

Cernach

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



BEFORE



See inside...
for more information

DURING



AFTER



COMPLETED

Meeting the requirements of the
Scottish Social Housing Charter

2019-2020

FOREWORD BY THE CHAIRPERSON



As I come to the end of my second year as Chairperson, it gives me great pleasure to present our annual report for the financial year that ended on 31 March 2020.

All the “facts and figures” in the report relate to the time between April 2019 and March 2020, but it would be impossible for me to ignore the Covid-19 pandemic. It began towards the end of March and, almost nine months later, we are still living under restrictions. I hope you will therefore forgive me for not just talking about last year as the pandemic has been such a major event for all of us and all of you.

We achieved a lot in the last financial year, which ended in March 2020. We were able to submit our first Annual Assurance Statement to the Regulator in October last year, confirming compliance with the Regulatory Standards and the Scottish Social Housing Charter; this year’s Statement has recently been submitted and we continue to meet the required legal and regulatory standards.

Staff and Committee worked well to keep the Association healthy and performing well during the last financial year and the highlights are noted throughout this report. Importantly, we received a “clean bill of health” from the independent auditor – this means that the Committee can give you assurance that your rent money and other income we receive is being appropriately safeguarded by the staff team.

However, I would like to focus on the last nine months.

This has been a very difficult time for all of us, both on a personal level and from the Association’s point of view. The office has been closed to the public since the middle of March and, during this time, staff have worked from home. Some staff had to juggle work with home schooling and this led to people having to work into the evenings, some staff were shielding or living with someone who was shielding, some staff were working in their bedrooms or in a corner of their living rooms, some staff have been caring for loved ones with terminal illnesses, some staff were very ill themselves with Covid-19 and others lost close family members to Covid-19.

Despite all of this, staff have been showing amazing commitment to doing the best they can under these very difficult circumstances and myself and the rest of the Committee would like to acknowledge this.

Service delivery was badly affected, particularly in the early months. However, we were able to carry out emergency repairs and important gas servicing during this time, and we are very grateful to our contractors who took risks to make this happen. We started doing non-emergency repairs over the summer months but have recently had to revert to emergencies only as we entered Level 4 restrictions.

Our development at Invercanny Drive was halted for three months in line with government requirements, but this began again in the middle of June and we are looking forward to all of the new homes being completed by the spring.

Also 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 have assisted the city council in the role of reducing homelessness and we have responded to tenants who have been contacting us in relation to anti-social behaviour and neighbour disputes.

We have also been able to provide some financial assistance for those hardest hit via extra grant funding of £40,000 secured by our Community Connector.

I am grateful to each and every one of my Committee colleagues who have attend meetings during this period. This has helped ensure that the Association has continued to operate in an appropriate manner, giving support and guidance to senior staff.

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 housing need and provide the best service possible for all of our tenants and factored owners.

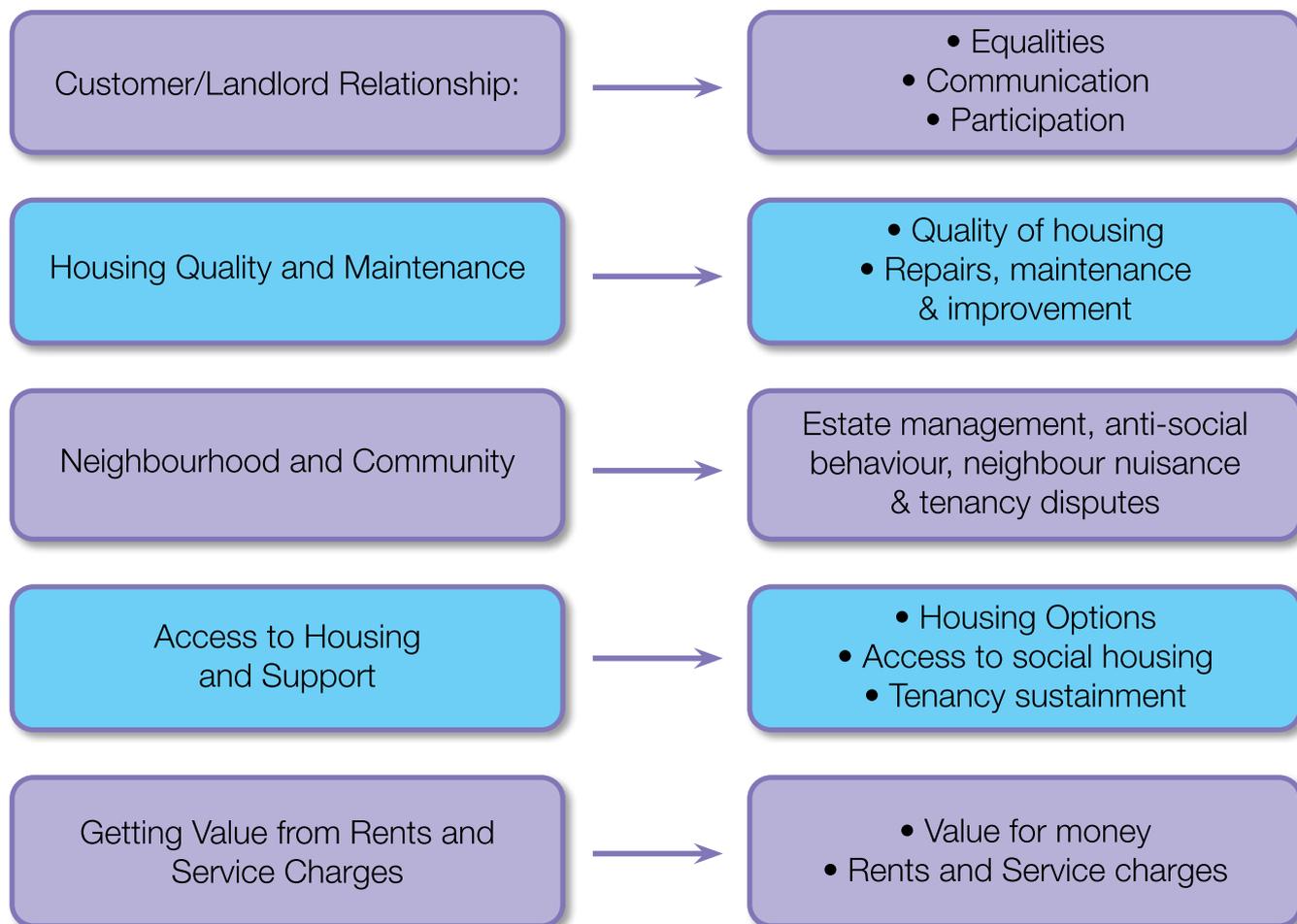
They have done this during the past nine months whilst dealing with the impact of Covid-19 on their own lives.

Thank you for reading this and may I wish you and your family all the best for the festive period.

Introduction

The Association is now in its seventh year of reporting on the Annual Return on the Charter (ARC for short). Each year every landlord must complete an ARC and submit this to the Scottish Housing Regulator. We then take steps to ensure that the key results in the ARC are reported to tenants.

This report will detail the Association's performance across different standards and outcomes and will be compared to the Quality & Efficiency Forum (QEF) benchmarking group. The group comprises of around 25 registered social landlords, mainly from Glasgow and the West of Scotland. The report is divided into several different sections and includes the performance indicators that we must report on. It covers the period 1st April 2019 to the 31st March 2020.



Every three to four years, the Association conducts a comprehensive independent survey of its tenants and other service users. The most recent survey was carried out in 2018 by Knowledge Partnership who conducted face-to-face surveys of Cernach Housing Association tenants and owners. The survey was designed to enable the Association to seek the views of its tenants and owners on the overall satisfaction with services provided, and to be able to report what you think about us to the Scottish Housing Regulator. 380 face-to-face tenant interviews and 84 owner interviews were carried out and the overall results were extremely positive. Throughout the year, our frontline staff also carry out face-to-face interviews to get an up to date assessment of your opinions of our services.

The survey results also formed a large part of our ARC, which we submitted to the Regulator in May 2019 and July 2020. We are delighted to say we will be carrying out our next survey during 2021/2022. This enables us to keep in touch with our tenants, to promote continuous improvement and maintain our high standards.

Tenant Participation

Our Residents Scrutiny Panel was very much involved in the review process of our policies and procedures last year. The panel consists of our own tenants and owners who give up some time every very month or two and are given opportunities to make comments and discuss policies prior to them being approved by our Management Committee.

They also played a big part in planning and organising our community events which included the Pensioners Day trip, Pensioners Christmas lunch and our fantastic Family Getaway to Blair Drummond Safari Park. A great time was had by all.

We would like to take this opportunity to say a big thank you to all our Residents Panel members for their time and contribution throughout the year. It is very much appreciated.

Due to the current Pandemic all our community activities have been suspended and will continue to be so until the Scottish Government lifts restrictions on events and only when it is safe to do so.

We are always looking for new members to join our group and bring new ideas so if you feel you have the time and energy to be involved, then please get in touch with Anne at our office on **0141 944 3860** or email **annes@cernachha.co.uk**. You will not be disappointed.



Annual Assurance Statement

The Association submitted its first Annual Assurance Statement in September 2019 and we have recently submitted the 2020 Statement. The Committee was able to confirm to the Scottish Housing Regulator that there were no areas of material non-compliance with the Standards of Governance and Financial Management and legal or other regulatory requirements. Copies are available on our website and we can also send a copy out to you on request. We will be featuring the Annual Assurance Statement in our Spring 2021 newsletter.

Development

McTaggart Construction have been on-site since the end of 2017 with our newbuild projects at Linkwood Drive, commissioned jointly with GHA, and Invercanny Drive. In total, we will have built 84 new homes by the end of March 2021, all with enhanced insulation and solar panels in addition to quality fixtures and fittings and good space standards.

Drumchapel's housing stock is dominated by flats, so the aim of both projects has been to diversify our stock by prioritising larger family homes for four, five and seven person households. We are particularly proud that the two projects together will provide an additional eight homes specially designed for wheelchair users.

The projects have also provided an opportunity to make a contribution to wider community initiatives. So far these have included work experience and qualification opportunities for local school children interested in a career in the construction industry and donations to local charities, such as Drumchapel Foodbank.

Planned Maintenance

The Association wants to ensure all Cernach homes are well-maintained, safe and energy efficient for our residents. We therefore carry out major improvements annually to our stock. Our investment plan takes account of the stock condition survey information provided by our independent quantity surveyors. The most recent stock condition survey was carried out by David Adamson Group in October 2017.

What took place in 2019/20:

Bathroom Renewals Contract 2019/20

We undertook the renewal of 70 Bathrooms in Kerfield Place and Achamore Road New Build schemes which included properties at Achamore Road, Katewell Avenue, Kerfield Lane and Kerfield Place.

In 2019/2020, we carried out during November and December 2019 by the contractor CCG.

Painting Programme 2019/20

During October into January 2020 we carried our external painting and internal close painting to properties at Halbeath Avenue, Inchroy Place, Kells Place, Kerfield Place and 29-45 Ledmore Drive. The paint works were carried out by Mitie Property Services. This is year one of a four-year contract to ensure all our properties are painted across the four-year timeframe.

Fire Detection Upgrades and Electrical Testing

During 2019/20 we have undertaken fire detection upgrades to include fire alarms, heat detectors and carbon detectors in our tenants' homes. These works were carried out by Magnus Electrical and will ensure our homes meet the new fire safety regulations. As part of this work electrical testing was also completed. The upgrades and testing works were carried out over January to March 2020 in nearly 200 properties including those at Airgold Drive, Ledmore Drive, Dunkenny Road, Katewell Place, Katewell Avenue, Fettercairn Avenue, Inchcruin Place, Kerfield Lane, Achamore Road and Achamore Crescent.

We regard feedback as a learning opportunity and respond positively to it. We are delighted to have received such lovely comments from our residents after the upgrades of their bathrooms. Thank you to those who took time out of their busy schedule to write to us. Here is some of the feedback we received:

“Very impressed by the bathroom and bottom toilet. Workers cleared away their mess very well.”

Ms Ramage

“Workmen were very courteous and helpful.”

Ms McGowan

“Delighted with all aspects of the work carried out.”

Mr Carrol

Thriving Places ‘A diamond within the Community’



Cernach Housing Association is the anchor organisation for Thriving Places in Drumchapel. Since its inception, Thriving Places has received total support from Cernach, which has also contributed to its success. Using the regular funding from GCC and NHS, the two funding sources of all ten Thriving Places across Glasgow, Cernach submitted a successful bid to the Aspiring Communities Fund to fund a team of local people as the Thriving Places team.

From October 2017 to June 2018 we conducted a piece of participatory research in Drumchapel to find out more about the needs and aspirations of local people. Resulting from our community research report entitled “Living in Drumchapel” we produced a Community Connecting Plan. The Plan was based on the main themes which emerged from our research among which were financial hardship, loneliness, isolation and a general feeling of not being included in decisions which affect the social and physical development of Drumchapel.

In 2019 we initiated the implementation of the Community Connecting Plan, engaging with a wide range of organisations in Drumchapel, among which the Community Council, Drumchapel Asian Forum, Drumchapel Foodbank, organising activities ranging from outings to tackle isolation, to ESOL classes to support asylum seekers with their English. Every two months we gave updates of our activities to all the agencies in Drumchapel who met in the Breakfast & a Blether sessions.

Many of these activities were intended to be ongoing but, due to the Covid-19 virus have now been suspended. Our hope is that, once a vaccine becomes available and the community can meet up again, we will be able to continue to deliver on our Community Connecting Plan.



Housing Management

Our Gross Arrears of **£102,079** equates to 3.19% of the total rent due for the financial year. The Quality & Efficiency Forum had an average of 3.86%.

The table below shows that we have collected 99.10% of the total rent due. Our performance is in line with our peers in the QEF who have an average of 99.71%. This is consistent with our previous year's figures and marks another strong performance from the team who strive to ensure everyone has their incomes maximised to allow every tenant to meet their rent obligations.

Performance Measures		
	Cernach Performance	Average QEF Performance
Rent collected as percentage of total rent due in the reporting year	99.10%	99.71%
Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year	3.19%	3.86%

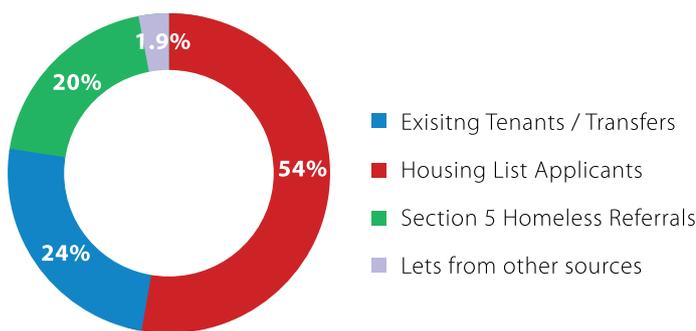
Voids and Allocations

Void loss is when a property is empty and we do not receive rental income. To maximise our income we aim to minimise void loss.

In 2019/20 the Association lost £6,876 of rent through properties being empty. As a result, we lost 0.21% of our total rental income for the year 2019/20 due to void properties. The QEF average is 0.39%.

It took us an average of 7.76 days to re-let empty properties – the QEF average is 14.92 days!

Percentage of lets by source of let



Did you know that 82.37% of our tenants were satisfied with the standard of their home when moving in?

While this is a positive figure, we are constantly working to ensure that all new tenants are happy with their home. We are a little bit below the average of the QEF group which is 89%. We are always looking to improve our performance and welcome any comments from our new tenants on what we can do to improve.

Tenant Satisfaction	2019/2020	2018/2019	QEF Average	Comment
Percentage of tenants satisfied with the quality of home.	82.37%	82.37%	89%	Remained the same as 2018/2019

Our Housing Officers carry out a home visit, after 6 weeks, to all new tenants to ensure they are happy with our service and to answer any questions they may have about the Association or their tenancy.

The Customer Landlord Relationship

Welfare Benefit Advice

Cernach Housing Association has always put our tenants at the heart of everything we do, and welfare advice is no different to this. The first half of the year we worked in partnership with Citizens Advice who delivered our welfare advice service two days a week. This proved to be invaluable to our tenants. So much so we decided to employ our own Welfare Rights and Tenancy Sustainment Officer. Andy Parker joined the team in November 2019 and brought a wealth of knowledge to such a complex matter. The service helps customers receive the benefits they are entitled to, carry out benefit checks, supporting tenants with submitting claims, challenging decisions, and pursuing appeals. It also ensures our tenants and owners can afford to pay their rent and other bills, and so sustain their tenancies.

During the first 6 months of this financial year, CAB brought in financial gains to our tenants of **£128,400** which included debt and money advice along with welfare benefit advice.

Since joining the team in November 2019, Andy has exceeded all our expectations and has managed to help tenants secure **£231,521.52** in financial gains.

These services are vitally important to our tenants and it is so important that everyone attends their prearranged appointments as these are in high demand.

Energy Efficiency

Citrus Energy has proven to be a worthy partner for the tenants when it comes to reducing energy bills. Citrus Energy can find you the best energy deal to suit your needs as they act as a broker. They act as a broker and can find you a better energy rate with just a quick phone call.

Some Citrus Energy Switch customers told us....

“Fantastic service! Friendly and nothing too much trouble. Using Citrus Energy made the process of getting quotes very easy and painless, especially for someone who has limited knowledge of utilities”

“Citrus provided us with fast and efficient advice. We received several energy quotes to deliberate on. Citrus were always available to answer the difficult questions. The advisors had good knowledge of energy costs from all suppliers. I would recommend Citrus to anyone searching for the best advice on energy quotes”

For more information you can contact our office, or just call Citrus on **0800 221 8089** to get the ball rolling.

Why not join our residents’ panel and contribute to the work of the Association and make sure our standards match your expectations? You can compare how we measured against last year’s results and the average QEF (Quality and Efficiency Forum) in the graph below. As you can see, we have delivered a strong performance in most areas noted, however there is always room for improvement. Cernach Housing Association prides itself on its high standards and will continue to monitor our performance.

Tenant Satisfaction	2019/2020	2018/2019	QEF Average	Comment
Percentage of tenants satisfied with the overall service provided by their landlord	91.98%	90.26%	92%	An increase from 2018/2019
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	96.20%	97.11%	96%	A slight drop from 2018/2019
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord’s decision-making processes	94.59%	84.74%	94%	A massive improvement from 2018/2019

The Customer Landlord Relationship (cntd)

Complaints Performance

The Association is committed to providing high-quality customer service. We value complaints and use information from them to help us improve our services. The following tables outline our complaints information for the year.

For a copy of our Complaints Summary Policy please contact our office.

All complaints	Stage 1	Stage 2
Complaints 2019/2020	70	3
Equality issue	1	1
Other issue	69	2
Total complaints closed	70	3
Number of complaints responded to in full by the landlord in the reporting year	70	3
Time taken in working days to provide a full response	155	16
The percentage of all complaints responded to in full	100%	100%
The average time in working days for a full response	2.21	5.33

Definitions

- Responded to in full - where the Association has either met the service user's expectations or, where this is not appropriate, provided a full explanation of our position
- Upheld - where we consider the case put to us and decide in favour of the complainant. (Apology communicated – Cernach Housing Association accepted service failure & then rectified)
- Resolved within SPSO timescales - 1st stage (Frontline) - within 5 working days, 2nd stage (Investigation) - within 20 working days



Housing Quality and Maintenance

Emergency Repairs – Repairs necessary to prevent serious damage to the building, danger to health, risk to safety or risk of serious loss or damage to the occupier’s property.

Emergency Repairs	2019/2020	2018/2019
Number of emergency repairs	498	456
Average length of time to complete emergency repairs (hours)	1.11	0.79

We exceeded our target of 3 working days for non-emergency repairs again!

We carried out a total of 498 emergency repairs in 2019/20

The Association has exceeded its target of 2 hours and is very pleased with the great response time of our contractors to complete emergency repairs.

Our average length of time taken to complete emergency repairs in 2019/20 was just over one hour. We are pleased to report that we are below the average QEF Performance of 2.45hrs. Again, we are delighted to deliver another strong result.

Did you know 100% of our tenants were satisfied with the repairs service?

This is an astonishing result, and we encourage all tenants to give us feedback on our repairs service and quality wherever possible! Thank you to everyone involved.

The chart below highlights how we performed against last years’ results and the QEF average to complete emergency repairs.

Tenant Satisfaction	2019/2020	2018/2019	QEF Average	Comment
Percentage of tenants satisfied with repairs and maintenance service in the last twelve months	100%	97.76%	95.47%	An increase from 2018/2019

Reactive Repairs – Repairs which tenants report to us:

Reactive Repairs	2019/2020	2018/2019	QEF Average
Percentage of reactive repairs completed right first time	94.84%	93.57%	92.86%
Average length of time to complete a reactive repair	2.89	2.84	4.39

We are delighted to say we have increased our percentage of right first time for reactive repairs whilst maintaining an excellent average for days taken to complete these repairs.



Housing Quality and Maintenance (cntd)

Medical Adaptations

It took us an average time of 20.36 days to complete approved applications for medical adaptations.

A 'medical adaptation' is a collective term for a broad range of products (including assistive technology) and changes to the fabric of a building that enables people of all ages to carry out ordinary, daily activities that have been affected by: impairment; ill health; traumatic injury; or ageing.

We carried out 100% of gas safety inspections in 2019/2020. These were all completed within 12 months of the previous inspections. **We are pleased to report our performance was above the average QEF performance of 99%.**

Did you know that in 2019/20 we received 25 medical adaptations applications?

We approved and completed all these applications.



98.61% of our stock met the Scottish Housing Quality Standard (SHQS). This was above the average QEF result of 93%

Fire and Smoke Alarms – Changes to the Law

ALL homeowners across Scotland will need to make sure they comply with new legislation, introduced by the Scottish Government, for fire and smoke alarms by 2022. We'll be carrying out these installations to all of our properties over the next two years, but factored owners will need to ensure they comply with these new regulations.



The new standards mean you will need:

- **Smoke alarms in rooms frequently used by occupants for general daytime living, such as living room**
- **At least one smoke alarm per floor**
- **A smoke alarm in every circulation space ie hallways and landings**
- **A heat alarm in every kitchen**
- **Carbon Monoxide Alarms where there is a fuel burning appliance or a flue**

All alarms will need to be ceiling mounted and interlinked. If your current alarms aren't interlinked you'll need to rectify this. You may not hear the alarm closest to the fire but, by having an interlinked system, you will be alerted immediately.

You can read the Government's advice at this website www.gov.scot/publications/fire-and-smoke-alarms-in-scottish-homes/

If you do not have access to the internet or call us and we will be only too happy to print it out for you. Our number is **0141 944 3860**.

For privately owned properties, rented out or owner occupied, this legislation is now a minimum standard for safe houses, is a requirement by home insurance companies and forms part of any Home Report. Local Authorities/Housing Associations are able to use their statutory powers to require owners to carry out the work in their homes.

Homeowners have until February 2022 to meet the new standards, but installing alarms at the earliest opportunity will clearly provide improved fire safety for residents.

Neighbourhood and Community Estate Management, Anti-social Behaviour and Sustainment

We were pleased that 90.37% of our tenants were satisfied with the management of the neighbourhood they live in. You can see in the chart how we compare with the average QEF performance.

One of our biggest problems this year has been increasing numbers of anti-social behaviour incidents. We need our tenants and residents to report issues to the office. This can be done entirely anonymously, and your name does not need to be recorded. Help keep crime out of your area!

Did you know that in 2019/20 we received 108 complaints of neighbour nuisance and anti-social behaviour (ASB)?

100% of our ASB cases were resolved within the timescale



Tenant Satisfaction	2019/2020	2018/2019	QEF Average	Comment
Percentage of tenants satisfied with management of neighbourhood	90.37%	90.79%	91%	Remained the same as last year



Access to Housing and Support

Did you know that 68 properties became available for let in 2019/2020?

Unfortunately, demand for our properties exceeds supply. We currently have 453 applicants on our waiting list. Whilst we would love to offer every applicant a home, it just is not possible. In 2019/20 we had 68 properties that became available for let which is 8.2% of our housing stock.

Our average time to let a property was 7.76 days over the course of 2019/20.

We had 3 offers refused during the year 2019/20



92.31% of our new tenancies to existing tenants (transfers) were sustained for more than a year.

72.73% of our new tenancies to homeless applicants were sustained for more than a year.

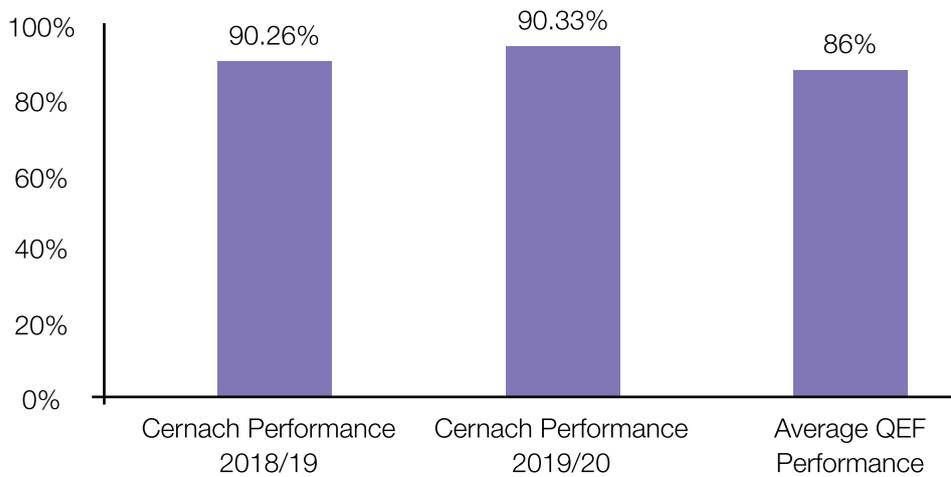
93.10% of our new tenancies to housing list applicants were sustained for more than a year.

Good Value from rents and service charges

Did you know 90.32% of tenants felt their rent represented good value for money?

Again, this tells us that we are performing well within our peer group with a slight increase since last year. This is above the QEF average performance of 86% and we hope to continue to keep our rents affordable for tenants.

Taking account of your home & the service you receive, do you think your rent represents good value for money?



78.57% of our factored owners stated they were very or fairly satisfied with the factoring service provided by Cernach. We are pleased to say this is well above the QEF average of 62.9%.



Financial Highlights For Annual Report 2019/20

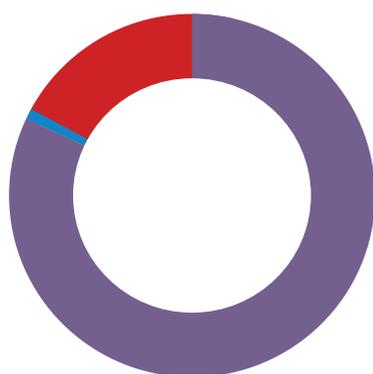
Draft Income & Expenditure Account For Year Ended 31st March 2020

Profit & loss account for the year to 31st March 2020	2020	2019	A non-accountant's guide to the accounts
	£	£	
Turnover	3,960,555	3,792,052	Income from rents, factoring etc.
Operating Costs	-2,964,708	-2,690,447	Costs of management & maintenance of houses, etc.
Operating Surplus		1,101,605	
Surplus on sale of housing stock	0	-18,889	Surplus made on houses sold under Right To Buy. Right to Buy has now ended
Release of negative goodwill	55,575	55,575	A non-cash amount released to reserves
Interest Receivable	20,052	26,260	Interest earned on money invested
Interest Payable	-59,023	-61,647	Interest paid on loans
Other Finance Charges	-7,000	- 8,000	Changes In amount owed to Pension Company
Net Surplus For Year	1,005,451	1,094,904	Amount left after deducting all expenses.
Adjustment to Opening Pension Liability	0	-40,000	Adjustment to the Opening Balance of Pension Plan Liability
Actuarial Gains/Losses on Pension Plan	175,000	-60,000	Change in year, of Pension Plan Liability
Total Comprehensive Income	1,180,451	994,904	Net Surplus in the Year
Reserves Brought Forward	10,379,294	9,384,390	Accumulated reserves from previous years
Total revenue reserves	11,559,745	10,379,294	Accumulated reserves per Statement of Financial Position

Statement of Financial Position As At 31st March 2020	2020	2019	
	£	£	
Non-Current Assets			
Housing Properties - Depreciated Cost	31,722,127	26,535,565	Net cost of houses owned
Other Non-Current Assets	908,512	587,248	Cost of new office, computers, office equipment, furniture etc.
	32,630,639	27,22,813	
Negative Goodwill	-2,223,010	-2,278,858	Represents value of homes bought from GHA over price paid
Current Assets			
Receivables	181,134	261,857	Money owed to the Association
Cash	3,724,695	4,623,962	Money in bank
Creditors due within one year	-1,140,428	-1,125,348	Money owed by the Association to be paid within one year
Net Current Assets	2,765,401	3,760,471	
Total Assets Less Current Liabilities	33,173,030	28,604,699	
Creditors Due After One Year	-2,589,099	-2,935,427	Amount of outstanding loans to be paid after one year
Deferred Income	-18,917,051	-14,935,850	Grant income received not yet released to reserves
Net Assets	11,559,870	10,379,422	Net value of the assets of Cernach Housing Association
Capital And Reserves			
Share Capital	125	128	Number of current £1 shareholders
Designated Reserves	11,666,745	10,733,294	Money built up from surpluses made over the years
Pensions Reserves	-107,000	-354,000	Pension Liability
Total Capital And Reserves	11,559,870	9,384,526	Net funds of Cernach Housing Association

Income and Expenditure Summary 2019/20

Income	£	%
Rents	3,220,972	76.49%
Service Charges	26,989	0.64%
Grants released from Deferred Income	543,136	12.90%
Revenue Grants	11,327	0.27%
Factoring	10,978	0.26%
Wider Action	30,600	0.73%
Services to other RSL's	34,373	0.82%
Community Connections	82,180	1.95%
Release of Negative Goodwill	55,575	1.32%
Interest Received	20,052	0.48%
Actuarial gain on pension plan	175,000	4.16%
	4,211,182	100.00%

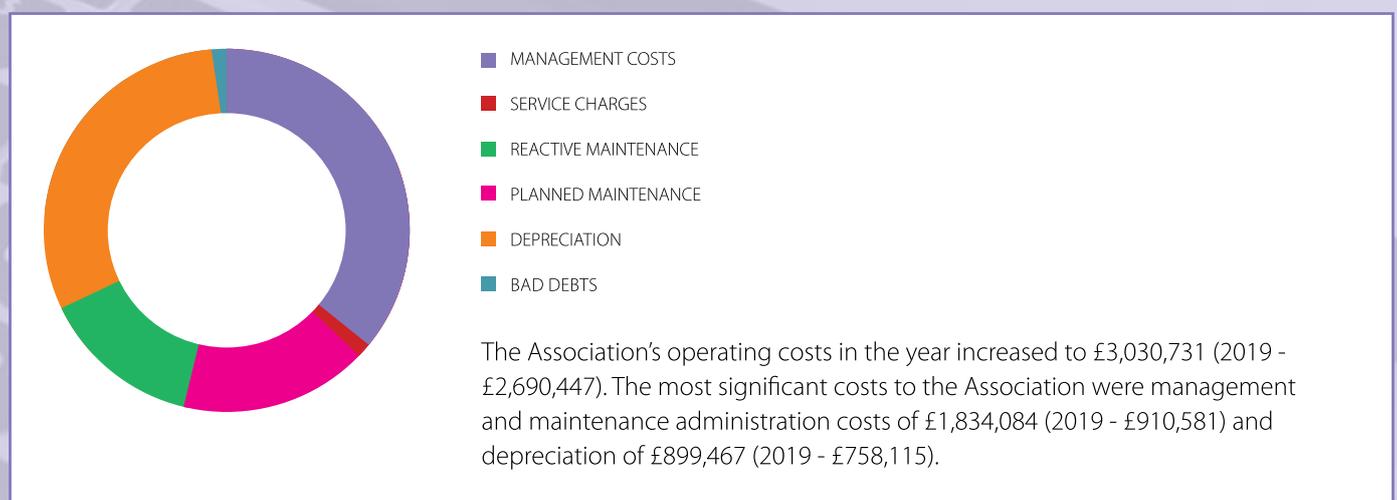


- RENTS & SERVICE CHARGES
- OTHER REVENUE GRANTS
- GRANTS

The Association's income generated from the rent and service charges totalled £3,247,961 (2019 - £3,145,617). Additionally, £543,136 (2019 - £456,400) of grants have been released from deferred income during the year.

Income and Expenditure Summary 2019/20

Expenditure	£	%
Management Costs	977,226	32.24%
Service Charges	26,989	0.89%
Reactive Maintenance	444,126	14.65%
Planned Maintenance	412,732	13.62%
Bad Debts	16,021	0.53%
Property Depreciation	899,467	29.68%
Factoring	10,978	0.36%
Wider Action	34,194	1.13%
Welfare Rights Services	26,422	0.87%
Services to other RSL's	34,373	1.13%
Community Connector	82,180	2.71%
Interest Payable	59,023	1.95%
Other Finance Charges	7,000	0.23%
Surplus	£1,180,451	



Our Team At 31st March 2020

Name	Continuous Service Since:	Office Bearer Title
MANAGEMENT COMMITTEE		
John Brannan	2016	Chairperson
Tracy Bowie	2011	Vice-Chairperson
Susan McDonald MBE	1990	Secretary
Andrew Biddell	2016	
Shereen Frank	2016	
Frank John	2016	
Andrew Keegan	2016	
Diane MacMillan	2016	
Jean McFarlane	2016	
Rosemary McGill	2011	
Karen McGinley	2014	
Michael Mellon	2016	
Muriel Wylie	2016	
Jodie Mullan	2018	Co-optee
CERNACH HOUSING ASSOCIATION STAFF		
Name	Title	Appointed
Caroline Jardine	Director	2015
Paula Baylis	Housing Services Manager	2016
Colin Armstrong	Development Manager	2016
Laura-Jane Richards	Senior Housing Officer	2015
Holly Lochran	Senior Maintenance Officer	2020
Karen Dyson	Finance Officer	1994
Anne Smith	Corporate Services Officer	2016
Emma McShane	Housing & Corporate Services Officer	2017
Kirsty Boag	Housing Officer	2016
Jim O'Connor	Housing Officer	2013
Andy Parker	Welfare Rights and Tenancy Sustainment Officer	2019
Bruce Strathearn	Maintenance Officer	2014
Carylann McLellan	Assistant Maintenance Officer	2007
Tony Birmingham	Assistant Housing Officer	2018
Ruth Ghumman	Housing Assistant	2018
Siobhan Mangan	Corporate Services Assistant	2018
Ted Scanlon	Community Connector	2016
AGENCY SERVICES RECEIVED FROM:		
Fettes McDonald	FMD Financial Services Ltd.	1991

Fondly remembered...

It is with great sadness that we have to report that we have recently lost two of our Committee members. Andy Keegan and Shereen Frank both passed away very suddenly in August.

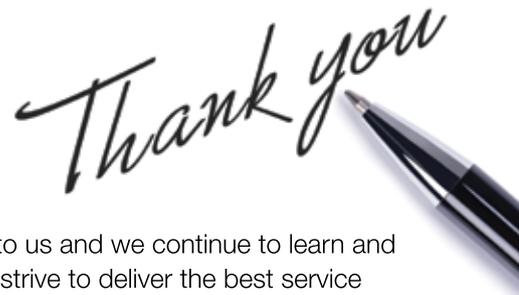
Andy was a very young and active 71 years old and was a familiar sight in the area, walking his beloved dog every day and taking his grandson to and from school. Andy joined the Committee in 2016 and gave many hours of his time to help us make the area a better place in which to live. During his time on the Committee, we employed our community connector, our welfare rights officer and progressed two new build developments.

We will be forever in Andy's debt and we would personally like to record our heartfelt condolences to Andy's wife, Jane, and the rest of his family.

Shereen was only 60 years old. Together with her husband, Frank, she established the Drumchapel Asian Forum. This group provides help for many in the community, not only those with Asian heritage, but everyone. People new to the UK or unfamiliar with Drumchapel were welcomed into the community, provided with translators if required and helped in many ways to settle into the community – Shereen would, for example, help organise “buddies” for children starting school and there were the weekly cookouts where all were welcomed to sample some of her delicious food, all free of charge.

Like Andy, Shereen joined the Committee in 2016 and made a fantastic contribution to our work. Also as with Andy, we will be forever in her debt and we would like to record our heartfelt thanks to her husband, Frank, and the rest of her family.

Thank you for reading our Charter Annual Report



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 consistently strong performance.

Cernach Housing Association puts its 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.

Customer Feedback Form

Name			
Address			
Telephone		Email	
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			
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
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Cernach Housing Association
Opening Hours

Monday, Tuesday, Thursday & Friday
9.00 am – 5.00 pm

Wednesday
10.00 am – 5.00 pm

