



**CRAIGDALE**

HOUSING ASSOCIATION LTD

Craigdale: The Home of Good Housing



# **ANNUAL REVIEW & PERFORMANCE REPORT 2018/19**



*30 years*

# CONTENTS

Introduction.....	3
Our Mission Statement, Vision & Values.....	4
Chairpersons & Directors Review .....	4-5
Our Board.....	6
Participation.....	7-8
Financial Highlights .....	9
Operational Services .....	10-11
Craigdale Through the Years .....	12-15
Annual Performance Report.....	16-21
Our Staff.....	22
Contact Details .....	22

## INTRODUCTION



**It is our pleasure to introduce to you our Annual Review & Performance Report for 2018/19; we hope you enjoy reading it.**

The Annual Review gives you some information on what has been happening at Craigdale from 1<sup>st</sup> April 2018 to 31<sup>st</sup> March 2019 and included within this Review is 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. This year the Association has also been celebrating 30 years of being a community controlled landlord and we hope you enjoy looking back on our yester years as you read our 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  
frances@craigdaleha.co.uk  
0141-634-6473



# 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.

## CHAIRPERSON'S & DIRECTOR'S REVIEW

The Association celebrated its 30<sup>th</sup> birthday in December 2018 and we marked the occasion by giving back to our tenants in the form of a £30 gift voucher per household.

Strengthening governance continues to be one of Craigdale's strategic objectives and our hard work in terms of reviewing and strengthening our governance was recognised by the Scottish Housing Regular, when our engagement level with the Regulator reduced from Medium to Low on 28 March 2019. We will continue to ensure excellent governance is embedded within the organisation as Craigdale grows from strength to strength.

We are now governed by a voluntary Board of 10 members, with 3 new members being elected at our AGM in September 2019. The new members have a wealth of experience in corporate governance, housing and community activism. They are a welcomed addition to the Board and complement and enhance the experience and skill set held by the current Board members.

A new Chairperson was elected at the AGM. John Kilpatrick replaces Morag Cameron who stepped down from her role after 4 years at the helm. During her time as Chairperson, Morag was instrumental in leading the Association successfully through our period of medium

engagement with the Scottish Housing Regulator. A full list of current Board members can be found on page 7 of this Annual Review.

We pride ourselves in being a community-controlled housing association and one of our challenges for next year will be to encourage some of our tenants or people living within our community to consider joining our Board. If you think this opportunity could be of interest to you, please contact the Association for further information.

The Association revised its 3-year Business Plan in February 2019, and retained the previous 4 strategic objectives, which are:

- Deliver excellent services;
- Strengthening community engagement;
- Strengthen governance, and
- Strong financial & risk management.

Our Business Plan and associated delivery plans will ensure the Association continues to evolve, whilst guaranteeing Craigdale remains a strong independent community-controlled housing association, delivering excellent services, within the context of excellent governance. We are a values driven organisation and this underpins everything that we do.

We were delighted when we retained our Investors in People Gold status this year, as this demonstrates Craigdale's commitment as an employer to developing its Staff (and Board members).

The Association's Housing Services Team had another busy and successful year, which you can see from the information contained within this Annual Review.

We employed a full-time experienced Maintenance Services Officer during the year as we recognised the need to enhance the skills and experience within our current Staff team. As we look ahead, we need to ensure we continue to meet our legal and Regulatory requirements in terms of property maintenance and climate change as well as delivering our cyclical and planned maintenance works.

A list of our existing members of Staff can be found on the back page of our Annual Review.

We take great pride in delivering an exciting schedule of community events and competitions throughout the year, for our tenants and their families and there is more detail about the events we held during the year in our Annual Review. As we mentioned earlier, we are a values lead organisation and it is important that we recognise the vital role our tenants and the community play in Craigdale's future. Our community events are a way of not just giving back to people, but they show our appreciation of the support we receive from our tenants and the community.

We received excellent results from our independent Tenant Satisfaction Survey, which is carried out every 3 years. A summary of the key results are contained in our Annual Review. There are areas for improvement, and we will be reporting on progress with these through our quarterly newsletters and by posting articles on our website. From September this year we will be starting

quarterly independent surveys based on a sample of our tenants and customers so that we can continue to monitor satisfaction with our services. We will learn from any feedback received and look at making changes to improve services.

Tenant and customer feedback on how we are performing is important to us so we reviewed the way that we report customer complaints and compliments this year so that we can continue to learn, improve our services and do things better.

As we look forward to the year ahead, we know that we will have a busy year coming up. Some of the key areas we will be working on will include:

- Developing a new website
- Continuing to ensure excellent governance and submitting our first Assurance Statement to the Scottish Housing Regulator by the 31 October 2019
- Making sure we are ready for the introduction of Freedom of Information (FOI) on 11 November 2019
- Creating a new Craigdale Community Action Plan
- Working with our tenants and customers to set up a Services Improvement Group
- Carrying out renovations to our office
- The redevelopment of the Castlemilk West Church site

If you would like to find out more about any of the information or articles contained within our Annual Review, please do not hesitate to contact a member of Staff or you can email Anne Marie direct on: [annemarie@craigdaleha.co.uk](mailto:annemarie@craigdaleha.co.uk).

**John Kilpatrick**  
Chairperson

**Anne Marie Brown**  
Director





OUR BOARD

The Board sets the Association’s strategic direction and agrees the best way to deliver our Business Plan. The Association has 4 main objectives for 2019-2022 which are listed below; have been agreed by the Board; form the basis of our 3-year plan; and set out what we aim to achieve during this period. The Staff Team support the Board in order to achieve the strategic objectives.

STRATEGIC OBJECTIVES:

- 1. Deliver Excellent Housing & Related Services
- 2. Strengthen our Communication & Engagement with Tenants & Customers
- 3. Continue to Strengthen our Governance

4. Continue to Ensure Strong Financial and Risk Management

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 our tenants and customers.



Our board from left to right: Claire Taylor, Des Phee, Peter Menellis, Christine McCormack, John Kilpatrick, Helen Bayne. Missing from the photo: Morag Cameron, Andrew Stevenson and Christine Leitch.

OUR BOARD MEMBERS AT 05.09.19 FOLLOWING THE AGM

Name	Position
John Kilpatrick	Chair
Morag Cameron	Vice Chair
Des Phee	Secretary
Helen Bayne	Treasurer
Christine McCormack	Board Member
Claire Taylor	Board Member
Andrew Stevenson	Board Member
Hilary Tennant (New)	Board Member
Christine Leitch (New)	Board Member
Peter Menellis (New)	Board Member

The Association would like to thank Pat Bowden, Jaclyn McCann, John Duncan and Jeanette Brown who have all stepped down from the Board due to work and family commitments.

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.

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. Shareholders can stand for election to the Board. If you would like to become a Shareholder of 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](http://www.craigdaleha.co.uk)





PARTICIPATION CONTINUES



ANNUAL GENERAL MEETING

This year’s AGM took place on Thursday 5<sup>th</sup> September 2019. We had 20 out of 146 shareholders attending this year’s AGM, which was an excellent turnout. We really appreciate the support of our shareholders. **THANK YOU!**

SERVICE IMPROVEMENT (FORMERLY SCRUTINY PANEL)

The Association is keen to revive our Services Improvement Group (SIG) where you can make a real difference to how we deliver our services.

The Tenants Improvement 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. 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 Service Improvement Group 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 have done a tremendous job this year 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

FINANCIAL HIGHLIGHTS

This section gives you information on the financial 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 2019	2019	2018	A Non-Accountants Guide to the Accounts
Net Rental Income	1,448,333	1,418,365	Gross rental income less voids
Revenue Grants	9,606	8,505	Medical Adaptation Grants
Amortised Grant	379,998	368,184	Annual Release of Deferred Grant Income
Factoring & Other Income	1,522	1,492	Factoring Income & Wider Role Income
Total Income	1,839,459	1,796,546	
Less:			
Management Expenses	622,905	599,412	Cost of management and maintenance of our properties
Reactive Repairs	102,032	109,967	Costs of day to day property repairs
Cyclical & Planned Maintenance	150,145	188,063	Cost of gas servicing etc
Property Depreciation	573,679	503,888	
Bad Debts	7,343	-338	
Other Costs	5,534	4,829	
Total Costs	1,461,638	1,405,821	

Operating Surplus	377,821	390,725	
Gain on Sale	0	0	"Surplus" or (Loss) on RTB sale
Interest Receivable	9,348	12,815	Interest earned on money we invested
Other Finance Charges	-7,000	-788	Finance charge for Pension movement in year
Loan Interest	-27,744	-22,815	Loan interest
Surplus for the year	352,425	379,937	Amount left from income after deducting all expenses

Statement of Financial Position as at 31 <sup>st</sup> March 2019	2019	2018	A Non-Accountants Guide to the Accounts
Tangible Fixed Assets			
Housing Properties – depreciated cost	16,438,258	16,885,492	All the houses we own cost this much to build
Other	225,839	214,893	Cost of our computers, office equipment, office premises and fixtures and fittings.
	16,664,097	17,100,385	
Current Assets			
Debtors	37,826	68,729	Money owed to us.
Cash at Bank and in hand	2,009,384	1,986,100	Money in bank
	2,047,210	2,054,829	
Creditors due within one year	-344,901	-582,885	Money we owe to others
Total Assets Less Current Liabilities	1,702,309	1,471,944	
Creditors due after one year			
Loans	-1,836,238	-2,025,068	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	-10,098,759	-10,478,756	Deferred Housing Grant income.
Pension Liability	-280,335	-128,855	This is the amount of money owed re Pension Liability

Net Assets	6,151,074	5,939,650	
Capital and Reserves			
Share Capital	144	145	This represents shares of £1.00 each issued and fully paid.
Revenue Reserves	6,150,930	5,939,505	Money built up from this year's and previous years surpluses
	6,151,074	5,939,650	



# OPERATIONAL SERVICES

## HOMES AND RENTS

At 31st March 2019 Craigdale owned 367 properties. The Association collected a total of £1,437,263 in rent last year and applied a rent increase of 2.9% for 2019/20.

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 have again delivered on their targets achieving:

- £142,539.06 of additional benefit income to tenants and service users
- Helped service users to manage debts totalling £25,366.09

The Advice Team continues to be a vital service at a time when the welfare system is changing 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

For an appointment please contact our office on 0141-634-6473 or email [info@craigdaleha.co.uk](mailto:info@craigdaleha.co.uk)

## HOUSING OPTIONS

In February 2017 the Board of Craigdale agreed to take part in Housing Options.

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 our staff who are 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.

Application Forms Received 281.

# 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, for example, the school run.**

## QUALITY AND MAINTENANCE OF HOMES

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

2018/19 was a very busy year for us. We processed 1145 reactive repairs at a total spend of £106k. This averages out at 3.12 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 2018/19 totalled 3.54% which resulted in 13 properties having void checks (gas, electrical and joinery) and general repairs prior to re-letting. This was achieved with minimal rental loss and spent £7k on void checks and repairs to void properties.

## CYCLICAL & PLANNED MAINTENANCE

The Association has invested £264k in cyclical and planned maintenance work during 2018/19.

Cyclical maintenance: this is work which we carry out every year (£130k) 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 £134k during the year.

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

## 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 2018/19 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 £6,572.00 on medical adaptations during the year. This grant was spent on the following adaptations:

Supply & Fit handrails on both sides
5 x Replace Shower
Installation of a new wet room in downstairs toilet
Install 2nd timber bannister
Adjust finger-tip rail on RHS of staircase
Replace bannister

## SCOTTISH HOUSING QUALITY STANDARD (SHQS)

SHQS is a government measure to measure the quality of housing in Scotland. We reported that 100% of our housing in Scotland complied with the SHQS. During 2018/19 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); all our properties are 100% compliant with EESSH.





## A large collage of numerous small, tilted photographs showing various community events, group photos, and activities. The photos are arranged in a dense, overlapping manner on a dark blue background. The images depict a wide range of scenes: group portraits of people of various ages, individuals in costumes (like Santa Claus and a penguin), people at social gatherings and dinners, and outdoor activities. Some photos show people in formal wear, while others show more casual group shots. The collage captures a sense of community and shared experiences.



# 30 YEARS OF MEMORIES





# TENANTS' ANNUAL PERFORMANCE REPORT 2018/19

Welcome to our Annual Performance Report. This Report details how we have performed against the Scottish Social Housing Charter indicators during 2018/19.

The Scottish Social Housing Charter was introduced by the Scottish Government in 1<sup>st</sup> 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. You can also use the SHR's 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 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.

Craigdale are one of Scotland's smaller providers of affordable homes with 367 properties. We have been serving our community for 30 years and are a non-profit making registered charity in the Castlemilk area. Our team are dedicated to providing great homes and services to our tenants and residents; please get in touch to see how we can help.

Tenants Satisfaction Results 2019	Scottish Average 2018/19	Craigdale 2018/19	Craigdale's Performance Against Scottish Average
Percentage of tenants satisfied with the overall service provided by their landlord.	90.12%	98.03%	
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions.	91.60%	99.21%	
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes.	86.48%	100.00%	
Percentage of tenants satisfied with the standard of their home when moving in.	90.79%	100.00%	
Percentage of tenants satisfied with the quality of their home.	88.12%	92.13%	
Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service.	91.66%	96.23%	
Percentage of tenants satisfied with the management of the neighbourhood they live in.	88.77%	98.43%	
Percentage of tenants who feel that the rent for their property represents good value for money.	83.21%	90.55%	
Percentage of factored owners satisfied with factoring service.	67.04%	86.36%	

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 tenants satisfaction survey carried out in 2019. 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 2018/19	Scottish Average 2018/19	Craigdale	Ardenglen	Cassiltoun	North View
Percentage of properties meeting SHQS year end.	94.09%	100.00%	100.00%	99.28%	100.00%
Average hours to complete emergency repairs.	3.65 hours	1.98 hours	2.51 hours	2.02 hours	2.44 hours
Average time taken to complete non-emergency repairs compared.	6.56 days	2.47 days	5.35 days	3.87 days	3.09 days
Percentage of reactive repairs completed right first time.	92.52%	94.76%	92.56%	92.71%	96.51%
Percentage of reactive repair appointments kept.	95.57%	100.00%	91.09%	99.09%	N/A
Percentage of properties with gas safety record renewed by anniversary date.	99.93%	99.73%	100.00%	100.00%	100.00%
Percentage of tenants satisfied with repairs service.	91.66%	96.23%	95.31%	90.77%	88.89%





# CUSTOMER FEEDBACK

## USING CUSTOMER FEEDBACK TO LEARN AND IMPROVE

We are always looking at ways to improve our service. 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 so we can find out what went wrong and what we can do better next time.

Alongside these mini surveys is our three yearly tenant’s satisfaction survey. Through our surveys we are building a detailed picture of the quality of our services and the views of our tenants.

Anti-Social Behaviour 2018/19	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Percentage of Anti-social behaviour cases resolved within local target	87.66%	100.00%	94.23%	100.00%	92.45%
Anti-social behaviour cases reported	n/a	14	52	123	53
Anti-social behaviour cases resolved	n/a	14	49	123	51
Anti-social behaviour cases resolved within locally agreed targets	n/a	14	49	123	49

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 2018/19	Scottish Average	1 <sup>st</sup> Stage Complaints	Craigdale’s Average	Scottish Average 2018/19	2 <sup>nd</sup> Stage Complaints	Craigdale’s Average
	%	Number	%	%	Number	%
4.3.1 Received in the reporting year	n/a	14	n/a	n/a	3	n/a
4.3.3 Complaints responded to in full by the landlord in the reporting year	n/a	14	100.00%	n/a	3	100.00%
4.3.4 Complaints upheld by the landlord in the reporting year	n/a	13	92.86%	n/a	1	33.33%
5.3 Complaints responded to in full within the timescales set out in the SPSO Model CHP	n/a	14	100.00%	n/a	3	100.00%

# ACCESS TO SOCIAL HOUSING

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 2018/19	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Number of new applicants added to the housing list.	n/a	283	352	334	146
Number of applicants on the housing list at end of report year	n/a	394	473	528	190
Number of suspensions from the housing list	n/a	0	9	0	3
Number of applicants cancelled from the housing list	n/a	192	203	138	112
Section 5 Referrals received	n/a	12	40	43	32

Lets 2017/18	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
All Lets	n/a	13	55	75	46
Number of lets to existing tenants	n/a	1	8	5	10
Number of lets to housing list applicants	n/a	9	35	47	19
Number of mutual exchanges	n/a	1	4	3	1
Number of lets from other sources	n/a	0	1	0	0
Number of applicants who have been assessed as statutorily homeless by the local authority as Section 5 referrals	n/a	3	11	23	17
Average calendar days to re-let properties	31.89 days	2.0 days	10.49 days	7.87 days	20.76 days



TENANCY SUSTAINMENT

As we are a community controlled organisation, our tenants and our community are at the heart of everything that we do. In order to support 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 2018/19 where the tenancies have been sustained for more than 1 year	Scottish Average 2018/19	Craigdale	Ardenglen	Cassiltoun	North View
Total Lets 2017/18	n/a	28	96	91	54
Tenancies began in previous year remained more than a year – existing tenants	n/a	5	18	12	13
Tenancies began in previous year remained more than a year – applicants who were assessed as statutory homeless	n/a	4	14	16	12
Tenancies began in previous year remained more than a year – applicants from your organisation housing list.	n/a	15	54	54	24

Court Action 2018/19	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Total number of court actions initiated during the reporting year	n/a	0	1	39	10
Properties recovered because rent had not been paid	n/a	0	1	9	2
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 2018/19	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Request for Medical Adaptations	n/a	12	36	13	13
Approved Applications completed in year	n/a	12	34	8	12
Percentage of approved applications for medical adaptations completed	84.73%	100.00%	94.44%	61.54%	92.31%
Average days to complete from receipt of applications	49.42 days	20.17 days	43.03 days	34.88 days	80.08 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,

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 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 and our neighbouring Association’s. We wrote off a total of £3,526.00 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.

2019/20 RENT INCREASE

Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
2.97%	2.9%	2.9%	3.8%	3.75%

AVERAGE WEEKLY RENTS

Size of Home	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
2 Apartment	£76.10	£68.14	£68.80	£71.31	£68.24
3 Apartment	£77.70	£72.62	£75.90	£74.68	£84.68
4 Apartment	£84.44	£82.17	£84.51	£85.15	£94.22
5 Apartment +	£93.49	£85.61	£96.21	£97.60	£105.20

Rents and Service Charges 2017/182	Scottish Average	Craigdale	Ardenglen	Cassiltoun	North View
Properties Re-let	n/a	13	55	75	46
Rent Collected	n/a	£1,437,263	£3,758,833	£3,858,519	£3,042,774
Rent due to be collected	n/a	£1,438,259	£3,783,717	£3,880,284	£3,024,369
Percentage collected of rent due	99.10%	99.93%	99.34%	99.44%	100.61%





### Staff Members

Anne Marie Brown	Director
Frances Cunningham	Senior Corporate Services Officer
Angela Hughes	Senior Housing Services Officer
Lisa McIlroy	Housing Services Officer
Robert Allison	Maintenance Services Officer
Daniel Murray	Housing Services Assistant
Jaclyn McMahon	Corporate Services Assistant

### Services

Fettes McDonald	Finance Services (FMD Financial Services)
Sean O'Sullivan	Finance Services (FMD Financial Services)
David McDonald	Finance Services (FMD Financial Services)
Donna Fullerton	Welfare Rights Officer (Cassiltoun Housing Association)

### 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:	Scott Moncrieff (24.08.17)
Internal Auditors:	Wylie Bisset



**CRAIGDALE**  
 HOUSING ASSOCIATION LTD  
 Craigdale: The Home of Good Housing

*30 years*





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

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

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

Email: [info@craigdaleha.co.uk](mailto:info@craigdaleha.co.uk)

Web: [www.craigdaleha.co.uk](http://www.craigdaleha.co.uk)

Charity Number: SC031879