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01

CHAIRMAN'S WELCOME

Welcome to our online 2010/11 Annual Report. As Chairman of the Clyde Valley Group, I am delighted to be able to introduce our report for what has been a tremendous year for the organisation.

As a positive response to our previous digital reports, we have decided to continue to produce our annual report online.

As part of our commitment of becoming more sustainable and environmentally friendly we have now introduced a paper free environment to our workplace. By providing our overview of 2010/11 online, we are able to give our customers and partners even more details on the work of the Group, over the past year, as well as being able to provide performance comparisons for the past few years, to allow you to obtain a more detailed analysis of the services we provide.

I would like to take this opportunity to thank all of our tenants, partner organisations and agencies, locally and nationally for their assistance and support over the last year. My thanks must also go to my fellow Board Members for their endless commitment and dedication to the Association, and to our staff, consultants and contractors for their professional expertise in helping us achieve our aims in yet another successful year.

I look forward to the year ahead with all its new challenges, but in the meantime I hope you enjoy viewing our report on 2010/11, and would be very grateful to receive any comments you may have on this, and the format, through our feedback page.

Bill Dickie
Chairman

CHIEF EXECUTIVE'S WELCOME

It is an immense pleasure to report another successful year for the Clyde Valley Group and also to have the opportunity to provide a digital overview of the past 12 months.

This has been another very successful year for us, the highlight of which had to be the achievement of our 5th placing on the Sunday Times Best 100 UK Companies to Work for List and achieving 2 Star Status in the Best Companies Accreditation, demonstrating Outstanding.

We have also very recently been awarded the Customer Service Excellence Accreditation which is validation of the excellent services we provide to both our internal and external customers.

We were also finalists in the Excellence in People Development Award in the Lanarkshire Business Excellence Awards.

At Clyde Valley Housing Association our main vision is to make a positive difference to the customers and communities we serve. All of our people do this in an organisational culture that has a family feel but operates to high professional standards and all of this recognition is testament to that.

We also took time to take stock of the organisation and our services to ensure that these were as efficient and effective as they could be, which resulted in an organisational review and restructure, bringing our services together.

We hope the report gives an indication of how we are seeking to improve both on the quality of our housing and the range of other services we provide to customers. As well as providing a financial overview of the Association itself, this report outlines Clyde Valley's performance in relation to its core business activities, including the provision of affordable rented housing and associated repairs and technical services.

As you read on I hope you agree that we are continuing to deliver on our commitment to tenants and communities throughout Lanarkshire.

I would also like to take this opportunity to thank all of our tenants and owners for their participation and valuable contributions over the year. To our strategic partners at North Lanarkshire & South Lanarkshire Councils, and to the Scottish Government, not to mention a wide variety of other contractors, agencies and community groups with whom we have worked throughout the year - thank you for your continued support in helping us achieve our aims.

CHIEF EXECUTIVE'S WELCOME (CONT)

I cannot end this report without special thanks firstly to the Association's Board of Management, for volunteering their time, support and enthusiasm over the year, and secondly to the staff at the Group, whose professionalism and dedication will ensure that the Group continues to deliver the highest quality services possible. Given the political and financial climate, the next few years will be particularly challenging for the social housing sector as a whole, however, with good committed people working with you, it makes meeting any challenges that more achievable.

In closing I urge you to read on and let us have your views, on what has been a challenging, exciting and busy year for Clyde Valley Housing Association.

Tom Barclay

Chief Executive

CORPORATE SERVICES DIRECTORATE

Welcome

The Corporate Services Directorate has the really important job of helping everyone else in the Group to do their jobs. They also make sure everything is organised for all of the staff and that everything is up to date.

It is also up to the team to make sure that everyone who telephones or visits the office gets the help that they need as well as answers to their questions. It was a really busy year for the team following an internal review of services, and there were changes to the team as well as the types of work being delivered.

Over the year the Team were involved in lots of interesting things.

Awards

As mentioned earlier the Group achieved several significant business award and recognised accreditations:

- Achieved 5th Place in the Sunday Times Best 100 UK Companies to Work for List;
- Achieved 2 Star Status in the Best Companies Accreditation (Outstanding);
- Achieved Customer Service Excellence Accreditation;
- Achieved Bronze Healthy Working Lives Award;
- Finalist in the Excellence in People Development category in the Lanarkshire Business Excellence Awards;

Best Companies Accreditation is an elite 'Michelin style' star rating system for organisations that demonstrate high levels of employee engagement. Based on staff feedback, organisations receive a Best Companies index score that determines their star rating compared to a fixed standard. CVG were given a 2 star rating, designating it as "outstanding".

The Best Companies Index score is designed to measure employee engagement by analysing 70 questions across the following eight factors: Leadership, Well Being, My Manager, My Team, My Company, Personal Growth, Giving Something Back, Fair Deal.

At Clyde Valley Housing Association our main vision is to make a positive difference to the customers and communities we serve. All of our people do this in an organisational culture that has a family feel but operates to high professional standards and this recognition is testament to that.

Organisational Review

Due to a number of political, financial and sectoral changes, the Clyde Valley Group felt that it needed to create an organisational structure that addressed current and future issues facing the organisation. The Association's previous organisation structure has been relatively unchanged for several years.

It was recognised that the ongoing challenge for the Association was to realise efficiencies within the organisation's operations while continuing to deliver quality and relevant services to our customers and the community.

Following this review of our functions, it was also necessary to revise our current Board and Committee Structure, as outlined below.

Board of Management



Our new management structure as is as follows:

Tom Barclay Chief Executive



Benchmarking

We are a member of a peer benchmarking group called the G8. The following tables shows our performance against the G8 average performance.

	Clyde Valley Housing Association	Average
Housing Stock	2796	2,223
Number of Relets	116	110
Relets - % of Stock	4.19%	5.09%
Average Relet Time in Days	20	20.2
% Total Void Loss	0.28%	0.67%
% of Current Non-Technical Arrears	2.03%	3.1%
Average Current Tenant Arrears per Unit	£78.41	£119.27
% of Former Tenant Arrears	0.73%	1.51%
Eviction actions that resulted in actual eviction	9	1.9
Emergency Repairs % Completed within Target	100%	96.7%
No. of Emergency Repairs	1399	1,131
Urgent Repairs % Completed within Target	98.6%	95.8%
No. of Urgent Repairs	969	1,054
Routine Repairs % Completed with Target	98%	95.6%
No of Routine Repairs	2746	2,903

Giving Something Back

This year Clyde Valley developed its Corporate Social Responsibility Strategy and has a number of actions and initiatives in order to give something back to our communities and also raised funds for our chosen Charity.

Chosen Charity

Last year's chosen charity was the North Motherwell New Opportunities Project, which benefitted from our donation of £2310.00.

Founded over five years ago, the project is based in North Motherwell Parish Church, and is a joint venture between the Church, neighbouring St Bernadette's Church and the local community. The aim of the Project is to provide opportunities for disadvantaged families to develop healthier lifestyles and to involve them in promoting wellbeing and health giving activities within their own families and to the local community. Its Healthy Living Initiative's activities include teaching parents about preparing and cooking healthy meals, health and fitness and first aid.

Its members and volunteers generate infectious enthusiasm that radiates throughout the community. They run a Parent and Toddlers group, a play scheme during school holidays and provide family holidays in the summer.

Clyde Valley Cup

In August 2010, the Clyde Valley Group hosted its Charity Golf Tournament, "The Clyde Valley Cup", at Easter Moffat Golf Club in Airdrie.

Congratulations go to the winners of last year's tournament, City Technical Services, with Tom Barclay of Clyde Valley picking up the Nearest to the Pin prize, and Paul Morton, Tollcross Housing Association, winning the Prize for the Longest Drive.

Donations

- Lead Scotland – a voluntary organisation set up to widen access to learning for disabled people and carers across Scotland
- VAMW Care (Voluntary Association for Mental Welfare) – a registered charity providing care and support to people with learning disabilities in Motherwell and Wishaw
- Harthill, Eastfield and Greenrigg Children's Gala Day – organisers used CVG's donation to purchase 2 children's bicycles to raffle at the Gala Day
- Braidhurst High School, Motherwell – donation to annual school show

Equalities

Every year we look at the backgrounds and types of people that work with us, live with us or ask to go on our housing waiting list. This table shows you all of this information.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
Tenants				
- Asian	10	11	15	-4
- White	2631	2676	2785	+109
- Black	14	12	12	/
- Disabled	161	175	/	/
Board Members				
- White	14	14	13	-1
- Disabled	1	1	0	-1
- Male	10 (71%)	10	10	/
- Female	4 (29%)	4	3	-1
Staff				
- White	57	58	59	+1
- Irish	1	1	1	/
- Disabled	0	0	0	/
- Male	21 (36%)	17 (28%)	19	+2
- Female	37 (64%)	43 (72%)	41	-2

CUSTOMER EXCELLENCE

In response to customer feedback, Clyde Valley established a Customer Care Working Group which was attended by staff, customers and the Tenant Participation Advisory Service (TPAS). The main aim of the Working Group was to consider and develop a Customer Charter for CVHA.

This was an excellent piece of work by all those involved and we would like to thank those staff and customers who contributed. We have a Charter that reflects what customers and staff want, and that is also achievable and measurable and has been huge in part towards the achievement of our Customer Service Excellence accreditation.

Over the past year we have been contacting a sample of customers who have received a service from us each month, whether it be relating to repairs, letting a home, accessing our welfare benefits service, or just general complaints, comments and compliments.

The survey is conducted by an independent consultant to ensure that all feedback we receive is transparent and honest and is focused around delivery of our Customer Charter and Service Standards. We then consider this quarterly at our Customer Care Working Group and look to see if there are specific areas that we can focus on to further improve processes or procedures, and ultimately, services for our customers.

Overall our results were excellent. This is down to the great team we have working at Clyde Valley and the relationships we have with our customers, however, there are some areas where we need to get better. Detailed below are our results for the first year and our actions:

Results

Customer Details

Number of Customers Surveyed	481	
Type of Customer	Tenant	97%
	Owner	1.5%
	Contractor	0.25%
	General Enquirer	0.25%
	Consultant	0.25%
	Potential Tenant	0.75%
How Customer Contacted the Association	Visiting Office	5%
	Telephone	40%
	Repairs Freephone	41%
	Writing	1%
	E-mail	1%
	Staff Member Visit	8%
	Other	4%

Customer Satisfaction

	Very/Fairly Satisfied	Neither/Nor	Fairly/Very Dissatisfied
Overall satisfaction with customer care	95%	2%	3%

You Said: Dissatisfaction was in predominantly relation to our repairs service and anti-social behaviour complaints.

We Did: There were particular issues that we raised with our Repairs contractor to eliminate any similar matters occurring. We also introduced a good neighbour agreement into our Tenancy Packs which we outline to all new tenants.

Customer Care Provided

	Satisfied	Dissatisfied
Time taken to acknowledge enquiry	98%	2%
Being able to speak to someone who could help	98%	2%
Staff member welcoming and friendly	98.5%	1.5%
Staff member polite	99%	1%
Staff member professional	99%	1%
Being kept up to date with progress	92%	8%
Getting as much information as needed	95%	5%

You Said: Dissatisfaction was in relation to being kept up to date with progress, responding to enquiries and having a direct contact.

We Did: We are currently introducing a new Complaints, Compliments and Comments digital system that will allow us to provide immediate acknowledgements, allocate a staff member and follow up responses to all complaints received. This is due to be implemented in Autumn 2011.

Repairs Service

	Very/Fairly Satisfied	Neither/Nor	Fairly/Very Dissatisfied
Overall satisfaction with repairs service	90%	4%	6%
Ease of reporting a repair	97.5%	2%	0.5%

Repairs by Appointment System

During the year we introduced a Repairs by Appointment system for our routine repairs, following customer feedback.

Of those surveyed, all but 3 appointments were kept by the Contractor and 76% of those repairs were completed within the first visit.

Repairs Satisfaction

	Satisfied	Dissatisfied
Helpfulness of repairs staff	97%	3%
System for arranging repairs	97%	3%
Contractor arriving by target date	98%	2%
Time taken to undertake repair	95%	5%
Attitude of contractor	98%	2%
Tidiness of contractor	99%	1%
Quality of repair	93%	7%
Level of disturbance	96%	4%

You Said: Dissatisfaction was in predominantly relation to time taken to undertake repairs and quality of repairs.

We Did: There were particular issues that we raised with our Repairs contractor to eliminate any similar matters occurring as well as the introduction of our Repairs by Appointments system.

Allocating our Homes

	Satisfied	Neither/ Nor	Dissatisfied	Don't Know
Amount of notice received before moving into property	90%	3%	3%	4%
Information provided before becoming a tenant	90%	0%	3%	7%
How well terms of tenancy agreement explained	90%	0%	0%	10%
Assistance provided by staff when moving into property	93%	0%	3%	4%
Condition of property	90%	0%	6%	4%
Follow up from Association to ensure you were settling in	90%	0%	0%	10%

You Said: Dissatisfaction was in relation to condition of property and complexities of tenancy information.

We Did: We have reviewed our tenants' handbook, incorporating a good neighbour agreement and also improved our procedures for allocating empty houses.

Brand New Homes

	Very Satisfied	Fairly Satisfied	Neither/ Nor	Fairly Dissatisfied	Don't Know
Overall satisfaction with design and layout of home	85%	15%	0%	0%	0%
Satisfaction with aspects of property	81%	16%	1%	1%	1%

You Said: Most dissatisfied with window locking mechanisms, storage in bedrooms, location of TV aerial points and the TV reception.

We Did: We will consider this as part of design element of future new builds.

General and Anti-Social Behaviour Complaints

	Satisfied	Dissatisfied
Received an acknowledgement	78%	22%
Given timescales to when I would receive a response	46%	54%
Clear explanation about the decision reached	80%	20%

You Said: *Dissatisfaction was predominantly in relation to being kept up to date with progress.*

We Did: *We are currently introducing a new Complaints, Compliments and Comments digital system that will allow us to provide immediate acknowledgements, allocate a staff member and follow up responses to all complaints received. This is due to be implemented in Autumn 2011.*

Complaints related predominantly to anti-social behaviour and these were dealt with in a number of ways by our Housing Officers and Operations Team.

Welfare Benefits Service

	Very/Fairly Satisfied	Neither/Nor	Fairly/Very Dissatisfied
Overall satisfaction with service	100%	0%	0%

ONE WELLWYND

Monday 28th February 2011 saw the launch of a site that has been transformed from dereliction, into a high quality social enterprise centre, called One Wellwynd. The facility's aim is to produce outputs that will change people's lives on the ground, not only in Airdrie, but in Lanarkshire for decades to come.

The development of One Wellwynd began in 2008, with a £4million funding package comprising financing from North Lanarkshire Council, Scottish Government, European Regional Development Fund (ERDF) and Clyde Valley Housing Association.

Even in these early days the One Wellwynd Social Enterprise Centre is proving to be a very successful joint venture. At near full capacity we have a number of social enterprise organisations who have taken up space, including South Coatbridge Credit Union, Airdrie Citizens Advice Bureau Law Centre and Court Service, Mobile Play in Action, Voluntary Action North Lanarkshire, Monkland Women's Aid, Routes to Work and Cornerstone.

To have all these organisations working together in one local 'hub' will be of real benefit to both the local community and to the organisations themselves who access each other's services regularly.

The project has been delivered as a result of a strong and constructive working partnership between with North Lanarkshire Council's and Clyde Valley Housing Association, as well as the design team involved in the project, including GCA Architects and Contractors, CCG.

Not only does One Wellwynd provide much needed office and meeting space within the heart of Airdrie, the venture has also regenerated a derelict Town Centre asset, boosted local employment prospects and seen a reinvigoration of essential local services.

THE BOARD OF MANAGEMENT

Each year in September the Board of Management holds its Annual General Meeting, where its Board Members are elected for the coming year.

At 31 March 2011 we had 13 members on our Board of Management. Our Board Members volunteer to participate in the Association each year and are split into tenant members, general member and Council representatives. Our current members are:

Tenant Members

Tom Campbell
Secretary, John McBride
Helen Layden
Graham Dobbie
Theresa Cameron
John Dunlop

General Members

Chairperson, Bill Dickie
Campbell Boyd
John Gormley
Jackie Bowie

Council Representatives

Councillor Tom Lunny, North Lanarkshire Council
Councillor Alex McInnes, South Lanarkshire Council

ANNUAL REPORT 2010/11

The following table details the Board of Managements attendance over the past 3 years, as well as details of our Share Members and their attendance at the Annual General Meeting.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
Members of Board	14	14	13	-1
Number of Staff	58	60	58	-2
% Staff Turnover of Senior Staff	5%	20%	0%	-20%
% Days lost through sickness	1.7%	3.5%	1.9%	-1.6%
Members of CVHA	156	173	112	-61
Attendance at AGM	14%	11%	11%	/

OPERATIONS DIRECTORATE

The Operations Directorate's main aim is twofold – firstly, to make sure that any repairs required to your homes are carried out quickly and professionally and secondly, to assist all of our customers and tenants who stay in the Association's 2,812 houses.

Repairs

During 2010/11, the Team carried out 6552 repairs, and the following table details performance over the past 3 years in relation to number of emergency repairs, and performance against targets.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
Number of Emergency Repairs	1912	2102	2051	-51
% completed on time	99.58%	100%	100%	/
Total No of Repairs	6942 (2.60 repairs per house per annum)	6837 (2.5 repairs per house per annum)	6835 (2.4 repairs per house per annum)	-2 (down 0.4 per house per annum)

As can be seen from the table, we are pleased to report that our Emergency Repairs response times have remained at 100%. During the year the Operations Directorate introduced a Repairs By Appointment scheme in order to further improve services to customers.

In March 2010, the Operations Directorate agreed a programme of repairs to ensure that our houses were in great condition outside. This is called our cyclical programme.

Also, to make sure that the houses were safe and complied with Legislation, the team arranged annual Gas Safety Checks on all of our relevant properties, and we are glad to report that 100% of these were carried out.

The Operations Directorate also carried out Medical Adaptations for some of our tenants, with particular needs. £77,525.00 was spent on giving people new easier to use taps, wet floor showers, and handrails to help them get up and downstairs more easily and safely. In total 73 medical adaptations were carried out.

Our Homes

As well as being responsible for our repairs service, the Operations Directorate is also responsible for looking after our estates and customers. The following is a breakdown of our homes.

		Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
Number of Tenancies		2664	2730	2812	+82
Let or Available for Rent	2 Apartments	233	233	244	+11
	3 Apartments	1242	1288	1337	+49
	4 Apartments	1060	1079	1095	+16
	5 Apartments +	129	128	136	+8
Units in North Lanarkshire		1396	1422	1472	+50
Units in South Lanarkshire		1268	1306	1337	+31
Units in East Dunbartonshire		/	/	3	+3
Shared Ownership Properties		7	6	6	/
Shared Equity Properties		29	29	29	/
Stock acquired/built		266	62	57	-5

The Team has a number of important tasks, such as rent collection and arrears processing, selecting new tenants for empty homes, making sure our streets, gardens and parks are well looked after, and trying to encourage people in the community to become more involved with the Association.

The Team had a really busy and challenging year and the following is an overview of the year's performance.

Empty Houses (VOIDS)

When someone moves out of one of the Association's houses, the Housing Team aim to get a new family to move into it as quickly as possible. This is the same when the Association builds new houses.

In 2010/11 the Team had 175 empty houses and 57 brand new houses, which they found new tenants for. The turnaround target was 22 days, and a 20 day turnaround was achieved, which over a 2 year period has seen remarkable improvement of 22 days for the Association. One reason that the Association aims for a quick turnaround time, is so that the Association doesn't lose too much rent money, which is then invested back into our tenants' homes. The team has a target to keep this void loss below 0.4% and they performed exceptionally well, with void loss only being 0.39%. This was a major area which the Association addressed and the introduction of a dedicated technical officer dealing with void properties has been instrumental in achieving this target.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
New Lets	266	33	57	+24
Re Lets	122	135	175	+40
Properties Void Less Than 2 Weeks	12 (10%)	39 (29%)	50 (29%)	+11
Properties Void Less 2-4 Weeks	68 (56%)	64 (47%)	105 (60%)	+41
Properties Void More Than 4 Weeks	42 (34%)	32 (24%)	20 (11%)	-12
Days To Relet Void Property	30	24	20	-4
Difficult To Let Properties	229 (8.6%)	278 (10%)	278 (10%)	/
Void Loss	0.45%	0.35%	0.39%	+0.4%
% Rent met from Housing Benefit	59%	56.8%	56%	-0.8%

People Wanting Houses

At March 2011, there were 37961 people on the Association's Housing Waiting List. This is due to the Association being part of the Common Housing Register (CHR), with both North and South Lanarkshire Councils, as well as a number of local Registered Social Landlords in Lanarkshire.

The CHRs have been set up by the councils, in partnership with housing associations, to make life easier for anyone applying for a house. Instead of having to apply to a number of different landlords in an area, you can now complete a single application form. You can then be considered for vacant properties available from a number of landlords who have houses in your areas of choice.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
People On Waiting List	3014	8537	37961	+29,424*

* Due to introduction of Common Housing Registers.

Money For Renting Houses

Each year the Board of Management agree the rent increase. This year, having considered the financial climate and pressures, our Board agreed an average increase of 3.8%.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
Average Rent (£)	62.78	63.01	65.25	+2.24*
Average Rent Rise	4.9%	1.55%	3.8%	2.25%

Arrears

Sometimes tenants don't pay the Association their rent money in time so the Operations team spent time trying to make arrangements for payments. In March 2011 the amount of rent money owed was 1.9% of the total rental income.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
Current Tenant Arrears	2.36%	1.84%	1.9%	+0.06%
Former Tenant Arrears	0.38%	0.78%	0.86%	+0.08%

Anti-Social Behaviour

Sometimes the Housing Team has to deal with complaints regarding anti-social behaviour. During the year there were 289 complaints, which the Team assisted with. This is a significant increase on last year, and the Team are currently reviewing this to determine if there are any particular factors which we can focus on, as well as working with the community to help improve this.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
Anti-Social Behaviour Complaints	144	289	464	+175
Anti-Social Behaviour Orders Applied For	0	0	0	/

Evictions

Unfortunately the Association sometimes has to take the serious step of evicting tenants, for a number of reasons, including non-payment of rent and anti-social behaviour. During 2010/11, 9 tenancies were ended due to eviction. The Association will not tolerate any tenant who does not live up to the requirements of their Tenancy Agreement, and will take any actions necessary.

Eviction Actions:	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
- Notice of Proceedings Issued	258	187	203	+16
- Resulting in Eviction	0	5	9	+4
- Resulting in Abandonment	9	7	17	+10

Tidy Gardens and Streets

Unfortunately the Association sometimes has to take the serious step of evicting tenants, for a number of reasons, including non-payment of rent and anti-social behaviour. During 2010/11, 9 tenancies were ended due to eviction. The Association will not tolerate any tenant who does not live up to the requirements of their Tenancy Agreement, and will take any actions necessary.

Welfare Benefits

The Operations Team has a Welfare Benefits Advisor, who assists tenants to sort out their housing benefit and tax credits. This year, the Welfare Benefits Advisor assisted a total of 225 cases, which was around 19 cases per month, with a target of 240 per year, amounting to £417,467 being generated for customers

56% of Clyde Valley tenants receive money from the Government to help pay for their rent.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
% Rent met from Housing Benefit	59%	56.8%	56%	-0.8%

Tenant Participation

Over the past few years we've worked closely with our customers and the Tenant Participation Advisory Service (TPAS) to review a number of policies and strategies.

The Association has a strong tradition of working in partnership with tenants and responding positively to their changing needs and expectations. Our Tenant Participation Strategy included a number of new initiatives that helped to interest tenants and got others involved.

Some of the work we did with tenants and customers last year included the following:

Working Groups – we set up a number of short-life working groups so that tenants and staff could work together to help us come up with ideas to improve our services. These Groups included the following topics:

- Rent Harmonisation
- Repairs & Investment
- New Build
- Estate Management
- Customer Care

Right to Buy Sales

The Team helped people who wanted to buy their house from Clyde Valley. Throughout 2010/11, 7 houses were sold.

	Results for 2008/09	Results for 2009/10	Results for 2010/11	Difference from 09/10 to 10/11
RTB Sales	16	9	7	-2

INVESTMENT DIRECTORATE

The Investment Directorate are responsible for the development of our new homes as well as ensuring that our homes are maintained to a good standard. During the year 57 new houses were finished and nearly £10 million was invested in building these, and others. In addition the team also started work on developing a further 89 homes, which will be ready in 2011/12.

Incredibly, the Team has spent just over £132 million on building 1370 new houses. This is a remarkable achievement for the Association.

Little did we know that our first development in 1998 of 14 houses, and spend of £294,000, would lead to house building on this scale. To create 1370 high quality rented homes in partnership with tenants brings a real sense of pride and achievement. Being able to contribute so tangibly to improving people's lives, is a great privilege.'

We look forward to continuing to meet housing need in Lanarkshire with our partners, the Scottish Government and North and South Lanarkshire Councils.'

Some of this money comes from the Scottish Government and the rest the Association contributes.

The Association developed new homes for rent in a number of areas. Details of completed sites and current sites on which we are currently building are detailed below:

New Homes

North Lanarkshire

Ravenscraig

This site is a new build project of 27 units, completed at the end of June. The development provides a mix of terraced, semi-detached and cottage flats for social rent.

Mason Street, Motherwell

Work commenced in March 2011 on the construction of a total of 31 flatted properties. This is a joint venture with property developers, Merchant Homes.

South Lanarkshire

East Kilbride Consortium

Work continues over 3 sites being developed by the East Kilbride Consortium.

Claremont - a total of 18 flatted properties have been completed and handed over to East Kilbride & District Housing Association (EKDHA).

Crosshouse - EKDHA has taken handover of 13 of a total of 34 new build properties. All 34 units should be completed and handed over by mid-July 2011.

Scholar's Gate - CVHA has taken handover of 20 properties. On completion CVHA will own 51 units for rent on this site and West of Scotland HA will own 49 units, also for social rent.

Lindsayfield - Catacol Grove

20 new build units for rent - 4 detached houses and 16 flatted properties - are now complete and tenanted.

Quarry Street

This new build project with façade retention of 17 flats plus one commercial unit is now complete and occupied.

Burnbank Phase 4

2 new build bungalows, in the same style as the first 3 phases of the redevelopment of Robertson Street / Anderson Street in the Burnbank area of Hamilton, are due for completion in August 2011.

Asset Management: Looking After Our Homes

Throughout last year the Clyde Valley Group continued to review its Asset Management Strategy. The purpose of this is to rigorously review our properties condition and our planned investment over the next 30 years in order to improve targeting of expenditure to areas of need at the appropriate time.

The Group is committed to prudent property investment and will continue to efficiently maintain its houses to a good standard. CVG will continue to explore innovative asset management and procurement opportunities in order to maximise value for money.

We launched our first Asset Management Strategy. This will provide us with a firm foundation for targeting our investment resources efficiently and effectively in future years.

Most of our stock is in good condition and meets the Scottish Housing Quality Standard (SHQS). And we're continuing to invest so that as many as possible of our remaining houses meet this standard by 2015. We also need to make sure that as our housing stock gets older, that we've got clear and sustainable long-term plans for maintaining our properties and estates to a good standard.

During 2012/13 we'll continue to invest in our houses, but we'll also be focusing on investment planning priorities and options for the years ahead.

CARE AND REPAIR UPDATE

Clyde Valley Housing Association was successful in obtaining the tender for the management of the Care and Repair with North Lanarkshire Council for 2009-11.

North Lanarkshire Care and Repair offers a service to elderly and disabled homeowners and private tenants who live in North Lanarkshire. The Service includes the provision of:

Small Repairs Service	We provide a Small Repairs Service to customers which can cover minor joinery, plumbing, electrical and general repairs that can be completed in no more than 2 hours. All customers are required to pay a £10 administration charge plus the cost of materials for each small repair.
Free Home Fitness Checks	We carry out homes fitness checks for free to identify any repairs and maintenance required either now or in the future and to give customers peace of mind that they are safe and secure.
Competent Contractors Scheme	For larger jobs, we put customers in touch with a list of vetted and approved tradespersons from our Competent Contractors Scheme, providing peace of mind for yourself. This service is also free.
Free Advice Service	Through our free advice service we can provide information on carrying out and financing home repairs and maintenance, debt counselling and welfare benefits.

At 31 March 2011 the project had completed 786 advice cases, made 786 referrals through our Competent Contractors Scheme, carried out 340 Home Fitness Checks and 1669 small repairs.

If you are an elderly or disabled owner in North Lanarkshire and feel you might benefit from the services, contact us on Freephone 0800 048 2882.

FINANCE

The Finance Team has the very important job of making sure that the Association accurately and effectively manages its income and expenditure.

For the period April 2010 to March 2011, the Association had a surplus of £1,935,233.

These charts show where the Associations money came from and how it was spent.

Association Income

Rental Income	£9,424,499
Other Money In	£1,636,709
Money Made from the Sale of Fixed Assets	£166,006

Association Expenditure

Staff Wages and Costs	£2,130,795
Day to Day Repairs	£1,094,537
Major Repairs	£1,421,315
Interest Paid to the Bank	£1,946,990
Other Money Spent	£2,698,344

If you would like to see all of this information in much more detail then you can get a full copy of our Annual Accounts by contacting us.

Auditor

Baker Tilly UK Audit LLP
Chartered Accountants and Registered Auditors
Breckenridge House
274 Sauchiehall Street
Glasgow
G2 3EH

Solicitor

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G2 5HS

CLYDE VALLEY PROPERTY SERVICES LIMITED

Clyde Valley Property Services (CVPS) is a Subsidiary Company of the Clyde Valley Group that was set up in January 2006. CVPS provides a factoring service for 2942 owner-occupiers in both North and South Lanarkshire.

Owner Satisfaction Survey

During 2009 we carried out our 2009 Customer Satisfaction Survey, which was done on our behalf by an independent market research company.

Because we're committed to continuous improvement, we've looked closely at those aspects of our service delivery where customers are less satisfied. Listed below are some key areas of our service delivery where we are changing how we work so that we can better meet the changing needs and expectations of our customers.

You Said	We did
<p>Landscape Maintenance</p> <ul style="list-style-type: none"> • 50% satisfaction with our landscape maintenance service, but 29% dissatisfaction. • 37% of those dissatisfied cited poor standard of work, 32% the limited amount of work carried out, and 24% poor value for money. 	<p>Landscape Maintenance</p> <ul style="list-style-type: none"> • Routinely monitor and review how our contractor performs to ensure compliance with the contract specification, quality and value for money. • Agreed new contract management arrangements from 1 April 2010 to monitor performance more closely.
<p>Common Repairs</p> <ul style="list-style-type: none"> • 50% satisfaction with common repairs, but 19% dissatisfaction. • 19% of those dissatisfied cited inability to get work done, 18% a reluctance to pay for others, and 17% poor standard of work. 	<p>Common Repairs</p> <ul style="list-style-type: none"> • Scope of works and owner participation is determined by the Deed of Conditions, but routinely monitor contractor performance to ensure quality of work and value for money. • New Asset Management Strategy seeks to give earlier warning of planned works to maximise participation.

Arrears

Many owners pay their factoring bill when it falls due. But unfortunately not everyone pays on time and at 31 March 2011, £191,635 was outstanding in factoring arrears.

Where owners fail to pay, legal action is taken against owners to recover factoring arrears.