours to complete emergency repairs.	3.96hrs	1.68hrs	2.17hrs	2.01hrs	2.27hrs
Average time taken to complete non-emergency repairs compared.	6.38	2.53 days	4.57 days	3.62 days	3.02 days
Percentage of reactive repairs completed right first time.	92.23%	98.74%	95.33%	92.44%	96.52%
Percentage of reactive repair appointments kept.	95.45%	99.9%	96.86%	99.38%	n/a
Percentage of properties with gas safety record renewed by anniversary date.	99.81%	100%	100%	100%	100%
Percentage of tenants satisfied with repairs service.	92.13%	97.5%	95.31%	97.77%	87.56%



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 is unsatisfied 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 2017/18	Scottish Average 2017/18	Craigdale	Ardenglen	Cassiltoun	North View
Percentage of Anti-social behaviour cases resolved within local target	87.88%	100%	91.89%	97.14%	92.50%
Anti-social behaviour cases reported	n/a	16	37	105	40
Anti-social behaviour cases resolved	n/a	16	34	103	39
Anti-social behaviour cases resolved within locally agreed targets	n/a	16	34	102	37

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 2017/18	Scottish Average	1st Stage Complaints	Craigdale's Average	Scottish Average 2016/17	2nd Stage Complaints	Craigdale's Average
	%	Number	%	%	Number	%
4.3.1 Received in the reporting year	n/a	12	n/a	n/a	0	n/a
4.3.3 Complaints responded to in full by the landlord in the reporting year	98.24%	12	100%	94.16%	0	0
4.3.4 Complaints upheld by the landlord in the reporting year	54.26%	12	100%	48.95%	0	0
5.3 Complaints responded to in full within the timescales set out in the SPSO Model CHP	86.27%	12	100%	83.36%	0	0

Housing Options

People looking for housing get information that helps them to make informed choices and decisions about the range of housing options available to them. Tenants and people on housing lists can review their housing options. People at risk of losing their homes get advice on preventing homelessness.

Access to Social Housing

People looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.

We provide a housing options approach for applicants which allows us to discuss their housing requirements and give them information about our housing turnover. This lets applicants make an informed choice.

Housing List 2017/18	Scottish Average 2017/18	Craigdale	Ardenglen	Cassiltoun	North View
Number of new applicants added to the housing list.	n/a	156	232	309	141
Number of applicants on the housing list at end of report year	n/a	296	288	376	191
Number of suspensions from the housing list	n/a	0	10	0	3
Number of applicants cancelled from the housing list	n/a	99	360	255	157
Section 5 Referrals received	n/a	6	36	50	33

Lets 2017/18	Scottish Average 2017/18	Craigdale	Ardenglen	Cassiltoun	North View
All Lets	n/a	28	96	91	54
Number of lets to existing tenants	n/a	5	18	12	13
Number of lets to housing list applicants	n/a	18	63	60	27
Number of mutual exchanges	n/a	2	1	1	6
Number of lets from other sources	n/a	0	0	0	1
Number of applicants who have been assessed as statutorily homeless by the local authority as Section 5 referrals	n/a	5	15	19	13
Average calendar days to re-let properties	30.72 days	3.64 days	14.13 days	8.66 days	12.91 days

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.

Let's 2017/18 where the tenancies have been sustained for more than 1 year	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Total Lets 2016/17	34	n/a	90	76	48
Number of Existing tenants sustained	n/a	4	20	14	15
Number of Applicants who were assessed as statutory homeless by the local authority sustained	n/a	3	7	19	8
Applicants from your organisation's housing list sustained	n/a	12	39	38	28
Nomination from local authority sustained	n/a	0	0	0	0

Court Action 2017/18	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Total number of court actions initiated during the reporting year	n/a	0	9	24	7
Properties recovered because rent had not been paid	n/a	0	2	3	5
Properties recovered because of anti-social behaviour	n/a	0	0	0	0
Properties recovered for other reasons	n/a	0	0	0	0

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 2017/18	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Request for Medical Adaptations	n/a	8	47	22	23
Approved Applications completed in year	n/a	7	38	20	21
Percentage of approved applications for medical adaptations completed	84.3%	77.78%	80.85%	90.91%	91.30%
Average days to complete from receipt of applications	51.28 days	76.86 days	32.58 days	67.5 days	55 days

Getting Good Value from Rents

We know how important it is to keep our rents affordable whilst at the same time continuing to deliver services that matter to you. Our Board and Housing Services Team carefully consider how to balance keeping rents at a level our tenants can afford while still making sure that we deliver on the commitments made in our Business Plan.

Rent collected from our tenants helps us to continue to provide improved housing, deliver neighbourhood services and to support local partners to provide services in the community. We constantly review our costs and make every effort to improve value for money.

We really want to know what you think about our rent proposals so when we write to you during the year, please take a couple of minutes to give us your comments.

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 benchmark's strongly against the Scottish Average and our neighbouring Association's. We wrote off a total of £2,035.19 in former tenant arrears as we were unable to recoup this money.

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.

2018/19 Rent Increase

Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
3.21%	2.0%	3.0%	4.4%	3.75%

Average Weekly Rents

Size of Home	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
2 Apartment	£73.33	£66.81	£66.79	£68.64	£65.79
3 Apartment	£74.94	£71.20	£73.66	£71.49	£81.69
4 Apartment	£81.37	£80.58	£82.05	£81.44	£90.79
5 Apartment +	£90.39	£84.05	£93.51	£93.38	£101.40

Rents and Service Charges 2017/18	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Properties Re-let	n/a	28	96	91	54
Rent Collected	n/a	£1,397,142	£3,615,277	£3,695,559	£2,884,538
Rent due to be collected	n/a	£1,406,273	£3,658,082	£3,720,768	£2,914,559
Percentage collected of rent due	99.38%	99.35%	98.83%	99.32%	98.97%

Staff Members

Anne Marie Brown	Director
Frances Cunningham	Senior Corporate Services Officer
Angela Hughes	Senior Housing Services Officer
Lisa Campbell	Housing Services Officer
Daniel Murray	Housing Services Assistant
Mary McDevitt	Housing Services Assistant (Temp)
Jaclyn McMahon	Corporate Services Assistant

Services

Fettes McDonald	Finance Services
Sean O'Sullivan	Finance Services
Tom Atkinson	Maintenance Services
Anne Miller	Financial Inclusion Officer
Donna Fullerton	Welfare Rights Officer
Paul Pearson	Welfare Rights Officer (Temp)
Connor McLean	Advice Assistant

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
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Email: info@craigdaleha.co.uk

Web: www.craigdaleha.co.uk

Twitter: @Craigdaleha

Charity Number: SC031879