



# 2024 Annual Performance Report

*Quality Homes and excellent service for all*  
**for today and the future**

## Introduction from Chair

Welcome to our annual report on how we have performed in achieving the Scottish Social Housing Charter (the Charter).

On behalf of CHA's Management Committee, I am delighted to report that the Association has successfully delivered on each of the Charter's required outcomes for tenants – the information within this report demonstrates this.



Thank you to everyone involved in making 2023/24 another successful year, particularly our volunteer Committee Members, our staff, our contractors, the tenants' & residents' group and all other stakeholders. Thank you also to the Clydesdale Tenants' and Residents' Group for their input to developing the format of performance reporting contained in the document – this helps to ensure that it will be accessible for tenants and other service users, with plain and jargon-free language.

Each year brings a new set of challenges and opportunities - be assured that we will continue to work as a team on your behalf to ensure that we continue to provide safe, warm and affordable quality homes that meet the needs of our tenants, now and in the future.

*Maggie Botham*  
*Chairperson*

## The year at a glance

*Some notable figures about CHAS at the year-end 31 March 2024*

**742** homes owned by CHA

**54** homes let during the year

**18** staff members

**193** owners factored by CHA

**462** air fryers distributed to tenants

**121** members of the Association

**8** Shared ownership properties

**47.16%** of tenants responded to our rent consultation survey

**15** Management Committee members

# Annual Assurance Statement

Conditions set out by the Scottish Housing Regulator require all social landlords to submit an annual statement on their level of compliance with legal obligations associated with housing services, equality and human rights and tenant and resident safety.



Due each October, the Annual Assurance Statement is developed following an assessment of evidence that includes:

- tenant and service user feedback, including complaints
- reviewing our performance and comparing it to other social landlords
- reviewing our performance in meeting our duties on tenant and resident safety
- independent audit reports
- reviewing how we govern our activities and manage the Association's finances
- external support to provide additional assurance that our approach is effective and robust

We have concluded that Clydesdale Housing Association is compliant with its responsibilities and formally advised the Scottish Housing Regulator of this.

Our assessment work has not identified any areas for improvement. The Association will remain focused on delivering the best possible outcomes for tenants and other service users and ensure that compliance with our responsibilities is maintained. A copy of our Annual Assurance Statement is available on our website.

## 2025-28 Business Plan: Tenant Consultation

Before starting the work of developing a new business plan for the next three years, we surveyed tenants to ask them what their top three priorities were for the Association. The results are presented below:

174 tenants responded to the survey

Tenant priorities are very similar to those reported in our 2022 tenant satisfaction survey

This feedback will be used to ensure our future plans match what tenants think is important

We will consult again with tenants on the draft plans we come up with in early 2025

1. Quality of housing (27%)

2. Repairs & Maintenance (29.9%)

3. Value for money for rent (19%)



# Tenant Safety

Our Technical Services Team work hard to make sure your homes are safe, and that the Association are meeting their obligations according to the law and all housing regulations for landlords. In the last financial year, the Association made certain the:



**Emergency Close Lighting** – checks carried out monthly. All relevant common close areas were checked monthly and were fully compliant.



**Fire Risk Assessments** – checks carried out every 6 months. All 23 common close areas were tested on time with no expiry date breached making the Association fully compliant.



**Gas Safety** – checks carried out annually  
All 300 tenants' homes were tested on time with no expiry dates breached making the Association fully compliant.



**Emergency Lighting Drain Testing** – checks carried out annually.  
All relevant common close areas were checked annually and were fully compliant



**Cylinder Servicing** – checks carried out annually.  
All 175 tenants' homes were tested on time with no expiry dates breached making the Association fully compliant.



**Air Source Heat Pump Servicing** - checks carried out annually.  
All 133 tenants' homes were tested on time with no expiry dates breached making the Association fully compliant.



**Electrical Installation Condition Report** – checks carried out every 5 Years  
All 742 tenants' homes were tested on time with no expiry dates breached making the association fully compliant.



**Smoke Detection** – checks carried out every 10 years  
All 742 tenants' homes were tested on time within the financial year with no expiry dates breached making the association fully compliant.

Good to know



We have completed an assessment into the potential presence of Reinforced Autoclaved Aerated Concrete (RAAC) in our stock and are pleased to confirm that none has been identified.

# A diary of our safety checks in the coming months



## Telling you about Our Performance

This report details our performance information for the year ended 31 March 2024. This will allow our tenants, stakeholders, and other interested parties to assess how we are performing.

We provide you with the average performance for all Scottish Registered Social Landlords and also compare our performance with our rural peer group. The Scottish Housing Regulator publishes its own reports on all social landlords which allow you to compare our performance across a range of services. This information can be found

at the Scottish Housing Regulator's website: [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

Our peer group - Albyn Housing Society, Dunbritton Housing Association, Eildon Housing Association, Fyne Homes, Hjaltland Housing Association, Homes for Life, Lochaber Housing Association, Lochalsh and Skye Housing Association, Orkney Housing Association, Osprey Housing, Rural Stirling Housing Association & West Highland Housing Association.

# Annual Return on the Charter

As part of our regulatory requirements we must report our performance in our Annual Charter Return to the Scottish Housing Regulator. These results are noted below along with some key details on what we have provided and give reassurance of the value for money our services provide.

The Scottish Housing Regulator publish the full Annual Charter Return results which will be available to view on our website or by contacting the Association

Percentage of tenants satisfied with the overall service provided by their landlord



**92.58%**

Peer Group average was 89.12%  
All Registered Social Landlords was 87.71%

Percentage of tenants satisfied with the quality of their home



**93.71%**

Peer Group average was 84.66%  
All Registered Social Landlords was 85.06%

Percentage of tenants satisfied with the opportunities given to them to participate in their landlords decision making process



**97.53%**

Peer Group average was 89.98%  
All Registered Social Landlords was 89.10%

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions



**97.53%**

Peer Group average was 92.86%  
All Registered Social Landlords was 92.06%

Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in



**91.01%**

Peer Group average was 85.76%  
All Registered Social Landlords was 85.66%

Percentage of tenants who feel their rent represents value for money



**87.19%**

Peer Group average was 83.18%  
All Registered Social Landlords was 81.93%

# Getting Good Value from Rents

We know how important it is, especially in the current climate to keep our rents affordable to our tenants, and at the same time still deliver a high-quality housing service. Rent collected allows us to continually improve the quality of our homes and enhance our services, and the Association has to consider how to balance rents against being able to deliver our planned investments.

In November 2023 we consulted our tenants on the proposed rent increase. We supplied information on the two rent increase options for them to consider and provide us with feedback. 47.16% of our tenants responded to the survey and their views were considered by our Management Committee before a decision was reached.




**5%**  
**Rent increase for 2024-25**  
Peer Group average was 6.71%  
All Registered Social Landlords was 6.16%



**0.21%**  
**Percentage of rent lost as a result of homes being empty**  
Peer Group average was 0.60%  
All Registered Social Landlords was 1.05%



**£93.70**  
**Average weekly rent for 2024-25**  
Peer Group average was £102.33  
All Registered Social Landlords was £99.71



**100.12%**  
**Percentage of rent collected for current tenants**  
Peer Group average was 99.94%  
All Registered Social Landlords was 99.58%



**0.14%**  
**Percentage of homes abandoned**  
Peer Group average was 0.26%  
All Registered Social Landlords was 0.40%



**0%**  
**Percentage of evictions carried out in the financial year**  
Peer Group average was 0.10%  
All Registered Social Landlords was 0.15%



**1.36%**  
**Percentage of current rent arrears as at 31st March 2024**  
Peer Group average was 2.31%  
All Registered Social Landlords was 2.92%



**13.13 days**  
**average time to re-let homes**  
Peer Group average was 25.53 days  
All Registered Social Landlords was 39.24 days

# How each £1 of income was spent?

**Future Repair, Day to Day  
Repairs & Planned Maintenance - 50p**



**Loan Payments - 14p**



**Staff Costs - 22p**



**Office Running Costs - 11p**



**Other Property Costs - 3p**  
for example, property insurance, Common  
Housing Register, tenant participation



**Total £1.00**

## Financial Information

For further information on CHA's financial accounts please go to [www.clydesdale-housing.org.uk](http://www.clydesdale-housing.org.uk) or contact us on 0808 175 6288 to request a hard copy.

## How our rents compare

Each year we compare our average rent with the average rent of all Scottish registered social landlords and our peer group. We provide this information to you so you can see how our average rents compare with those landlords.

<b>Clydesdale Housing Association</b>	<b>£93.70</b>
Peer Group	£102.33
All Registered Social Landlords	£99.71



As you can see CHA's average rents for all property types are below that of all Scottish registered social landlords and our peer group.



# Housing Quality & Maintenance

## Emergency Repairs

Our average response time for emergency repairs has seen a slight increase from 2.51 hours in 2022-23 to 2.59 hours in 2023-24. Despite this rise, our performance remains strong, with our response time still better than all Registered Social Landlords and our Peer Group. This demonstrates our ongoing commitment to addressing urgent issues promptly, ensuring the safety and wellbeing of our tenants.

## Non-Emergency Repairs

When it comes to non-emergency repairs, our average completion time has remained consistently solid. In 2022-23, the average was 3.97 days, in 2023-24 it has slightly increased to 4.72 days. Even with this small increase, our averages show we continue to perform better than the averages of all Registered Social Landlords and our Peer Group'.

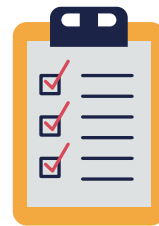
Overall, our repair services are performing well, and we intend to maintain this standard by continuing our current practices. Our focus remains on providing timely and effective repair services, ensuring our tenants' homes are well-maintained and safe.



Percentage of tenants satisfied with the quality of their home

**93.71%**

Peer Group average was 84.66%  
All Registered Social Landlords was 85.06%



Percentage of properties that meet the Scottish Housing Quality Standard

**97.84%**

Peer Group average was 90.99%  
All Registered Social Landlords was 91.40%



**18**

Number of adaptations installed, including level access showers and external handrails



Percentage of repairs completed right first time

**91.04%**

Peer Group average was 90.16%  
All Registered Social Landlords was 88.14%



**460**

The number of emergency repairs completed



Average time it took to complete an emergency repair

**2.59 hours**

Peer Group average was 3.28 hours  
All Registered Social Landlords was 3.58 hours



**2031**

The number of non-emergency repairs completed



Average time it took to complete a non-emergency repair

**4.72 days**

Peer Group average was 8.17 days  
All Registered Social Landlords was 8.11 days

We have a Complaints Policy and Procedure in line with the Scottish Public Services Ombudsman and those of our contractors right first time, we recognise that this does not allow for monitoring and assessing the complaints that we receive, we learn where mistakes have been made in contractors' performance and service provided.

# Frontline Complaints *target response time of 5 days*

Here is an overview of the Frontline service delivery complaints we received between the 1st of April 2023 and the 31st of March 2024.

**Number of complaints**  
29




















**Average Days to Complete**  
2



**Completed on Time**  
93%



The types of complaints we received	The complaint outcome			
	Resolved	Partially upheld	Upheld	Not upheld
Cyclical Maintenance Grounds Maintenance (10)	3 	3 	4 	
Reactive Repairs (6)		2 	4 	
Unhappy with staff communication (3)		2 	1 	
Planned Maintenance – Heating (2)		1 	1 	
Estate Management - Car Parking (2)		1 	1 	
Cyclical Maintenance- Gas (2)		1 	1 	
Planned Maintenance Contractor Conduct (1)			1 	
Common Repair (1)		1 		
Planned Maintenance- Kitchen (1)		1 		
Stage 3 Adaptation (1)			1 	

## LESSONS LEARNED

There were a significant number of complaints received regarding grounds maintenance in the summer months which we upheld.

In November our committee agreed to the proposal to award a contract to the Clydesdale Community Initiative to maintain our soft landscaped areas. We have received compliments from tenants who were delighted with this new service

services Ombudsman’s model guidance. Whilst we endeavour to get our services always happen and welcome complaints from our tenants and service users. By takes have been made and learn from these to improve both our own and our

## Stage 2 Complaints *target response time of 20 days*

Here is an overview of the Stage 2 service delivery complaints we received between the 1st of April 2023 and the 31st of March 202



The types of complaints we received	The complaint outcome			
	Resolved	Partially upheld	Upheld	Not upheld
Unhappy with staff communication (3)	1	1	1	0
Planned Maintenance – Heating (2)	1	0	1	0
Common repair (1)	0	1	0	0
Cyclical Grounds Maintenance (1)	0	0	1	0
Reactive Repairs (1)	0	1	0	0



**5.09 complaints received per 100 homes**

Peer Group 5.52

All Registered Social Landlords was 8.57

We only had 1 Stage 2 complaint upheld over the reporting period.

The staff communication referred to in this case was the mode of communication rather than the content itself.



Did you know that the Association has a successful Registered Tenants' Organisation who work on Tenants' behalf to consult with the Association over key policy decisions and effect change?

Their main purpose is to improve housing services and conditions for all residents living in the areas that Clydesdale Housing Association operate.

This is a warm and welcoming group of people who value the work of the Association and wish to work together with us to get the best outcomes for our tenants.

The group meets every 6 weeks with members of Clydesdale Housing Association senior staff to discuss ongoing housing services and to make sure that Tenants' and residents' concerns are prioritised.

The meetings are held in our Community Hub in Lanark and the group is actively seeking new members.

If you are interested in becoming a member of the group or would like to attend a meeting to get a feel for the work of the group and to help to decide if you would like to become a member then please call the Corporate Services Team on 0808 175 6288



# Tenant Participation

**97.53%**

Percentage of tenants who are satisfied with how we keep them informed

*Peer Group 92.86%*

*All Registered Social Landlords was 92.06%*

**97.53%**

Percentage of tenants satisfied with the opportunities to participate in decision making

*Peer Group 89.98%*

*All Registered Social Landlords was 89.10%*

While we are pleased with the positive feedback on participation, we still aim to improve how we engage with our tenants and keep them informed.

To do this, we will be reviewing our engagement strategies. By working with our Residents' and Tenants' Group/Scrutiny Group more closely, we aim to enhance our services and improve overall customer satisfaction.

Additionally, we continue to see a steady uptake in tenants contacting us digitally, and we are keen to develop this further. Promoting digital communication not only aligns with our goal of being more environmentally friendly but also makes it easier for tenants to reach us and helps reduce costs associated with paper communication. This shift towards digital interaction will play a key role in our ongoing efforts to improve tenant satisfaction and operational efficiency.



## Become a Shareholding Member of CHA

Shareholding Membership of Clydesdale Housing Association is open to Tenants and all individuals with an interest in our charitable objectives, and who share our vision and support our values.

**Find out more - call Elizabeth Miller, Corporate Services Officer on 01555 678768 or email [elizabeth.miller@clydesdale-housing.org.uk](mailto:elizabeth.miller@clydesdale-housing.org.uk)**



Registered as a Scottish Charity - No SC034228

# Time to have your say!

You may want to get involved because you want to improve your local area or create a better sense of community in the area where you live. Being part of an organised tenants' group or scrutiny panel will give you a greater voice when talking about local issues with us.

However, you can be involved in several other ways too. You can get involved with us in whatever way that suits you. Getting involved does not need to take up a lot of your time. It does not matter if you have not been a CHA tenant for long, or you do not feel confident about speaking in public, you can get involved in whatever way suits you best. We want our tenants to get involved in decisions that affect the service they receive and the area where they live. There can be personal benefits such as the opportunity to meet new people and develop new skills.

Visit us at  
39 North Vennel,  
Lanark ML11 7PT

Call us  
on  
0808 175 6288

Email us -  
[mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)

Complete our  
website contact form -  
[www.clydesdale-housing.org.uk/contact-us](http://www.clydesdale-housing.org.uk/contact-us)

Complete our digital or  
paper consultations

Complete our digital  
or paper surveys

Join the Residents  
and Tenant Group

Join us on Facebook

Join our Scrutiny Group

Share your views  
and ideas on our  
Community Hub activities

Join in when  
we carry out our estate  
management  
visits

Join us a member  
of the Association

# Equality, diversity and inclusion

Our work is based on building meaningful, enduring and respectful relationships across different cultures. We cannot do this without a strong commitment to equality, diversity and inclusion.

## Our policy and strategy

Our Equal Opportunities Policy and our Equal Opportunities Action Plan explain our approach, which is to try to make sure that Equality & Diversity is central to everything we do.

## Here's how we are performing against the 2nd action plan so far:

- We organised Equality and Human Rights Training for staff and Management Committee members.
- We continue to be members of Happy to Translate
- We now have the data relating to the protected characteristics for Tenants, Staff and Management Committee members and use this to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery
- We will continue to offer information to our tenants in varying formats
- We continue to ensure our contractors comply with our commitment to equal opportunities.
- We are a Disability Confident Employer





**Clydesdale Housing Association 39 North Vennel, Lanark ML11 7PT**

**Call us on 0808 175 6288**

Email us at: [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)

Send us an online message: [www.clydesdale-housing.org.uk/contact-us/](http://www.clydesdale-housing.org.uk/contact-us/)

Find us on Facebook 

**Opening Hours:**

Monday, Tuesday & Thursday: 9.00am – 5.00pm;

Wednesday 10.00am to 5.00pm & Friday: 9.00am – 4.00pm

**Out of Hours emergency repairs call 01555 435944**

Clydesdale Housing Association Limited is a not-for-profit housing association registered under the Co-operative and Community Benefits Societies Act 2014. It is also recognised by HM Revenue and Customs as a Scottish charity and is registered with The Scottish Housing Regulator under the Housing (Scotland) Act 2001 as a registered social landlord. Registered no.: 2237R(S) Scottish Charity: SCO34228 Social Landlord no.: HAL 93