



Serving Inverclyde since 1968

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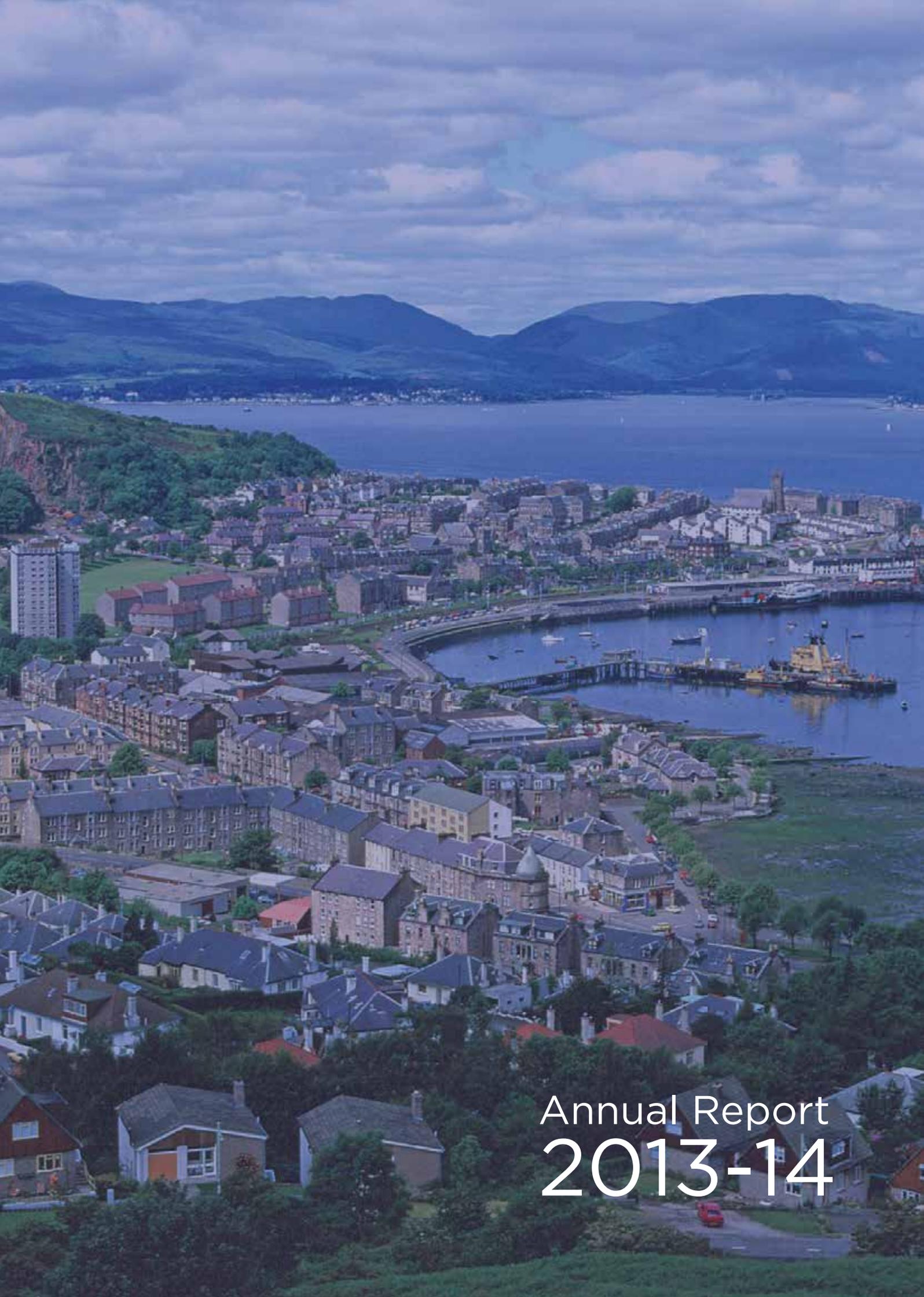
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Annual Report
2013-14

Chairpersons Report



It is with a sense of achievement that I present this years Annual Report following my second successive year as Chairperson of Cloch Housing Association. This Annual Report is different from previous ones in that it contains the addition of our Annual Report on the Charter.

This year all housing associations had to meet the requirements of the Scottish Social Housing Charter which came into being last April. On Pages 5-6 you will see how we have performed. In addition you can read about the challenges, improvements and successes we have had throughout the year.

The last year has witnessed a number of key steps in our improvement journey, with the biggest and most symbolic undoubtedly being the Scottish Housing Regulator seal of approval by lifting the medium level of engagement and reducing the Association to low engagement. This is a significant achievement and I would like to thank my fellow Committee members, our staff, Oak Tree Housing Association and other partners in stabilising the organisation and restoring Cloch to a position of confidence. We will now continue with this improved status and look to be a better landlord, a better employer and a better business in the years ahead.

The governance arrangements of Cloch has worked well in the last year and we are forging a positive and collaborative relationship with our Oak Tree counterparts – this will make the Group stronger in the longer term. We have enjoyed a series of training and development sessions and entered into a 3-year relationship with Governance Alliance Scotland to carry out annual reviews and provide office bearers with the skills to carry these out independently in the future. Our governance arrangements have improved significantly in recent years and we now have a well informed, skilled and experienced Management Committee who conduct business professionally. This along with the leadership provided by our Senior Management Team will prepare us for the challenges ahead and ensure that we are ready to take advantage of any opportunities we are faced with to further improve or develop our business or the services we provide to the residents of Inverclyde.

Despite all of the positive outcomes, our recent work with staff engagement surveys and an annual review by Governance Alliance Scotland of both governing bodies has told us that the lack of clarity

and strategic direction is the key area for focus for both Associations. A Group Sub Committee has been established to drive forward a strategy of change and realignment to deliver a Group Structure which is clear, unambiguous, and focused on service improvements for all residents through a hybrid of shared services and local autonomy. Branding and corporate planning will be key to the success in this project and while we are at an early stage in our preparatory work, it is with an ambitious and fresh impetus that we enter 2014/15.

Our operational performance this year has improved despite the challenges faced by the Association in terms of staff absences and welfare reform – we will build on this further in 2014. The challenges have been significant this year with the “bedroom tax” dominating many headlines throughout the country. Cloch has worked with a range of other agencies tirelessly to assist tenants affected by this, and other cuts which have been introduced under the banner of “Welfare Reform”. We will continue to be a landlord who cares about our residents and will do all we can to help when people are facing difficulties – financial or otherwise.

The Association will be investing heavily in future years to ensure our housing stock remains of high quality and we will act to deal with areas which need attention. This all needs to be done within existing budgets and we need to ensure that we are financially astute when managing the business. This includes any consideration of future development projects.

Finally I would like to thank our staff and fellow Committee Members who have contributed to our success in the last year. There is a positive feeling in Cloch about our future direction and together with our partners at Oak Tree HA, we are committed to improving services for our customers and our communities.

Monica Sheekey
Chair, Cloch Housing Association

Housing Services

The Housing Services Section is responsible for providing housing management services to tenants.

At the 31 March 2014 the Association owned 1410 properties (including 20 shared ownership properties and 4 Garages). Our stock profile at 31 March 2014 is detailed below:

Age	House	Tenement	4 in a Block	Other Flat / Maisonette	Garage	All Types
Pre - 1919		264				264
1919 - 1944	28		27			55
1945 - 1964	28					28
1965 - 1982	34	6	1	42	4	87
1983-2002	209	246	4	47		506
Post - 2002	344	93	8	25		470
Grand Total	643	609		114	4	1410

92 Properties Allocated during 2013/2014

A total of 92 properties were allocated during 2013/2014; of which all were re-lets as there were no newbuild properties developed during the year. The average time to re-let general properties was 13.2 days - the target was 8 days, so the Association will be focusing on improving this area of service during the next year.

21 referrals were successful resulting in offers of accommodation. Cloch also allocates properties to be used as temporary furnished accommodation for homeless people.

Housing Those in Need

In 2013/2014 we were able to meet the housing needs of 92 households;

Existing tenants that were transferred to more suitable housing	10
Applicants who were assessed as statutory homeless by the local authority	21
Applicants from your housing list (Inverclyde CHR)	57
Nominations from the local authority or Inverclyde CHCP	4
Total	92

HomeSwapper

Cloch are members of the HomeSwapper service to allow tenants to get a free on line matching service to find a mutual exchange. Tenants can access the service directly on line and by putting in a few details about their home and the type of property they are looking for, they can be matched to people with whom they may wish to exchange with both locally and further afield.

As a result of the service, 22 mutual exchanges took place in 2013/14. More tenants are meeting their housing aspirations themselves and in many cases, more quickly than if they had chosen to wait for a transfer. Tenants do require permission to exchange, but this is not withheld without good reason.

Housing Demand - Inverclyde Common Housing Register

The Association continues to be an active partner in Inverclyde Common Housing register (ICHR). The Association was pleased to welcome Larkfield and Link HA as members of the partnership during 2013/2014. The ICHR Allocations Policy continues to be based on Choice Based Lettings principles so that available properties are advertised and applicants note interest in the properties they would like to be considered for.

Following a review of the list, at the end of March 2014, there were 2624 applicants on the joint list seeking rehousing. Cloch advertised 66 properties for let during the year through ICHR this represents 71.7% of all lets. Inverclyde Common Housing Register processed 1138 applications for housing in 2013/2014; on average these applications were processed within 2.53 days, the target for processing is 10 days.

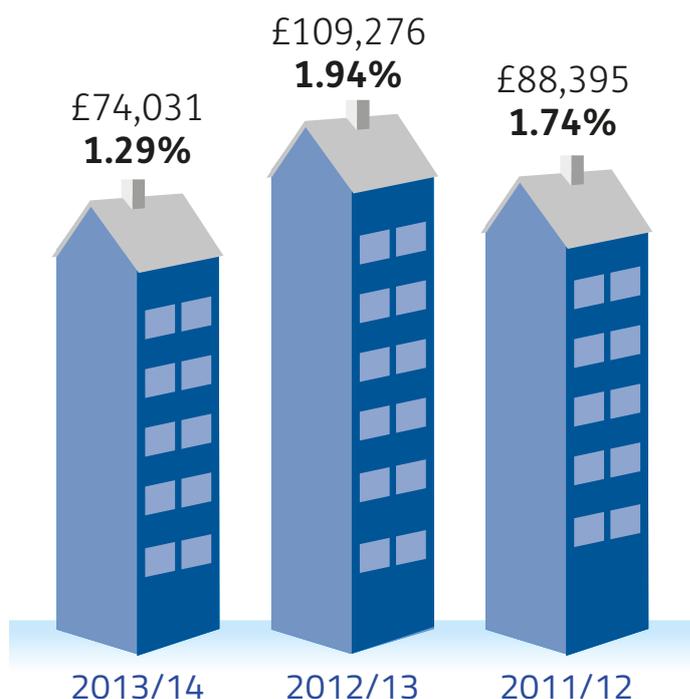
Maximising Rental Income

The collectable rent and service charges for 2013/14 was £5,746,474. The average rent set by Cloch for self-contained properties was £77.88 per week and for non-self contained properties (supported accommodation) it was £186.89 per week, per bed space.

The rent loss from empty houses/voids was £18,448 or 0.32% of the rent debit. This was below the target for void loss of 0.5% of the debit.

As the table below shows, non-technical arrears (actual arrears owed) stood at £131,436.90 at 31 March 2014. Out of this, £74,031.19 was due from current tenants, with the remainder due from former tenants. The current arrears figure represented 1.29% of the rent due and was below our target of 1.70%. This was a direct result of the Association amending its arrears procedures and processes during the year which resulted in the Association introducing a dedicated team which deals with rent arrears recovery.

Improving Arrears Performance



Estate Management & Anti Social Behaviour

Cloch continued working with its partners at Inverclyde Council and Police Scotland in tackling Anti Social Behaviour, and dealt efficiently with 145 neighbour disputes in the last year. Thankfully no ASBOs were required and no evictions were

implemented as a result of anti social behaviour. Last year the Association increased its provision of our close cleaning service, which is provided to the residents of 14 closes throughout our estates, the contract is being re-tendered during 2014/2015.

Legal Action

The Association initiated 26 new court actions for recovery of possession during 2013/2014. Unfortunately, 5 eviction decrees were obtained following court action; and these were enforced,

with 7 tenancies being abandoned during the year also. We see eviction as very much the last resort and will work very hard to help tenants in difficulty to sustain their tenancies.

Customer Engagement

Consulting with our tenants and residents on all issues that affect where they live remains a key priority for the Association. We do this by holding a quarterly Customer Panel meeting and having regular consultation meetings particularly in respect of planned and cyclical maintenance programmes. During the year, Cloch worked with a number of tenants' and residents' groups. These included Maukinhill Residents Group and Gibshill Residents Association who are both Registered Tenant Organisations that work within the Association's main areas of operation.

During 2013 the Association, jointly with Larkfield Housing Association and Oak Tree Housing Association, commissioned Knowledge Partnership to carry out an independent tenant satisfaction survey of our tenants. The results of this survey were published in August 2013 and the Association was pleased with the general satisfaction levels. However, we did identify some areas for improvement and we will be working on these areas during 2014/2015.



44%

of surveyed tenants felt heating systems/ boilers should be upgraded – we are committed to high quality systems and are reviewing our heating contracts for future years, starting with a 3-year contract in 2014.

Report Card 2013/14

A close scrutiny of our Annual Return on the Charter

Housing Associations, like Cloch, are required to report their performance in achieving or progressing towards the Charter outcomes and local standards by October each year. This is our first "report card" and we would encourage you to focus on our performance and consider how we compare – and please contact us or get involved in our e-panel for even closer scrutiny.

Profile of Cloch	
No of houses	1,362
Total rent due in year	£5.72m
Areas of operation	Greenock, Port Glasgow, Inverkip

Your Weekly Rents
Cloch increased your weekly rent on average by 4.2% from 2012/13.

Average Weekly Rents (including service charges) for Self Contained Units			
Size	No Self Contained Units Owned	Cloch HA	Scottish Average
1 apt	6	£58.30	£59.56
2 apt	376	£69.41	£65.18
3 apt	708	£77.84	£67.19
4 apt	253	£89.29	£73.07
5+ apt	19	£101.13	£81.68

Tenant Satisfaction		
Of the tenants who responded to our recent tenant satisfaction survey:-		
	Cloch HA	Scottish Average
Satisfaction with overall service	91.67%	87.8%
Good at keeping them informed of its services and outcomes	93.54%	88.9%
Satisfied with opportunities to participate in decision making	90.02	78.4%

Quality & Maintenance of Homes

	Cloch HA	Scottish Average
Homes that met the Scottish Housing Quality Standards	99.1%	85.4%
Average time to complete emergency repairs	2.56 hrs	6.9 hrs
Average time to complete non-emergency repairs	4.58 days	8.2 days
Reactive repairs completed "right first time"	96.80%	87.2%
Satisfaction with the service received for tenants who had repairs or maintenance carried out in the last 12 months	89.93%	87.6%

Neighbourhoods

For every 100 Cloch homes, 10.6 cases of anti-social behaviour were reported in the last year.

	Cloch HA	Scottish Average
Cases that were resolved within targets agreed locally	83.45%	75.9%

Value for Money

	Cloch HA	Scottish Average
Out of our total rent due in the year, the amount collected for current and past rent was equal to	101.66%	99%
Rent not collected because homes were empty	0.32%	1.2%
Average re-let times	13.18 days	35.7 days

Want to know more?

If you want to find out more about our performance, contact us directly. Alternatively, the Scottish Housing Regulator's website has lots of further information about Cloch and the work of the Regulator. You can:

- Compare Cloch's performance with other landlords;
- See all of the information we report on the Charter and;
- Find out more about the role of the Regulator and how they work.

Or, visit either website at
www.scottishhousingregulator.gov.uk

www.clochhousing.org.uk

90%

of surveyed tenants felt our overall maintenance and improvements could be better – this is a key focus in 2014.

Property Services

Repairing & Maintaining your homes

The Association is part of the I-Flair Procurement Group which comprises 8 Housing Associations in Renfrewshire and Inverclyde. The group has set up a Framework Agreement to take advantage of economies of scale when procuring planned maintenance works. In 2013 – 2014 we made use of the framework agreement for painterworks and also kitchen and heating replacements.



Last year, the Association entered into a contract with Gas Sure to service, repair and maintain the Gas Heating Systems throughout our communities. There was a significant saving in the contract price (20%) which allowed us to spend on other repairs and improvements. Some of our headlines from Property Services included –

- Painting at Riverside Road, Bawhirley Road, Dempster Street, Lyle Street, Roxburgh Street, Regent Street, Auchmountain Road, Glenbrae Road, Elliot Court, Leitch St, McGillivray Avenue, Weir Street, Whinhill Crescent at a cost of £127,000
- New Kitchens in Dempster Street, Clydevue Road (odd numbers), Gareloch Close, Cardross View at a cost of £117,654
- Heating System Replacements in Dempster Street (5-11), Roxburgh Street (12 & 14), Regent Street (45 & 47) and 50 – 56 Belville Street at a cost of £240,610
- Reinstatement works to flats in Cross Shore Street costing £20,443.
- Periodic Electrical Testing throughout the estate at a cost of £12,601
- Gutter Cleaning throughout the estate at a cost of £9,736
- Reactive Maintenance and Void Works to bring our homes to a lettable standard at a cost of £539,304.

90%

of surveyed tenants were happy with opportunities to participate.



92%

92% of surveyed tenants were satisfied with how their neighbourhood is managed.

Care and Repair

Inverclyde Care and Repair continues to provide free, confidential and practical advice and services for those over 65 and to disabled homeowners and private tenants in Inverclyde. The care and repair service aims to help this sector of society maintain their independence and live comfortably and safely in their own homes within their community.

The Scottish Government is committed to improving the quality of private housing in Scotland. This reflects the evidence that there are substantial condition issues in the private sector, and improving the poor condition of private housing is now recognised as having important links to better health and increased opportunities to remain living independently within the community.

Inverclyde Care and Repair contributes to the Scottish Government's views by helping to make people's homes suitable for their needs. In particular, we support older and disabled clients by working closely with Inverclyde Council and the local Community Health Care Partnership to achieve their health, social care and housing objectives in addition to enhancing social justice for older and disabled people.

Our core service is to provide advice and information, and to facilitate repairs, improvements and/or adaptations to homes in the private sector, in response to identified need. We have also enhanced our service by successfully establishing a small repairs service, which provides older and

disabled people from all tenures with practical help and advice in undertaking small repairs and handyperson jobs within their homes.

During financial year 2013/2014, we assisted 2033 clients in the following service areas

Advice and Information	202
Adaptations	168
Other Grant Works	12
Small Repairs	1651

An important part of our service is provided by our technical officers who can visit clients at home and give them impartial advice about any repairs needed to their home. They can also assist with helping them through the maze of organising major repair work, liaising with the local authority over grants and building warrants or other approvals, and handling the many queries and issues which arise during the process of the work being done.

Since Inverclyde Care & Repair was established, we have grown steadily into a vital resource for older and disabled home owners and private tenants within Inverclyde, making a significant contribution to their well being. It is well regarded by those clients who use the service and by its partners in the local authority. Inverclyde Care and Repair is enthusiastic about its potential in continuing its excellent performance for those who use the service in terms of:

- The degree of consultation and involvement provided
- Explanation of all options available for getting works undertaken
- Accuracy of information provided on issues such as cost and timescale
- The quality of work carried out for the client

Small Repairs Service

Our small repairs service is delivered by two full time officers who are able to carry out a variety of small household repairs ranging from boxing in pipes, replacing tap washers, and fitting phone sockets for the community alarm system. This much valued service is open to older and disabled Cloch tenants, for repairs which are not the landlord's responsibility.



There are two distinct challenges facing Inverclyde Care & Repair, one of future financial sustainability, and the other responding to the growing needs and demand for services which enable its clients to remain in their own home as long as possible, or return to their home after short hospital stays.

In terms of financial sustainability, we introduced a charging policy for the small repairs service in April 2014, where clients can become members for an annual fee of £40 which entitles them to have as many small repairs visits that they require per year. However, if clients do not wish to become a member, there is a charge of £10 plus VAT per visit from one of our Small Repairs Officers.



In all cases, clients will still be responsible for the cost of any materials required to carry out the repair.

**Workmanship first class,
every place left so clean.**

I will be telling as many people as I can about the excellent service you give.

Finance Services

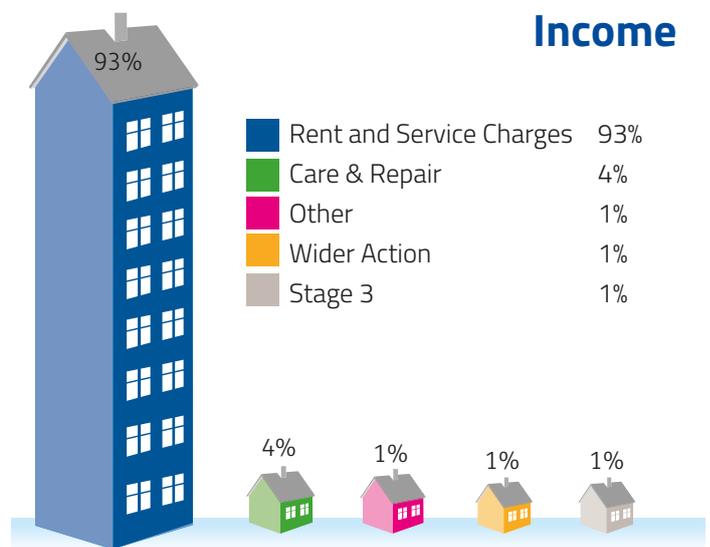
The financial results for 2013/2014 show a substantially improved financial position with the surplus on ordinary activities increasing to £1.13m.

The operating surplus in 2013/2014 increased marginally to £1.8m from £1.7m in the previous year. Interest payable on long-term loans totalled £745k resulting in a surplus for the year of £1.13m. This compares to a surplus of £707k in the previous year.

The net book value of Housing property saw a decrease to £25.0m from £25.5m in the previous year. This decrease was a result of depreciation charged on housing components. The Balance Sheet remains in a healthy position with net assets of £7.2m and cash balances at 31st March 2014 of £2.4m.

Income

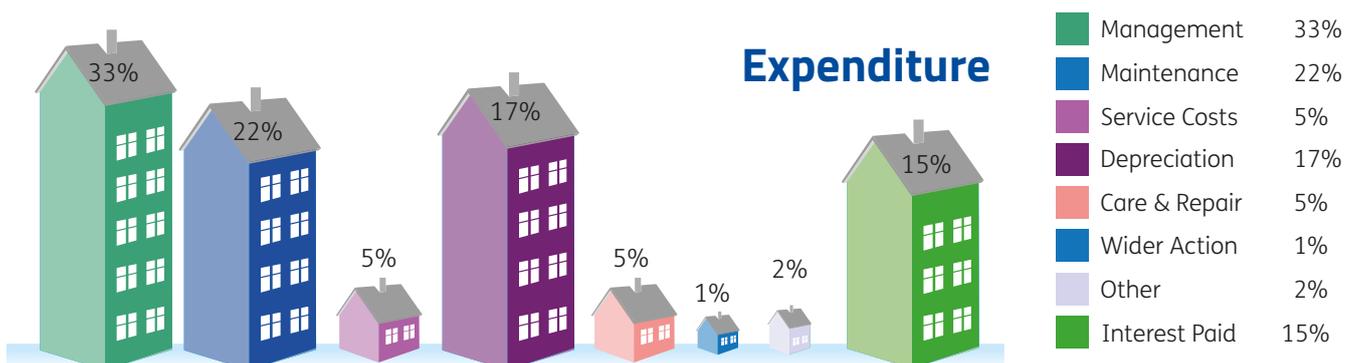
Rent & Service charges constitute the majority of the Association's revenue at over £5.7m. As a result of the annual rent increase, income from this category increased by 3.1% in comparison to the previous year. The next largest source of income was from Care & Repair. At £273k, this represented approximately 4.5% of total income. The remaining income from Factoring, Wider action, Stage 3 and sundry income made up less than 3% of the associations total revenue.



Expenditure

Loan interest payments increased to £744k from £671k in the previous year. The increase was a result of a full 12 months interest being charged in the year to 31st March 2014, whereas the previous year saw new loans taken out part way through the year.

Management, Maintenance and interest paid make up the majority of the Associations Expenditure. Maintenance costs, which include Reactive and Cyclical Maintenance, exceeded £1.1m in the year. An additional £382k was spent on major repairs which were capitalised and shown as additions to assets in the Balance sheet.



Committee and Staff

(as at 31st March 2014)

Management Committee

Monica Sheekey	Chairperson
Jane Cheshire	Secretary
Danny McMillan	Vice-Chair
Jackie McKelvie	
Margaret McKay	
Peter Galbraith	
Kelly Ferns	
Julianne Scarlett	
Eleanor Robertson	
Edward Coogans	
Ronnie Phillips	

Staff

Paul McVey	Director
Nicholas Aderinto	Group Finance Director
Mary Campbell	Office Services Manager
Andy Thomson	Housing Services Manager
Elaine McShane	Property Services Manager

Office Services

Shonaid Musgrove	Office Services Administrator (PT)
Kelly MacLean	Office Services Assistant
Michelle Bell	Housekeeper
Margaret Douglas	Housekeeper

Property Services

Andrew Cassels	Senior Maintenance Officer
Charlie Conaghan	Maintenance Officer (Planned & Cyclical)
Kenny McLaughlan	Maintenance Officer (Reactive)
Jehad Kalla	Maintenance Assistant
Lynn McConnachie	Maintenance Assistant
Katrina McNeill	Maintenance Assistant (PT)

Housing Services

Mary McDonald	Senior Housing Officer (PT)
Nicola Findlay	Senior Housing Officer (PT)
Alison McManus	Housing Officer
Caroline Orr	Housing Officer (PT)
Kathleen Wingate	Housing Officer (PT)
Esther Pollock	Housing Assistant (PT)
Lorraine Gray	Housing Assistant (PT)
Patricia Broom	Housing Assistant
Lynne Reid	Customer Services Officer
Mareta Greig	Customer Services Officer
Julie McKay	Customer Services Assistant
Julie McGonigle	Customer Services Assistant

Care & Repair

Kathryn Cooper	Care & Repair Manager
Helena Tuer	Project Officer
Margaret Caven	Project Officer (PT)
Brian McEwen	Technical Officer (PT)
Allan Locke	Technical Officer (PT)
Jim McFarlane	Small Repairs Officer
John Magee	Small Repairs Officer
Margaret Tosh	Clerical Assistant (PT)
Kimberley Keogh	Project Assistant (PT)

38%

of surveyed tenants reported dog fouling as an issue – we now supply dog poop bags at the office free of charge.



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