

# 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.”*

## Annual Performance Report 2023-2024



Meeting the requirements of the  
**Scottish Social Housing Charter**

**See inside...**  
for more information



# A WORD FROM OUR MANAGEMENT COMMITTEE



Welcome to our annual performance report for 2023-2024. It is our pleasure to set out our performance for the financial year that ended on 31 March 2024.

We're proud to say that Cernach continues to remain a financially healthy organisation that is fulfilling its vision of *“supporting a vibrant community by offering affordable, good quality homes and services with people at the heart of everything we do”*.

We're also pleased to say that the Scottish Housing Regulator (SHR) has found that Cernach Housing Association is fully compliant with all regulatory standards, including the Standards of Governance and Financial Management.

Find out more by holding your phone camera over the QR code here:



In this report you will see comparisons with local Drumchapel landlords referred to as DRUMCOG as well as other landlords throughout Glasgow and the West, who make up a group called the Quality and Efficiency Forum (QEF). The QEF comprises of registered social landlords that are similar size organisation to Cernach. The QEF meets quarterly to carry out statistical, processes and best practice benchmarking.

Overall, the Association is performing well, and in our tenant's survey, 90.35% of people said they were satisfied or very satisfied with our service. We'd love to hear your feedback and are keen to keep improving our services, so do complete the back page and return it to the Association or call us anytime with your suggestions.

Our Welfare Rights Officer and Tenancy Sustainment Officer, Andy, continues to work hard for our community and has managed to see 570 people and has achieved a total financial gain of over £1,014,486.59 for our residents.

This year we have distributed £78,900 of grant funding from the Scottish Government's Fuel Support Fund. Every tenant received a Glasgow Loves Local Gift card to assist with the purchase of small appliances, warmth items, or the cost of gas/electricity itself.

The staff work hard for the residents of Drumchapel, and we'd like to thank each of them for their commitment and passion to Cernach. They really do have residents' interests at the heart of everything they do. Without their dedication the Association wouldn't be in the place that it is.

## The Management Committee



# Welfare Rights Report

## Welfare Rights

### Total people seen



570

### Total financial gain



£1,014,486.59

## Breakdown of financial gain

### Housing Payments Related



£101,024.43

### Disability Related



£359,602.77

### Universal Credit



£296,929.72

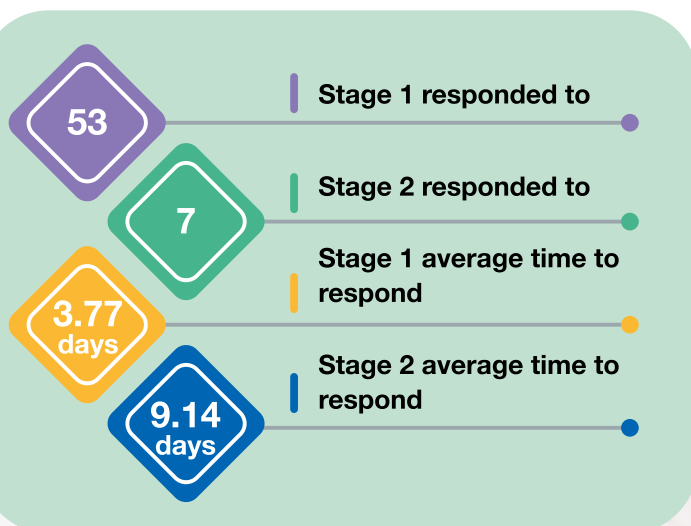
### Other benefits such as council tax reductions, child payments and attendance allowance



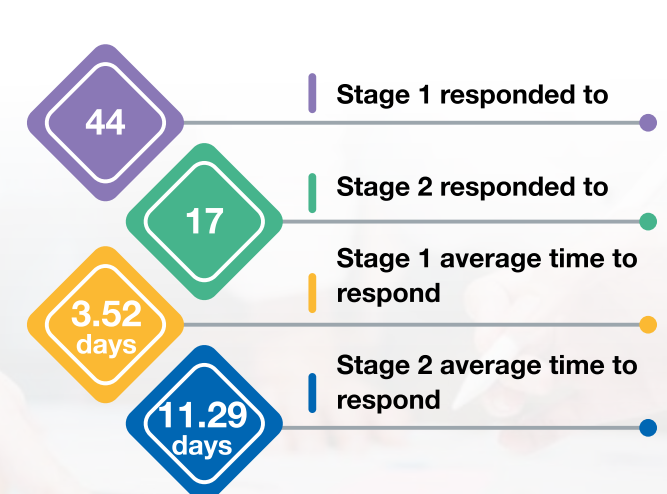
£256,929.67

# Complaints

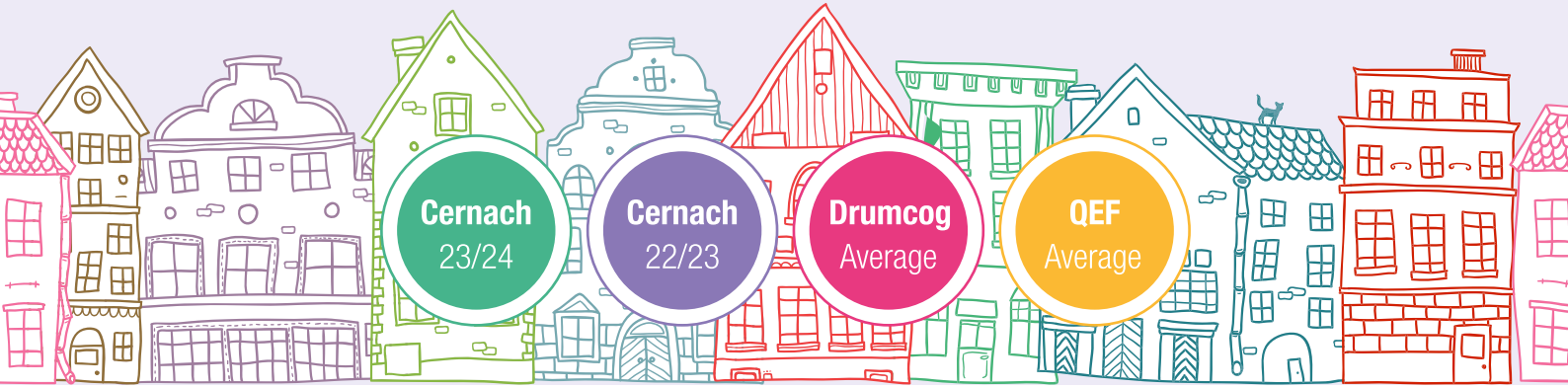
## 2023/24 - Current Year



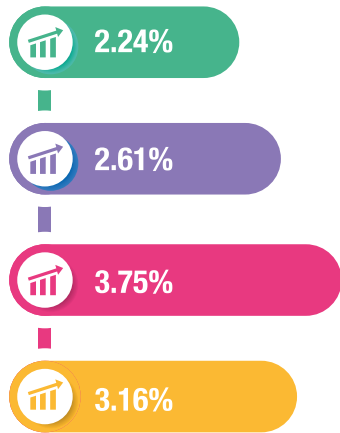
## 2022/23



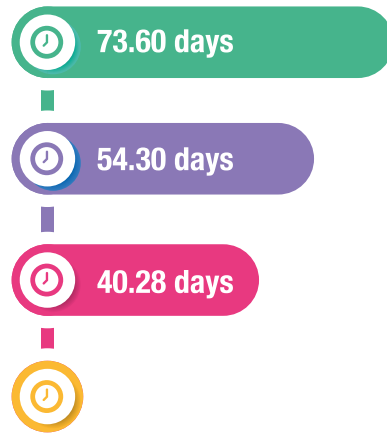
# Housing Management



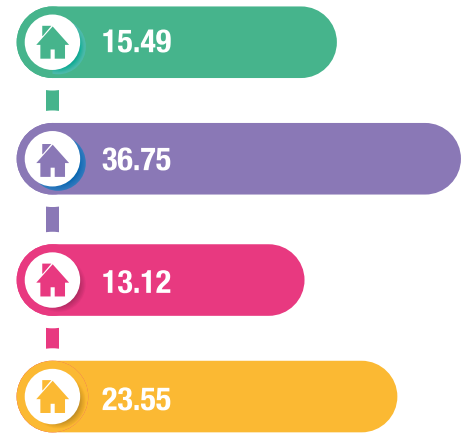
## Gross rent arrears



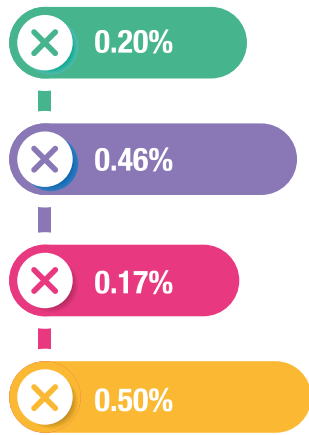
## Time to complete Adaptations



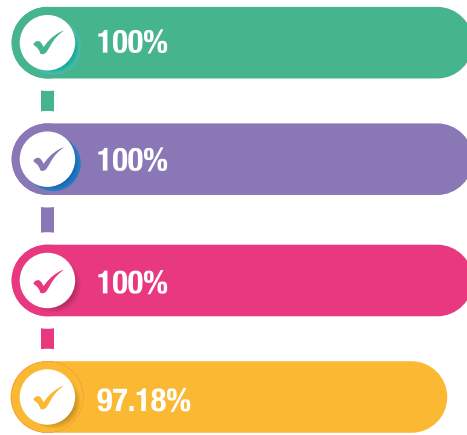
## Days to re-let



## Void loss



## ASB cases resolved



# Maintenance

## Emergency repair time

1.35 hours

1.36 hours

2.16 hours

2.73 hours

## Routine repair time

3.32 days

2.79 days

2.73 days

5.36 days

## % meeting SHQS

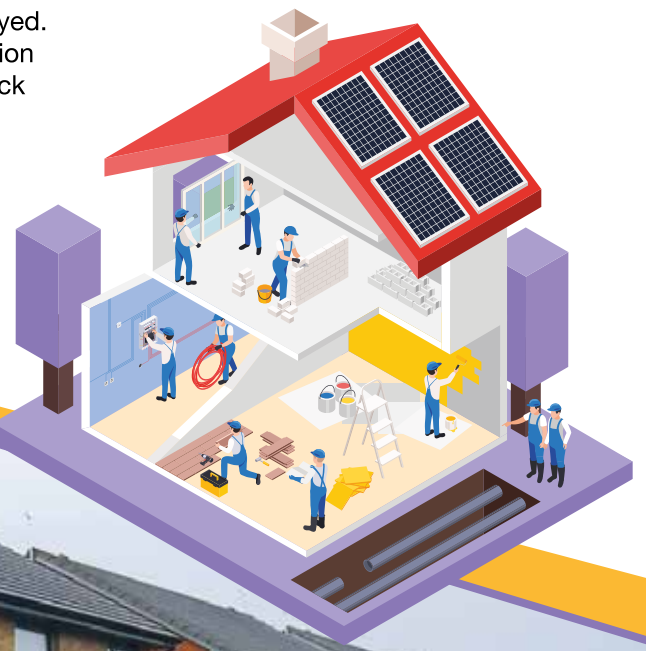
99.31%

98.51%

99.56%

90.90%

The Association's last stock condition survey was carried out by an external contractor during 2023. A total of 219 surveys were completed at that time, in addition to properties which have already been surveyed. The data collated from the survey is used to develop stock condition information and validate data from previous surveys. Our next stock condition survey is due to be carried out during October 2025.



Cernach  
23/24

Cernach  
22/23

Drumcog  
Average

QEF  
Average

# Financial Report

## Income



Rents  
**£3,933,199**



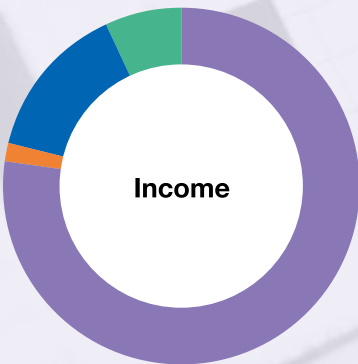
Grants  
**£679,609**



Service Charges  
**£30,000**



Other  
**£326,288**



## Expenditure



Management Costs  
**£1,388,731**



Planned & Cyclical Maintenance  
**£342,290**



Property Depreciation  
**£1,077,617**



Reactive Maintenance  
**£577,648**



Wider action and Welfare Rights  
**£61,906**



Factoring  
**£10,866**



Other  
**£399,177**



# Understanding our expenditure

We spend over £1m per year on management costs, which relate to the cost of administering services like housing management and maintenance, maintaining our office and paying our staff team.

For planned and cyclical maintenance, this will include services like close cleaning, gas servicing and other tenant safety checks which we carry out on a regular basis. This figure doesn't include the cost of new components and fittings such as new windows, bathrooms and boilers which are accounted for separately.

Reactive maintenance relates to the cost of carrying out day-to-day repairs or bringing our properties up to standard when somebody moves out.

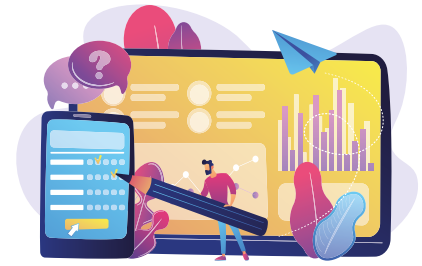
You might notice that some of our spend in this area has been higher than in previous years – costs for repairs and maintenance services have been going up in recent years alongside the general cost of living. The Association works hard to ensure that we get the best value for money so we can keep our costs down wherever possible.

## Our Stock Profile

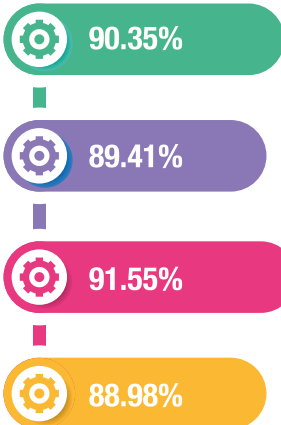
Home Size	Number Owned	Average Weekly Rent	DRUMCOG Average
1apt	56	£48.59	-
2apt	67	£71.34	£77.01
3apt	456	£81.59	£84.12
4apt	206	£98.61	£97.11
5apt	92	£102.44	£105.29
<b>Total</b>	<b>877</b>	<b>£84.87</b>	<b>£87.13</b>

# Satisfaction Survey

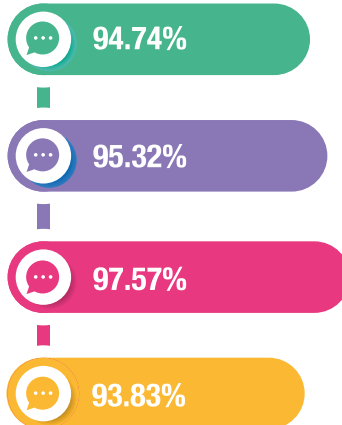
“ We normally conduct satisfaction surveys through property inspections within our tenants’ homes on a five yearly basis alongside surveys at point of repair in our tenants’ homes. We have conducted these surveys with our tenants on a face-to face and via phone calls during April 2023 to March 2024. ”



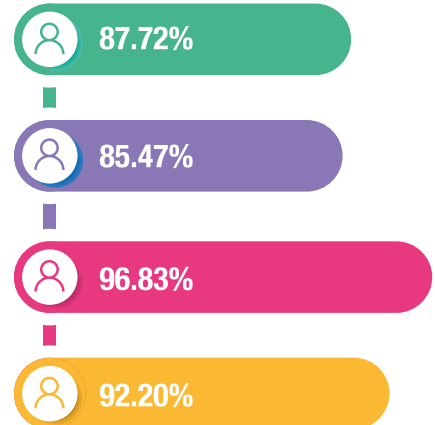
## The overall service



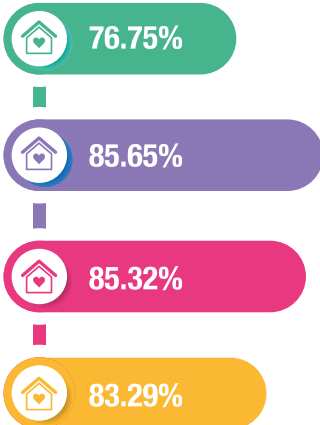
## Keeping tenants informed



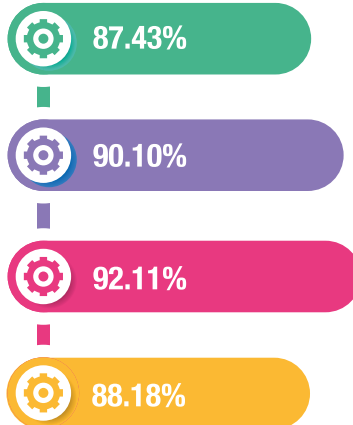
## Opportunities to participate



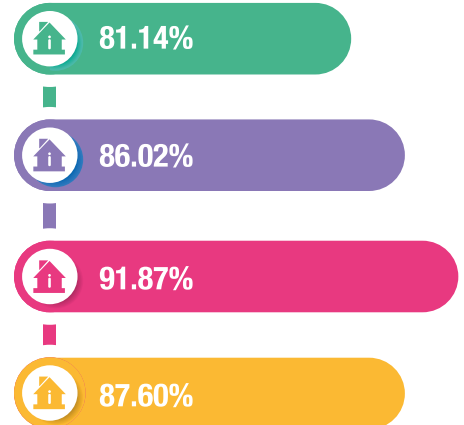
## Quality of homes (existing tenants)



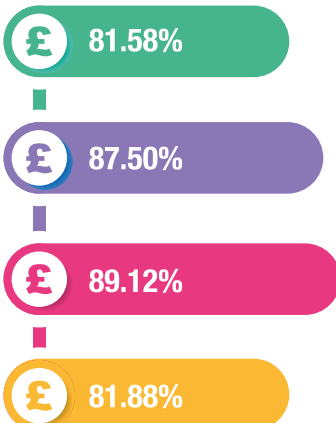
## Repairs carried out in the last year



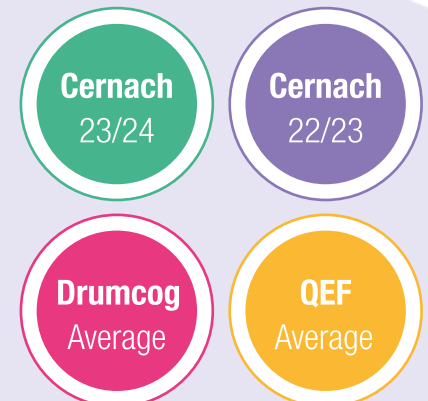
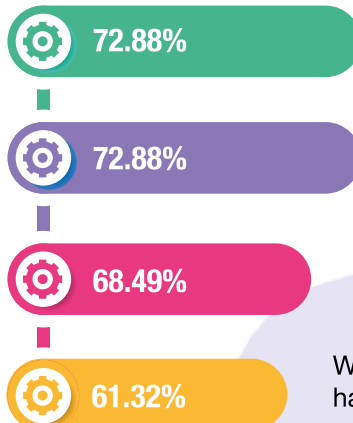
## Management of neighbourhood



## Value for money of rent charge



## Factoring service



We’re committed to improving our services, so we have recently been sending more surveys via text and email. We are keen to hear from you more regularly so we can continuously improve our service.



# Planned Maintenance Report

During the financial year 2023/2024:



properties were void



adaptations were completed



of gas services were completed within the anniversary date



boilers were replaced



windows were replaced

## Maintenance Expenditure 2023/2024

	Spend as of March 2024
Reactive Repairs	£444,741.21
Properties that are void	£146,058.64
<b>Total</b>	<b>£590,799.85</b>

	Spend as of March 2024
Repairs Cyclical / Service Costs	£339,316.11
Heating / Kitchen / Bathrooms	£224,007.89
Major Repairs / Adaptions	£59,198.28
<b>Total</b>	<b>£622,522.28</b>

## Repair Type Breakdown 2023/2024

Emergencies	2023/2024	2022/2023	2021/2022
<b>Total</b>	<b>450</b>	<b>530</b>	<b>450</b>



Average length of time (hrs) to complete Emergency Repairs for the financial year 2023/2024

## Repair Type Breakdown 2023/2024

Reactive Repairs	2023/2024	2022/2023	2021/2022
Tenant Arranged Appointment	368	425	721
Non-Emergency Repair	1409	1036	599
Right to Repair 1 Day	277	292	343
Right to Repair 3 Days	11	13	56
Right to Repair 7 Days	4	5	0
<b>Total</b>	<b>2069</b>	<b>1771</b>	<b>1719</b>



Average length of time (days) taken to complete non-emergency repairs for the financial year 2023/2024

# Our Team At 31st March 2024

## MANAGEMENT COMMITTEE AT 31/03/2024

Name	Continuous Service Since:	Office Bearer Title
Andrew Biddell	2016	Chairperson
Susan McDonald MBE	1990	Vice-Chairperson
John Brannan	2016	Secretary
Tracy Bowie	2011	
Rosemary McGill	2011	
Frank John	2016	
Michael Mellon	2016	
Jean McFarlane	2016	
Sarah Brannan	2020	
Marie Dabek	2021	
Cheryl Love	2021	

## CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2023

Name	Title	Appointed
Caroline Jardine	Director	2015
Paula Baylis	Depute Director	2016
Laura-Jane Richards	Senior Housing Officer (On Secondment)	2015
Laura Cuthbertson	Senior Housing Officer (Secondment Cover)	2023
Tomi Oke	Housing Officer	2021
Kirsty Young	Housing Officer	2016
Jordan Allan	Housing Officer	2021
Jim O'Connor	Housing Officer (job share)	2013
Alex Kyle	Housing Officer (job share)	2023
Ciara Brownlie	Housing Assistant	2023
Pamela Edwardson	Housing Assistant	2023
Andy Parker	Welfare Rights and Tenancy Sustainment Officer	2019
Holly Lochran	Senior Maintenance Officer	2020



## CERNACH HOUSING ASSOCIATION STAFF AT 31/03/2022

Name	Title	Appointed
Chris Johnson	Maintenance Officer	2022
Carylanne McLellan	Assistant Maintenance Officer	2007
Sarah Kenna	Assistant Maintenance Officer	2023
Emma McShane	Corporate Services and Assurance Manager	2017
Karen Dyson	Finance Officer	1994
Lindsay Crawford	Corporate Services Officer	2022
Marnie Clark	Corporate Services Assistant	2023
Ted Scanlon	Community Connector	2016

## AGENCY SERVICES RECEIVED FROM:

Fettes McDonald	FMD Financial Services Ltd.	1991
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# AGM Report

Our external auditors, Alexander Sloan reported at our AGM on 2 September 2024 that the Association continues to be financially strong and confirmed we had received a clean and unmodified audit report.

We're please to say we have continued to perform well across the whole range of financial and non-financial indicators and the surplus for the year was £1.238m (2023 – £1.142m) and net assets now stand at £15.770m (2023 – £14.659m).

We also elected our new Management Committee for 2024-25.



*Left: Susan McDonald MBE  
Centre: Michael Mellon  
Right: Karen McGinley*

Susan McDonald, MBE, Chairperson

Michael Mellon, Vice Chair

Karen McGinley, Secretary

Tracy Bowie, Committee Member

John Brannan, Committee Member

Sarah Brannan, Committee Member

Marie Dabek, Committee Member

Frank John, Committee Member

Cheryl-Ann Love, Committee Member

Jean McFarlane, Committee Member

Andrew Sproul, Committee Member

We're always keen to have people join our Management Committee. If you'd like to be a member, all you have to do is complete a membership form and hand this into the office, along with £1.00.

To find out more, contact us on  
**0141 944 3860** or **admin@cernachha.co.uk**

# Customer Feedback Form

<b>Name</b>			
<b>Address</b>			
<b>Telephone</b>		<b>Email</b>	
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 <a href="mailto:admin@cernachha.co.uk">admin@cernachha.co.uk</a>			
<b>Comments</b>			

*Cernach Annual Report* can be downloaded from our website, [www.cernachha.co.uk](http://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](mailto:admin@cernachha.co.uk) [www.cernachha.co.uk](http://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

