

Cernach

the annual report of **cernach housing association limited**

“Supporting a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do.”

Meeting the requirements of the
Scottish Social Housing Charter

2021-2022



See inside...for more information



FOREWORD BY THE CHAIRPERSON



As I come to the end of my fourth year as Chairperson, it gives me great pleasure to present our annual report for the financial year that ended on 31 March 2022.

We celebrated our 30th Anniversary in 2021 and while we couldn't celebrate fully due to ongoing Covid-19 restrictions, we did unveil our refurbished office which has been renamed Marion McDonald House in honour of the Association's first shareholder – who was a tireless community activist, a committee member from 1990 to 2011 and a truly inspiring resident of Drumchapel.

“Marion was a local hero who gave Cernach her all”

– Jean Thomson, former Director of Cernach HA

We were delighted to submit our third Annual Assurance Statement in October 2021 confirming compliance with the Regulator's Standards and the Scottish Social Housing Charter. These standards look at all the services the Association delivers including letting homes, carrying out repairs and improvements and managing the finances of the Association.

Staff and Committee kept the Association performing well throughout the year and finalised a new business plan in March 2022 and have been working to progress our aims in this plan. At this time, we also decided on a new slogan for the Association which is

'Supporting a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do'

Residents throughout the Association also took part in a large-scale satisfaction survey in March 2022 which will help us inform our services moving forward and make improvements and we thank everyone that gave up their time to complete this.

During this time, we continued to provide a welfare benefits service and housing management staff have been assisting people who have struggled to pay their rent. We are particularly thrilled to see that over £800,000 in welfare benefit gains have been secured for our residents throughout the year.



I am grateful to each and every one of my Committee colleagues who have attended meetings during this period. They have helped ensure that the Association continued to operate in an appropriate manner, giving support and guidance to the management team.

Our committee members are all local residents who give up their time free of charge so that the Association can continue to provide high quality housing for those in need and provide the best service possible for all of our tenants and factored owners.

Looking forward to the year 2022-23 the staff team are working hard to deliver our services and are focussed on changes to equalities legislation, refreshing our approach to resident engagement and continuing with our planned maintenance programme.

In consultation with our residents, we have refreshed the format of this year's Annual Report and we hope you enjoy the new format. We've included comparisons with local landlords in Drumchapel as well as other small landlords throughout Glasgow & the West within the Quality and Efficiency Forum (QEF). If you would like to give us feedback on anything within the report please find information on the last page on how to do so.

**John Brannan,
Chair, Cernach Housing Association**

Welfare Rights Report

Welfare Rights

Total people seen



481

Total financial gain



£827,557.37

Breakdown of financial gain

Housing Payments Related



£178,786.65

Disability Related



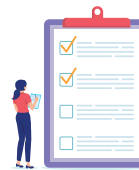
£215,453.66

Universal Credit



£262,200.36

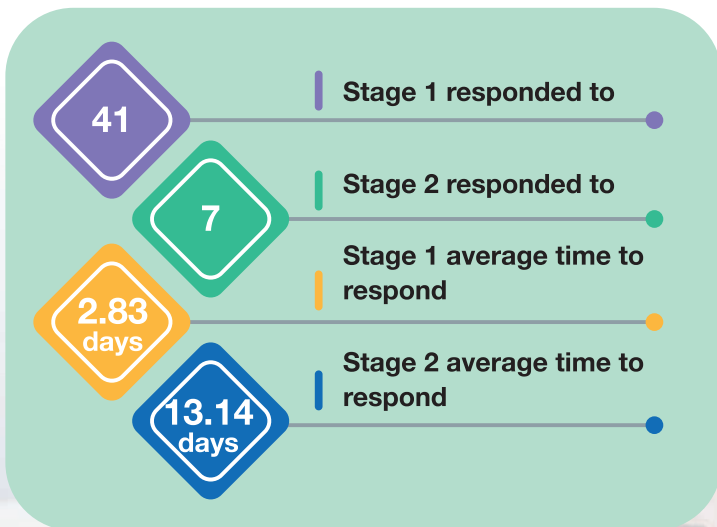
All other benefits



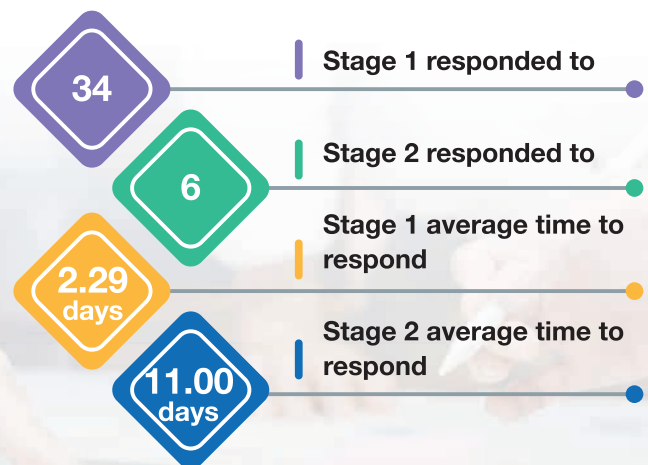
£171,116.70

Complaints

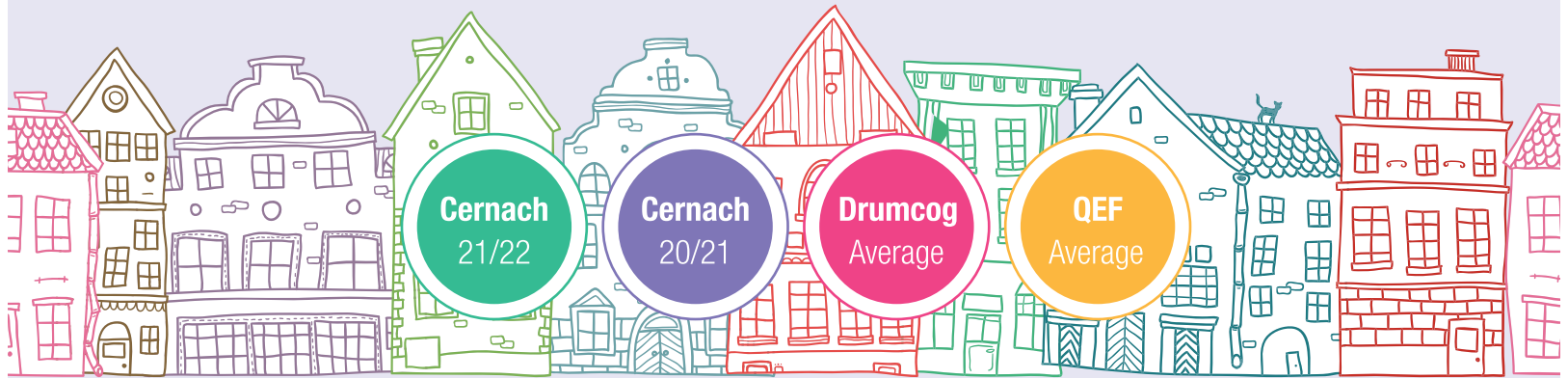
2021/22 - Current Year



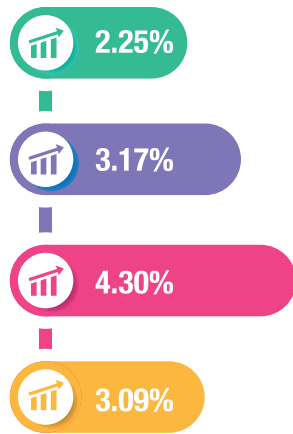
2020/21



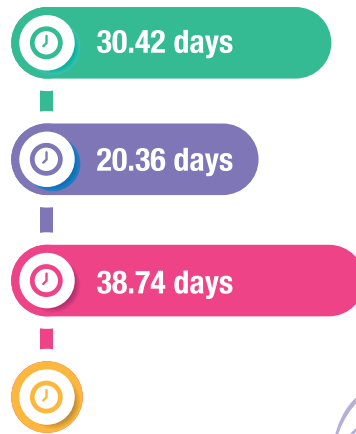
Housing Management



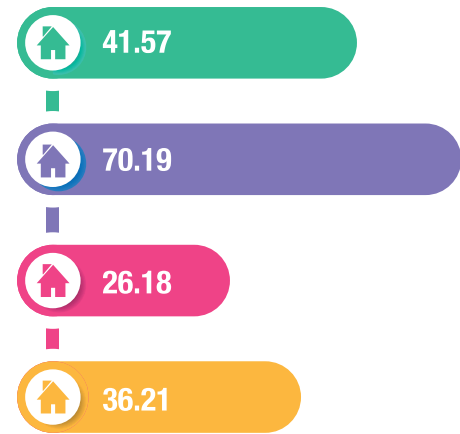
Gross rent arrears



Time to complete Adaptations



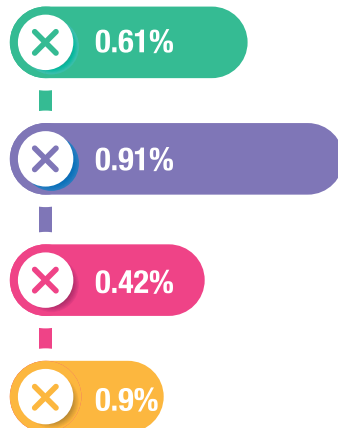
Days to re-let



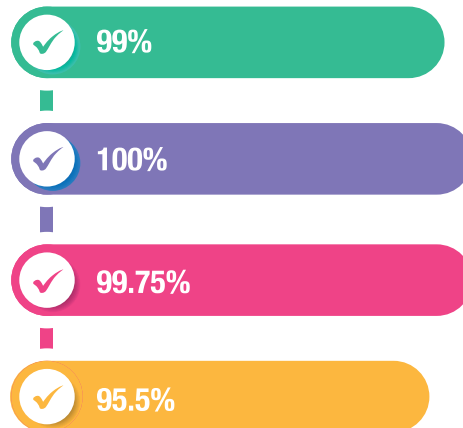
We have improved on our times since the end of the pandemic, however would like this to be even better.

This year we have a brand new team and are working with new processes for getting properties back on an energy supply and ensuring properties are allocated as quickly as possible.

Void loss



ASB cases resolved

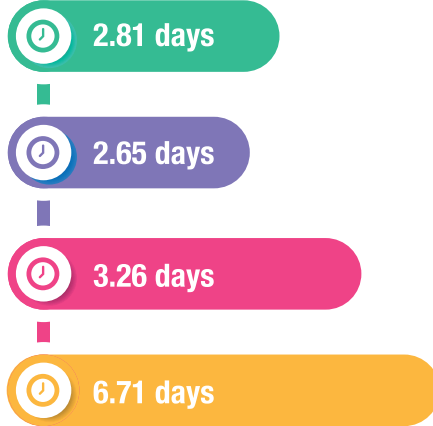


Housing Maintenance

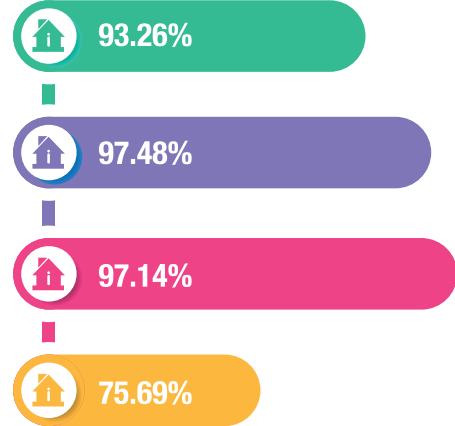
Emergency repair time



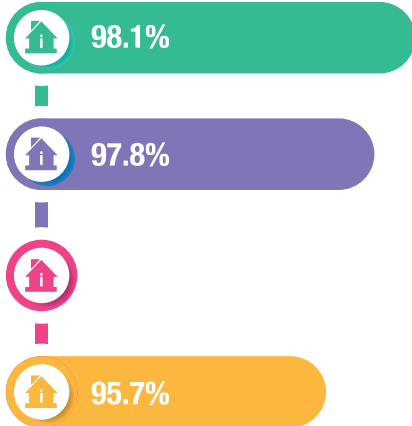
Routine repair time



% meeting SHQS



% meeting EESSH



“ We’re working through a schedule of properties to ensure as many homes as possible meet this standard by carrying out improvements to heating and electrical systems. ”



Planned Maintenance Report

In 2021/22 we completed:



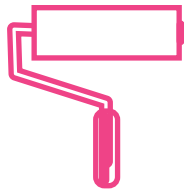
47 kitchens

across Achamore Road, Achamore Gardens and MTR properties.



26 boiler installations

across Dunkenny Road and 3 properties which were failing under EESSH – located in Halbeath Avenue, Ledmore Drive and Howgate Avenue.



Completed year 3 of a 4 year communal paint programme

to include addresses at Achamore Crescent, Achamore Drive, Achamore Road, Airgold Drive, Dunkenny Road, Fettercairn Avenue, Katewell Avenue, Katewell Place, Inchcruin Place, Linkwood Drive and Ledmore Drive.

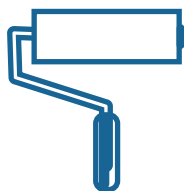


For 2022/23



Starting a two year window replacement programme

with initial properties covering Achamore Road, Fettercairn Avenue, Katewell Avenue, Katewell Place and Kerfield Lane. The second phase will cover Kells Place, Inchrory Place, Katewell Avenue, Achamore Crescent, Achamore Drive, Fettercairn Avenue and Inchcruin Place.



Working through our final year of 4 year communal paint programme

to include addresses at Kinfauns Drive and MTR scheme.

Tenant Health & Safety

The Association is working through a planned programme of electrical testing, as well as our annual gas safety tests which we carry out each year. As well as being a legal requirement, these tests are essential to ensuring resident safety so it's really important to give the contractors access when you are contacted about this.

We are pleased to note that we have no areas of material concern in relation to tenant health & safety.

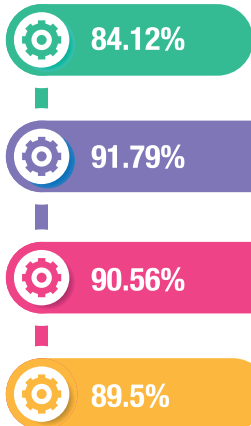


Satisfaction Survey

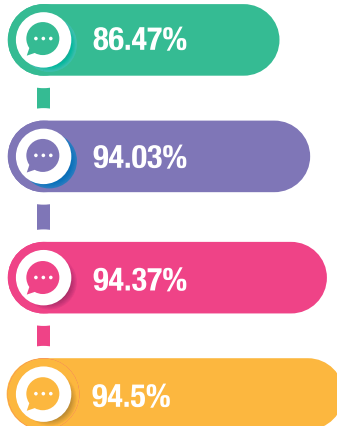
“ We carried out a large satisfaction survey of over half of our tenants and residents in March 2022. We are working through the feedback given in these and looking for ways we can improve on our services to bring our satisfaction levels back up. If you would like to give us any feedback on this, please contact the office. ”



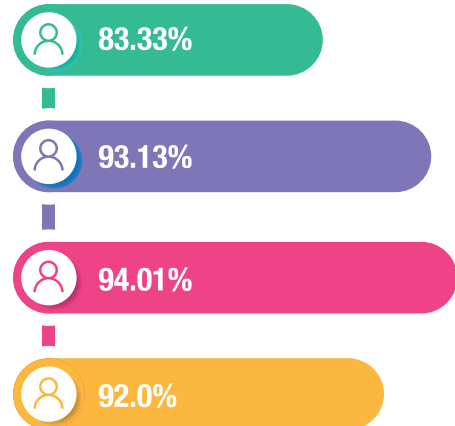
The overall service



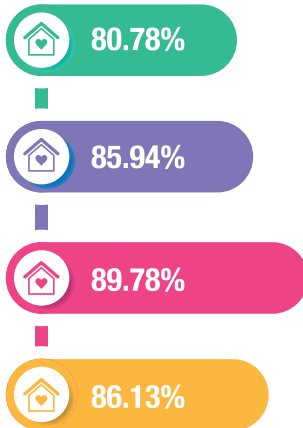
Keeping tenants informed



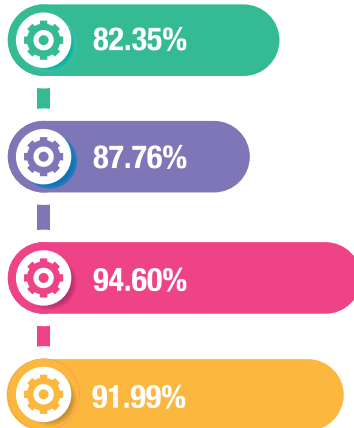
Opportunities to participate



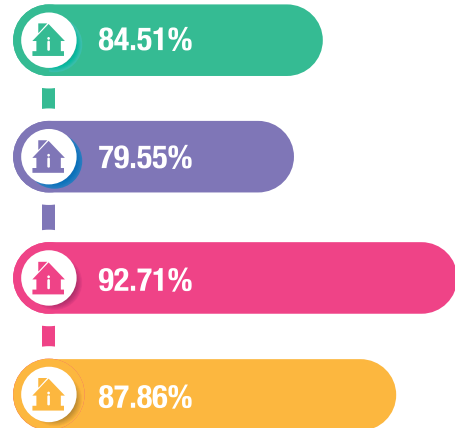
Quality of homes (existing tenants)



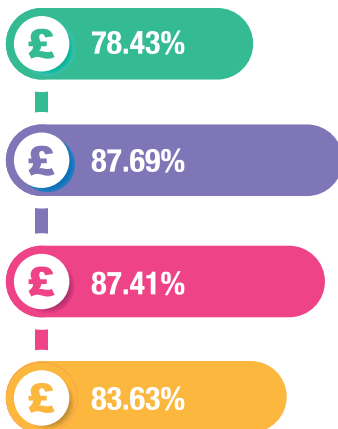
Repairs carried out in the last year



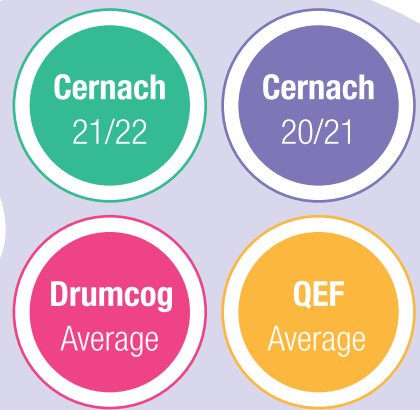
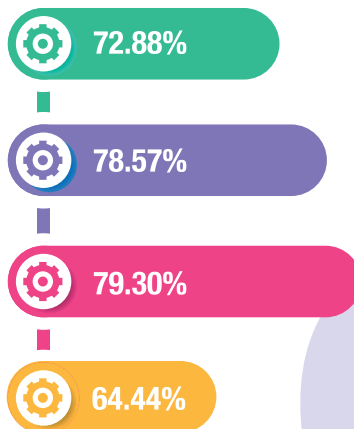
Management of neighbourhood



Value for money of rent charge



Factoring service



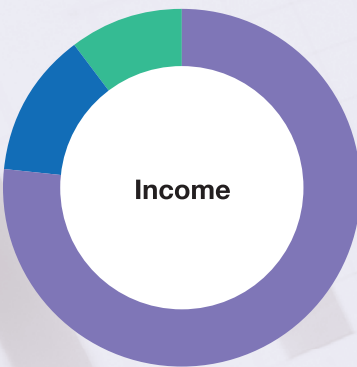
Financial Report

Income

 Rents
£3,638,758

 Grants
£614,212

 Other
£478,467



Expenditure

 Management Costs
£1,208,319

 Planned & Cyclical Maintenance
£384,248

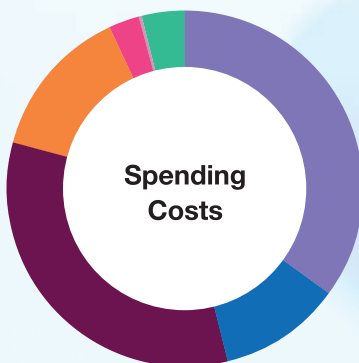
 Property Depreciation
£1,141,499

 Reactive Maintenance
£469,798

 Wider action and Welfare Rights
£96,769

 Factoring
£10,822

 Other
£130,574



Stock Profile

| Home Size | Number Owned | Average Weekly Rent | DRUMCOG Average |
|--------------|--------------|---------------------|-----------------|
| 1apt | 56 | £45.19 | £45.19 |
| 2apt | 67 | £65.90 | £71.17 |
| 3apt | 456 | £75.36 | £77.72 |
| 4apt | 206 | £96.18 | £91.04 |
| 5apt | 92 | £94.63 | £97.31 |
| Total | 877 | £79.62 | £80.83 |

AGM Report

Our external auditors reported to our AGM on 29 August 2022 that the Association continues to be financially strong and received a clean and unmodified audit report. Our operating surplus was £1,192,637 and the Association has assets of £13.6million which reflects the level of investment in our stock, the ability to pay any mortgages and maintain a strong cash position which allows the association to react to any legislative changes or emergency works whilst still continuing to invest in our stock.



John Brannan, Susan McDonald MBE, Jean Thompson and Caroline Jardine at the opening of our new office, Marion McDonald House

29
AUG



£1,192,637



£13.6m



Our Team At 31st March 2022

MANAGEMENT COMMITTEE AT 31/03/2022

| Name | Continuous Service Since: | Office Bearer Title |
|--------------------|---------------------------|---------------------|
| John Brannan | 2016 | Chairperson |
| Andrew Biddell | 2016 | Vice-Chairperson |
| Susan McDonald MBE | 1990 | Secretary |
| Tracy Bowie | 2011 | |
| Rosemary McGill | 2011 | |
| Karen McGinley | 2014 | |
| Frank John | 2019 | |
| Michael Mellon | 2016 | |
| Jean McFarlane | 2016 | |
| Diane MacMillan | 2016 | |
| Sarah Brannan | 2020 | |
| Aziza El kadi | 2020 | |
| Zainab Saad Hassan | 2021 | |
| Marie Dabek | 2021 | |
| Cheryl Ann Love | 2021 | |

CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2022

| Name | Title | Appointed |
|---------------------|--------------------------------------|-----------|
| Caroline Jardine | Director | 2015 |
| Paula Baylis | Depute Director | 2016 |
| Laura-Jane Richards | Senior Housing Officer | 2015 |
| Holly Lochran | Senior Maintenance Officer | 2020 |
| Emma McShane | Assurance & Improvement Co-ordinator | 2017 |
| Karen Dyson | Finance Officer | 1994 |
| Anne Smith | Corporate Services Officer | 2016 |
| Tomi Oke | Housing Officer | 2021 |
| Kirsty Boag | Housing Officer | 2016 |



CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2022

| Name | Title | Appointed |
|--------------------|------------------------------------------------|-----------|
| Jim O'Connor | Housing Officer | 2013 |
| Andy Parker | Welfare Rights and Tenancy Sustainment Officer | 2019 |
| Bruce Strathearn | Maintenance Officer | 2014 |
| Carylanne McLellan | Assistant Maintenance Officer | 2007 |
| Jordan Allan | Assistant Housing Officer | 2021 |
| Siobhan Mangan | Corporate Services Assistant | 2018 |
| Ted Scanlon | Community Connector | 2016 |

NEW STAFF FROM 01/04/2022

| Name | Title | Appointed |
|-------------------|----------------------------------------------|-----------|
| Kirsty Mulholland | Senior Maintenance Officer (maternity cover) | 2022 |
| Fiona Chan | Housing Assistant | 2022 |
| Natalie Campbell | Housing Assistant | 2022 |
| Raeann Rankine | Corporate Services Assistant | 2022 |

AGENCY SERVICES RECEIVED FROM:

| | | |
|-----------------|-----------------------------|------|
| Fettes McDonald | FMD Financial Services Ltd. | 1991 |
|-----------------|-----------------------------|------|

Thank you

We hope that you have found it helpful in understanding our performance. When we compare our Charter Indicator performance against local landlords and the Scottish average performance for all landlords the evidence points to a consistent strong performance.

Cernach Housing Association puts their tenants and owners at the heart of everything we do. We pride ourselves in our commitment to our community, making the environment in which we live and work a great place to be. Your feedback is invaluable to us, and we continue to learn and improve on it daily. We strive to

deliver the best service possible to you and be a landlord that we are all proud of.

If you wish to give any staff or the organisation in general a compliment or make any suggestions, then contact our office or visit our website.

Passing on your thanks or giving someone praise is a small act that goes a long way. Thank you for your continued support.

thank you

Customer Feedback Form

| | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------------|--|
| Name | | | |
| Address | | | |
| Telephone | | Email | |
| <p>We really value your comments and welcome your participation and so would ask that you take some time to note in the box below your feedback on the content and layout of our Annual Report on the Charter. Alternatively you can email your comments to admin@cernachha.co.uk</p> | | | |
| Comments | | | |

Cernach Annual Report can be downloaded from our website, www.cernachha.co.uk and if requested, *Cernach Annual Report* can be made available in different languages, in Braille and or on CD. Additionally, we are able to offer a sign or language interpreter free of charge.

Cernach Housing Association Ltd
FREEPOST RRBL-YAEZ-AJZZ

Marion McDonald House, 79 Airgold Drive, Drumchapel, G15 7AJ
 Property Factor Registered No. PF000149
Tel: 0141 944 3860
Email: admin@cernachha.co.uk www.cernachha.co.uk

Cernach Housing Association

Opening Hours

Monday, Tuesday, Thursday & Friday

9.00 am – 5.00 pm

Wednesday

10.00 am – 5.00 pm

