



Craigdale
HOUSING ASSOCIATION

The background features a photograph of a multi-story residential building with a brick facade and dark roof. A large, semi-transparent teal circle is overlaid on the image, framing the text.

**Annual Review
& Performance
Report 2019/20**

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INTRODUCTION

It is our pleasure to introduce to you our Annual Review & Performance Report 2019/20; we hope you enjoy reading it.

We have combined the Annual Report to tenants on the Scottish Housing Charter with our annual report to members and service users. Given that there was often a degree of duplication between the two reports, and given our concern about Value for Money, we have combined the two reports. We trust you find the combined report informative and interesting.

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
frances@craigdaleha.co.uk
0141-634-6473



CHAIRPERSON'S REPORT

Our Annual Report covers the work that we do each financial year therefore this report reflects on the year that ended on 31 March 2020. At that point the country had just gone into a national lockdown and we all faced the uncertainties that we have all had to endure since then.

However, when we look back at 2019/20 there is a lot to be proud of and a lot to look forward to.

We continued with our excellent range of community events throughout the year and the highlight of this was our Over 50's Mystery Tour of Loch Lomond and Family Trip to Blair Drummond Safari Park.

Our performance in 2019/20 was excellent as we continue to meet our targets, which are set at the beginning of every year and monitored by the Board.

I would like to highlight that we:

- Let 21 houses with an average period of 2.76 days
- Lost only £543 for the whole year whilst properties were empty
- Our rent arrears increased, however this was impacted as lockdown restrictions were introduced preventing some people from paying rent in the normal manner
- Responded to all complaints within our agreed timescales
- Completed non-essential repairs in an average of 2.58 days

We invested £285k over the year in improvements to tenant's homes with major improvements including 73 new bathrooms.

As a Board we have gone from strength to strength with 3 new members joining us in 2019. We will continue to do everything that we can to help our tenants and work with other agencies to assist our tenants and provide excellent services. This will include investing in homes, keeping rents affordable and building new homes.

We also said our goodbyes to our former Director Anne Marie Brown, and I am delighted to say that we have now appointed David Mackenzie, as our new Chief Executive Officer. David joined us initially as our Interim Director in January 2020 before being appointed into the new role in May this year. We are delighted that David has joined us and we know that he is passionate about involving tenants and we have already seen this even before lockdown restrictions were implemented.

We joined West of Scotland Housing Forum in 2019/2020 and we continue to work closely with other Housing Associations particularly those like us who are based in Castlemilk.

As usual our staff have been brilliant in 2019/20 and I want to take this opportunity to thank them for all their



efforts on behalf of the Board. We pride ourselves on our staff and know through tenant satisfaction surveys how well our tenants rate our staff.

Finally, I would re-affirm that we are well placed for the future with our office upgrade works almost complete. This was delayed as our previous contractor went into administration and then once we appointed a new contractor lockdown was imposed. Please bear with us as we hope the new office improvements will be worth the very long wait. We hope to be up and running as soon as works are complete and as soon as the Government allows offices to re-open.

I want to thank my fellow Board members, for their huge amount of time and commitment over the past year. As a new Chairperson I have enjoyed the many challenges that have come our way and the support of every singly Board member is hugely appreciated. Our Board are passionate about Craigdale and are committed to moving forward and meeting all of the challenges, which lie ahead. We feel that Craigdale has a bright future and through the hard efforts of our staff we hope that we can have another successful year, despite all of the challenges that we face.

And to you, our tenants, for your commitment to Craigdale, we thank you and hope you and your families remain safe now and in the future.

John Kilpatrick
Chairperson

WHO REGULATES & GOVERNS US?

THE ASSOCIATION IS
CONTROLLED BY THE
COMMUNITIES IT SERVES.

Who Regulates Us?

Craigdale Housing Association like all Housing Associations, is regulated by the Scottish Housing Regulator.

www.scottishhousingregulator.gov.uk

Registered Social Landlord with the Scottish Housing Regulator, Registration No 95

As a Charity the Association is regulated by the Office of the Scottish Charity Regulator.

www.oscr.org.uk

Registered Scottish Charity No. SC031879

The Association is also regulated by the Financial Conduct Authority.

www.fca.org.uk

Registered with Financial Conduct Authority: No. 2296 R (S)

The Association's Factoring Service is registered with the Scottish Governments Property Factor Register and is regulated by a Code of Conduct.

Registered Property Factor No. PF000223

As well as these formal regulatory obligations the Association works closely with Glasgow City Council, the Strategic Housing Authority, in relation to the provision of new homes, tackling disrepair and poor housing standards and re-housing homeless households.

Minutes of all Board meetings are available on our website www.craigdaleha.co.uk

During the financial year 2019/20, there were no significant concerns raised with the Association by any of our Regulatory bodies.



GOVERNANCE

Our Association is managed by a voluntary Board which is made up of local people and professionals from the housing, nursing and legal sectors. All Board Members share a commitment both to improving housing conditions, the local environment and local community.

The control of the Association is assisted by years of valuable experience. This has enabled the Association to develop, not only as a good service provider, but also as a successful business with a proven track record of achievement.

Our Board Members consists of a maximum of 15 Association members. Every member is entitled to serve on the Board, a third of which is elected every year at the Annual General Meeting. The Board is responsible for the strategic objectives and control of the organisation and regularly monitors and reviews business performance. They are responsible for ensuring compliance with regulatory and statutory obligations.

Our Strategic Objectives

At our Business Planning day in October 2017, the Board and Staff mapped out our Strategic Objectives for the coming 3 years. As a result, the Board agreed 4 Strategic Objectives in February 2018. A fifth Strategic Objective; 'Shaping the Community' was added in October 2019.

1. Improving Housing Quality and Choice
2. Enhancing Customer Services
3. Shaping the Community (new)
4. Maintain Excellent Governance
5. Maintain Strong Financial and Risk Management

For each Strategic Objective we state what we will do; how we will do it, which year we want to complete it by, and importantly, how we will know if we have achieved each Objective at the end of the three-year period.

The Board ensures that the Association's vision, mission and values remain true to its objectives.

GOVERNANCE

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:	Openness:	Trust:	Listening:
We will treat people with courtesy, politeness and kindness; recognising that people have rights, opinions and experiences.	We will be transparent and accountable in all our actions and decision making.	We will be honest; objective; consistent; open and lead by example in everything that we do.	We will actively listen to what people tell us and we will remain neutral.

The Chief Executive and Staff Team work closely with the Board developing our strategy and direction.

The day to day operations are managed by the Chief Executive.

General Membership 2019/20	New Members 2019/20	Board Members 2019/20	Board Attendance 2019/20
145	4	10	75%



OUR BOARD

Board Members who served on the Association's Board and other governance structures over the past year:

Name	Designation	Elected to Board
John Kilpatrick	Chairperson	30.08.18
Morag Cameron	Vice Chair	29.09.09
Des Phee	Secretary	26.11.18
Helen Bayne	Treasurer	25.04.17
Christine McCormack	Board Member	29.03.07
Claire Taylor	Board Member	25.04.17
Andrew Stevenson	Board Member	26.11.18
Hilary Tennant	Board Member	05.09.19
Christine Leitch	Board Member	05.09.19
Peter Menellis	Board Member	05.09.19
Pat Bowden		Resigned 19.08.19
Jeanette Brown		Resigned 05.09.19
Jaclyn McCann		Resigned 05.09.19
John Duncan		Resigned 05.09.19

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.



OUR STAFF

The Association has built up a staff team committed to providing first class services directly to our customers.



David Mackenzie, Chief Executive Officer

Name	Designation
David Mackenzie	Chief Executive Officer
Angela Hughes	Senior Housing Services Officer
Frances Cunningham	Senior Corporate Services Officer
Lisa Campbell	Housing Services Officer
Robert Allison	Maintenance Services Officer
Daniel Murray	Housing Services Assistant
Jaclyn McMahon	Corporate Services Assistant
Services	
Fettes McDonald	Finance Services
David McDonald	Finance Services
Suzanne Lavelle	Welfare Rights Officer

Equal Opportunities Monitoring

We had 1 vacancy during the year. We monitor the ethnic origins and disability details of our job applicants. We also monitor the ethnic origins and disability details of our Staff, Board, Housing Applicants and New Tenants and report these details annually to the Scottish Housing Regulator to ensure access and opportunity for all.

Staff Training & Development

Investing in our Staff makes good business sense and ultimately leads to our tenants and other customers receiving the best possible service. We thank Staff for their commitment to continuous improvement through training and development. We currently hold the Investor in People Gold Accreditation.

Staff Information, Staff Turnover, and Sickness Rates

Staff Employed	2019/20	2018/19
Senior Staff	1.91	2.91
Office Staff	4	4
TOTAL	5.91	6.91

Total Senior Staff Turnover	2019/20	2018/19
Senior Staff Leavers	1	0
TOTAL	16.92%	28.94%

Staff Absence	2019/20	2018/19
Absence percentage	1.27%	10.05%



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

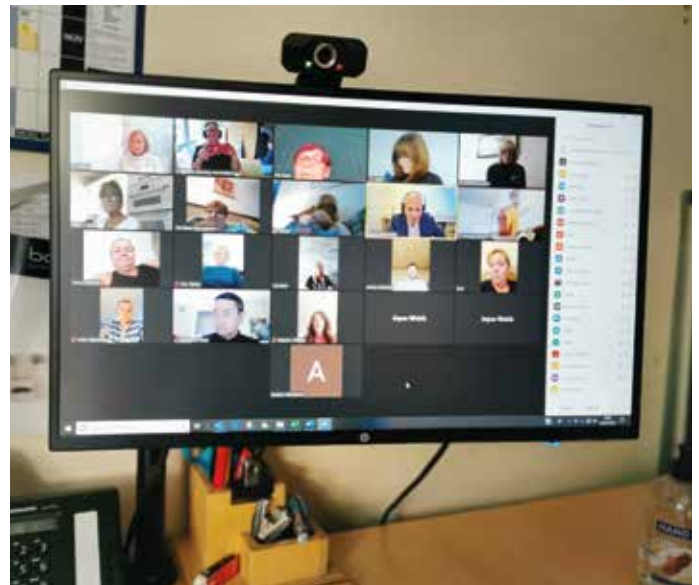
We encourage our residents to become involved in the work of the Association. One of the ways you can participate is by becoming a shareholder. Members can stand for election to the Board themselves. If you would like to join Craigdale (it only costs £1 for lifetime membership) please contact our office 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 24th September 2020. However, due to the Covid-19 pandemic, the Scottish Government decided that large public gatherings would not be permitted.

Therefore the Association had its first ever virtual AGM by way of a video conference, with members attending by tablet, phone, PC and laptop.

We had 17 out of 145 shareholders attend this year's AGM, which was an excellent turnout in exceptional circumstances. We really appreciate the support of our shareholders. **THANK YOU!**



Craigdale Tenants Panel

The Association revived our Tenants Improvement Panel early in the year, where tenants can make a real difference to how we deliver our services. We decided to change the name to Craigdale Tenants Panel and we initially agreed to look at how the Association manages its neighbourhoods and the environment.

We invited our Panel of tenants into the office for tea and cakes where our Chief Executive Officer (CEO) introduced the Panel to the concept of how the panel would work and how they would be involved. Once the introductions were completed, staff organised an Estate Walkabout to look at the backcourts in Downcraig Drive and Birgidale Road and gauged their views on the backcourts prior to organising drawings for consultation with tenants. However, the Covid Pandemic struck and has hindered us taking this panel any further at present.

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 we also 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 the Craigdale Tenants Panel to become involved in what we do - you can also support us by coming along to our community events.

Community Events

The Community Events Group in 2019/20 done a tremendous job organising events free of charge for tenants as follows:

- Recycled Teenagers: Mystery Trip – Cruise of Loch Lomond & Lunch at Duck Bay Marina
- Good Neighbour
- Mother's Day Treat (one mum received gift vouchers)
- Family Day Trip to Blair Drummond Safari Park
- Teenage Kicks Trip
- Halloween Party
- Christmas Party
- Twelve Days of Christmas (twelve lucky tenants received cash prizes)
- Tenants Christmas Party

The Coronavirus Pandemic drastically affected our 2020/21 programme. Although we didn't manage our programme of events this year we did manage to obtain grant funding for all our tenants from Cash for Kids, The Big Lottery and Scottish Government Wellbeing Fund totalling £25,000.00.



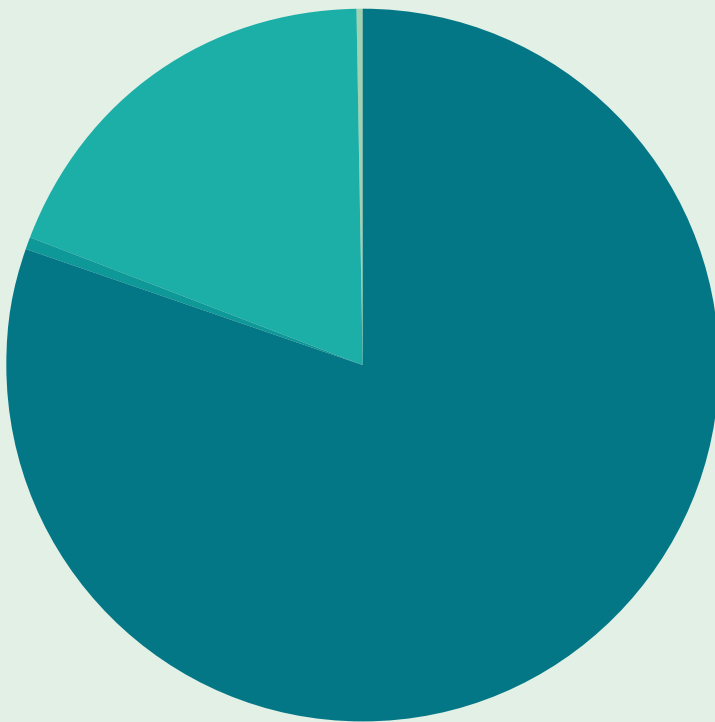
OUR FINANCES

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 2020	2020	2019	A Non-Accountants Guide to the Accounts
Net Rental Income	£1,490,278	£1,448,333	Gross rental income less voids
Revenue Grants	£8,462	£9,606	Medical Adaptation Grants
Amortised Grant	£350,948	£379,998	Annual Release of Deferred Grant Income
Factoring & Other Income	£1,454	£1,522	Factoring Income & Wider Role Income
Total Income	£1,851,142	£1,839,459	
Less:			
Management Expenses	£621,648	£622,905	Cost of management and maintenance of our properties
Reactive Repairs	£111,853	£102,032	Costs of day to day property repairs
Cyclical & Planned Maintenance	£256,508	£150,145	Cost of gas servicing etc.
Property Depreciation	£453,241	£573,679	
Bad Debts	£6,887	£7,343	
Other Costs	£1,664	£5,534	
Total Costs	£1,451,801	£1,461,638	
Operating Surplus	£399,341	£377,821	
Gain on Sale	0	0	“Surplus” or (Loss) on RTB sale
Interest Receivable	£10,855	£9,348	Interest earned on money we invested
Other Finance Charges	£-6,000	£-7,000	Finance charge for Pension movement in year
Loan Interest	£-23,818	£-27,744	Loan interest ¹
Surplus for the year	£380,378	£352,425	Amount left from income after deducting all expenses
Other Comprehensive Income	£238,005	£-141,000	SHAPS liability
Total Comprehensive Income	£618,383	£211,425	

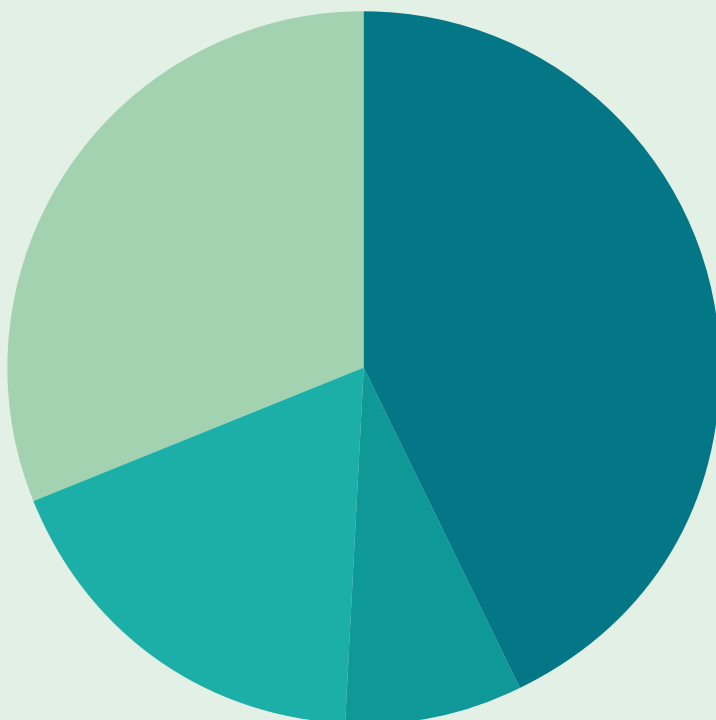
Statement of Financial Position as at 31st March 2020	2020	2019	A Non-Accountants Guide to the Accounts
Tangible Fixed Assets			
Housing Properties – depreciated cost	£16,276,601	£16,438,258	All the houses we own cost this much to build
Other	£219,187	£225,839	Cost of our computers, office equipment, office premises and fixtures and fittings.
	£16,495,788	£16,664,097	
Current Assets			
Debtors	£47,895	£37,826	Money owed to us.
Cash at Bank and in hand	£1,328,043	£2,009,384	Money in bank
Short Term Deposits	£500,000	0	Deposit
	£1,875,938	£2,047,210	
Creditors due within one year	£-402,942	£-344,901	Money we owe to others
Total Assets Less Current Liabilities	£1,472,996	£1,702,309	
Creditors due after one year			
Loans	£-1,451,515	£-1,836,238	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	£-9,747,811	£-10,098,759	Deferred Housing Grant income.
Pension Liability	0	£-280,335	This is the amount of money owed re Pension Liability
Net Assets	£6,769,458	£6,151,074	
Capital and Reserves			
Share Capital	145	144	This represents shares of £1.00 each issued and fully paid.
Revenue Reserves	£6,769,313	£6,150,930	Money built up from this year’s and previous years surpluses
	£6,769,458	£6,151,074	

Income



Income from 2020 Accounts	%
Net Rental Income	80.5%
Revenue Grants	0.5%
Amortised Grant	19.0%
Factoring & Other Income	0.1%
Total	100%

Expenditure



Expenditure from 2020 Accounts	%
Management Expenses	43%
Reactive Repairs	8%
Cyclical & Planned Maintenance	18%
Property Depreciation	31%
Bad Debts	0%
Other Costs	0%
Total	100%

OPERATIONAL SERVICES

Homes and Rents

At 31st March 2020 Craigdale owned 369 properties. The Association collected a total of £1,469,896 in rent last year and applied a rent increase of 2.0% for 2020/21.

In consultation with our tenants and customers we aim to deliver excellent services in the most cost effective and affordable way possible.

Welfare Advice Team

Our Welfare Advice team has again delivered on their targets. Since the start of our Welfare Advice service we have managed to gain £1,013,531.74 in benefit income for our tenants.

In 2019/20 we gained £159,443.41 in benefit income to tenants and service users.

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 Homeowners 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
- Debt Advice

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.

Due to the Office Renovations and Covid-19 all Housing Option appointments have been carried out by telephone.

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.



OPERATIONAL SERVICES

Quality and Maintenance of Homes

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

2019/20 was a very busy year for us. We processed 854 reactive repairs at a total spend of £83k. We aim to respond to emergencies within two hours, urgent repairs within one working day and routine repairs within 10 working days.

The Association had 21 voids properties having void checks (gas, electrical and joinery) and general repairs prior to re-letting. This was achieved with minimal rent loss of £543.00 and £27k spent on void checks and repairs to void properties.

Cyclical & Planned Maintenance

The Association has invested £436k in cyclical and planned maintenance work during 2019/20.

Cyclical maintenance £152k: this is work which we carry out every year 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 £284k during the year.

- Phase 3 (Dougrie Road & Gardens) – Replacement Front & Back Doors and Windows.
- General ad hoc replacements which included drainage, walls, insulation and front door.

Medical Adaptations

We do our best to help our tenants continue to live 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 2019/20 the Association was allocated a grant of £10,000 from Scottish Government 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 £00 on medical adaptations during the year.

We have installed the following items:

- Installed internal/external hand rails & grab rails
- Replaced showers
- Installed kick plates to internal doors
- Installed additional slabs to back garden
- Installed an over bath shower
- Installed level access shower tray

Welcome To The Annual Tenant Report On The Scottish Social Housing Charter

Craigdale Housing Association is regulated by the Scottish Housing Regulator (SHR). The SHR is accountable to the Scottish Government. The Scottish Social Housing Charter was introduced in April 2012 and sets out the standards and outcomes that each housing association in Scotland should achieve. Starting in 2014, the SHR required Craigdale Housing Association to report on its performance against the Charter each year.

The Charter submission made by each regulated housing association is extensive and the full details can be accessed on the SHR website www.scottishhousingregulator.gov.uk

This report concentrates on performance areas that were identified as being most important to tenants by

the SHR. In addition the SHR website has an excellent interactive facility which allows you to compare Craigdale Housing Associations performance with any other housing association in Scotland. For the purposes of this report we have used the Scottish average as the key comparison against Craigdale's performance.

OVERALL PERFORMANCE

Of the tenants who responded to the Association's most recent Tenants Satisfaction Survey in 2019.

ARC Indicator	Craigdale 2019/20	Scottish Average 2019/20
Percentage of tenants satisfied with the overall service provided by their landlord.	98.03%	90.5%
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions.	99.21%	93.1%
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes.	100.00%	88.6%
Percentage of tenants satisfied with the quality of their home.	94.44%	88.4%
Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service.	96.23%	91.7%
Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in	98.43%	87.8%
Percentage of tenants who feel that the rent for their property represents good value for money.	90.55%	83.5%
Percentage of factored owners satisfied with factoring service.	86.36%	68.1%

HOUSING MANAGEMENT

The tables show our performance in various Housing Management functions, as reported to the Scottish Housing Regulator through the Annual Return on the Charter (ARC). During the year, we improved performance across most of our housing management functions, e.g. letting times and void loss. Like most landlords, we also suffered as a result of the Covid-19 lockdown imposed in mid-March 2020. We always endeavour to ensure the services we offer provide maximum benefit, as well as value for money to our tenants and customers alike and will be working hard in the year ahead to address any dips in performance.

Lets

As at 31 March 2020 we had 561 applicants on our housing list.

21 properties became empty and available for let during 2019/20.

The number of lets during 2019/20 by source of let:

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
Number of lets to existing tenants	8	1	4,253
Number of lets to housing list applicants	7	9	14,709
Number of mutual exchanges	2	1	1,383
Number of lets from other sources	0	0	829
Number of applicants who have been assessed as statutorily homeless by the local authority as Section 5 referrals	6	3	4,624
Average calendar days to re-let properties	2.76 days	2.0 days	25.7days

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
The total number of individual homeless households referrals received under section 5.	6	n/a	n/a
Percentage of referrals under section 5, and other referrals for homeless households made by a local authority, that result in an offer	100%	n/a	52.0%
Percentage of those offers that result in a let	100%	n/a	74.1%

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
Number of tenancy offers made	25	16	n/a
Number of tenancy offers refused	4	3	n/a
Percentage of tenancy offers refused during the year	16.00%	18.75%	30.0%

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.

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
Percentage of new tenancies to existing tenants sustained for more than a year	100%	100%	92.8%
Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	100%	80%	89.7%
Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	100%	83.33%	88.1%



COMPLAINTS

A complaint is where you tell us you are unhappy with an action or lack of action we have taken. We value complaints and use them to improve our services. Craigdale Housing Associations complaint handling procedure has two stages:

STAGE 1 – Front Line Resolution.

STAGE 2 – Investigation.

STAGE 1 – FRONTLINE RESOLUTION

We aim to resolve complaints quickly, this could mean an on the spot apology and -explanation if something has gone wrong and immediate action to resolve the problem.

We will give you our decision at Stage 1 as soon as

possible and within 5 working days, unless there are exceptional circumstances.

If we cannot resolve your complaint at this stage, we will explain why. If you are still dissatisfied you can ask for your complaint to be investigated further a Stage 2.

STAGE 2 – INVESTIGATION

Stage 2 deals with two types of complaint; those that have not been resolved at Stage 1 and those that are complex and require detailed investigation.

We will give you our decision at Stage 2 as soon as possible and within 20 working -days, unless there are exceptional circumstances.

After we have fully investigated your complaint, if you are not satisfied with our decision you can refer your

complaint to the Scottish Public Services Ombudsman (or the Housing & Property Chamber First Tier Tribunal for Scotland for factored owners).

Scottish Public Services Ombudsman

99 McDonald Road, Edinburgh EH7 4NS

Telephone: 0800 377 7330

Web: www.spsso.org.uk

Post: 'FREEPOST SPSO'



Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2 for 2019/20

	Stage 1 2019/20	Stage 2 2019/20	Stage 1 Scottish Average 2019/20	Stage 2 Scottish Average 2019/20
All complaints received	17	2	n/a	n/a
Percentage of all complaints responded to in full	100%	100%	98.6%	94.2%
Average time in working day for a full response	3.47 days	2 days	3.3 days	16 days

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
Anti-social behaviour cases reported	6	14	n/a
Anti-social behaviour cases resolved	6	14	n/a
Percentage of Anti-social behaviour cases resolved within local target	100%	100%	94.9%

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
Number of properties abandoned	2	1	n/a

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
Number of court actions initiated because rent was not paid	100%	0.00%	20.5%
Number of court actions initiated because of anti-social behaviour	0.00%	0.00%	1.6%
Number of court actions initiated for other reasons	0.00%	0.00%	0.4%



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 our average rent increase and average rents compared to the Scottish Average. As you can see, although Craigdale’s rent increase was below the Scottish Average, our weekly rents compare very favourably against the Scottish Average.

In the Spring 2019, an independent tenant satisfaction survey was carried out in line with the Scottish Housing Regulator’s Guidance in which 90.55% 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. We wrote off a



total of £563.00 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.

Average Weekly Rents

Size of Home	2019/20	2018/19	Scottish Average 2019/20
2 Apartment	£70.12	£68.14	£84.97
3 Apartment	£74.76	£72.62	£85.92
4 Apartment	£84.55	£82.17	£95.01
5 Apartment +	£87.89	£85.61	£104.38
Weekly Average Rent	£77.58	£75.38	£87.94

Rent Increase	2019/20	2018/19	Scottish Average 2019/20
Rent Increase for 2020/21	2.00%	2.9%	n/a

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
Rent Collected	£1,469,896	£1,437,263	n/a
Rent due to be collected	£1,476,331	£1,438,259	n/a
Percentage collected of rent due	99.56%	99.93%	99.3%

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
The total value (£) of gross rent arrears as at the end of the reporting year	£39,224	£28,780	n/a
Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year	2.66%	2.00%	4.4%

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
The total amount of rent lost through properties being empty during the reporting year	£543	£230	n/a
Percentage of rent due lost through properties being empty during the last year	0.04%	0.02%	0.09%

ARC Indicator	2019/20	2018/19	Scottish Average 2019/20
The total value of former tenant arrears at year end	£8,541	£7,621	n/a
The total value of former tenant arrears written off at year end	£563	£3,526	n/a
Amount and percentage of former tenant rent arrears written off at the year end	6.59%	46.27%	40.2%



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 £546k in our homes, which allowed us to replace boilers, bathrooms and carry out a first class reactive and cyclical repair service.

Size of Home	2019/20	2018/19	Scottish Average 2019/20
Percentage of tenants satisfied with quality of home	94.44%	92.13%	88.4%

Repair Statistics

Emergency Repairs carry a 2 hour response time whilst non-emergency repairs full under 10 working day timeline.

Emergency Repairs	2019/20	2018/19	Scottish Average 2019/20
The number of emergency repairs completed in the reporting year	314	267	n/a
Average length of time taken to complete emergency repairs	2.22 hours	1.98 hours	2.7 hours

Reactive Repairs	2019/20	2018/19	Scottish Average 2019/20
The number of reactive repairs completed in the reporting year	854	878	n/a
Average length of time taken to complete reactive repairs	2.58 days	2.47 days	5.7 days

Right First Time

Right first time is important to our tenants as we aim to complete repairs at the first visit to as not to cause any further disruption or disturbance.

Completed Right First Time	2019/20	2018/19	Scottish Average 2019/20
The number of reactive repairs completed right first time during the report year	814	832	n/a
Percentage of reactive repairs carried out in the last year completed right first time	96.90%	94.76%	92.8%

Planned & Cyclical

Gas Management

Tenant safety is paramount. We have a legal duty to carry out gas safety inspections each year in properties with gas appliances and the following table shows performance against our target of 100%. We had no failures during the reporting year meeting our annual target of 100% compliance.

Gas Management	2019/20	2018/19	Scottish Average 2019/20
The number of times you did not meet your statutory duty to complete a gas safety check	0	1	208

Major Repairs

Almost £284k was spent on Major Repairs contracts in the year, including bathroom renewals, boilers, smoke and heat detectors and bathroom and kitchen extractor fans.

Medical Adaptations

During the year we carried out 13 medical adaptations. These adaptations allow tenants with changing physical needs to continue living in their home. We secured £8,461.76 grant funding from the Scottish Government to fund these installations.

	2019/20	2018/19	Scottish Average 2019/20
Total number of households currently waiting for adaptation to their home	0	0	1835

	2019/20	2018/19	Scottish Average 2019/20
The cost that was landlord funded	£177	£0	n/a
The cost that was grant funded	£8,461	£8,428	£16.9m
The cost that was funded by other sources	£0	£0	n/a
Total cost of adaptations completed	£8,578	£8,428	n/a

	2019/20	2018/19	Scottish Average 2019/20
Average time to complete adaptations	11.08 days	20.17 days	46.2 days

HOUSING QUALITY AND MAINTENANCE

Scottish Housing Quality Standard (SHQS)

The Scottish Housing Quality Standard launched in 2004 had a target of March 2015 for all of Scotland's social housing stock to be compliant with the standard, and to maintain or improve this standard beyond that target date. 369 of Craigdale's stock meets the standard.

	2019/20	2018/19	Scottish Average 2019/20
Percentage of properties meeting SHQS at year end	100%	100%	93.8%

Energy Efficiency Standard for Social Housing (ESSH)

The aim of ESSH is to, in part, reduce all carbon emissions in Scotland by 42% by 2020. From a local perspective, this will see tenants making savings in their household fuel bills as well as working to tackle fuel poverty.

	2019/20	2018/19	Scottish Average 2019/20
The number of Craigdale properties meeting ESSH is	100%	100%	90.9%



Want to know more?

If you want to find out more about the Associations performance, please contact us directly. The Scottish Housing Regulator expects all landlords to make performance information available to tenants and others who use their services.

The Regulators website has lots of further information about your landlord and our work. You can:

- compare your landlord's performance with other landlords
- see all of the information your landlord reported on the Charter
- find out more about some of the terms used in this report
- find out more about our role and how we work

Visit the Regulators website at www.scottishhousingregulator.gov.uk

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Telephone: 0141-634-6473
Email: info@craigdaleha.co.uk

Office Details & Opening Hours

Craigdale Housing Association 83/85 Dougrie Road Castlemilk Glasgow, G45-9NS Tel: 0141-634-6473 Email: info@craigdaleha.co.uk Website: www.craigdaleha.co.uk	9.00am	5.00pm	Monday, Tuesday, Thursday
	9.00am	12.30pm	Closed Wednesday Afternoon
	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)
OSCR (Scottish Charity) Number:	SC031879
Property Factor Registered Number	PF000223
Information Commissioner's Office Number:	Z5480995
Bank:	Bank of Scotland
Solicitors:	Mellicks Brechin Tindall & Oatts
External Auditors:	Azets (Scott Moncrieff)
Internal Auditors:	Quinn Internal Audit & Business Support Services

Staff & Board attending the
CIH Excellence Awards 2019

