

# 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 2022-2023



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

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



# FOREWORD BY THE CHAIRPERSON



A warm welcome to our annual performance report for 2022-2023. It gives me great pleasure to set out our performance for the financial year that ended on 31 March 2023.

This is my last annual performance report as I stood down as Chair of the Association at our Annual General Meeting (AGM) on 28 August 2023. I am proud to have served as Chair for 5 years and look forward to continuing to support the Association as a member of the Management Committee.

It has been a tremendous year, 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”*.

In this report you will see comparisons with local Drumchapel landlords as well as other landlords throughout Glasgow and the West, who make up a group called the Quality and Efficiency Forum (QEF). The QEF meets quarterly to carry out statistical, processes and best practice benchmarking. Overall, the Association is performing well, and in our tenant survey, 89.41% of people said they were satisfied or very satisfied with our service.

My personal highlight this year has been that that we have been successful in securing a total of £53,415 in grant funding, which has been distributed directly to our tenants. This has been done as one-off fuel payments, vouchers and energy saving products.

Our Welfare Rights and Tenancy Sustainment officer, Andy, has seen a staggering 522 people and has achieved a total financial gain of over **£1,030,413.77** for our residents. During these times of hardship, this really helped in supporting tenants, residents, and their families.

All staff work exceptionally hard at Cernach, and I'd like to give my thanks on behalf of the Management Committee for another fantastic year.



I'd also like to thank each of my committee colleagues, who provide good governance and leadership to the organisation. They have residents' interests at the heart of everything they do and continue to provide effective challenge and support to the management team. They are immensely committed and give up their time for free. Without their dedication the Association wouldn't be in the place that it is.

We're always looking for more members so if you are interested in joining the Management Committee please get in touch.

We'd love to hear your feedback on this report and your thoughts on Cernach in general, so do complete the back page and return it to the Association or call us anytime.

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

# Welfare Rights Report

## Welfare Rights

### Total people seen



552

### Total financial gain



£1,030,413.77

## Breakdown of financial gain

### Housing Payments Related



£173,087.37

### Disability Related



£297,078.72

### Universal Credit



£330,443.88

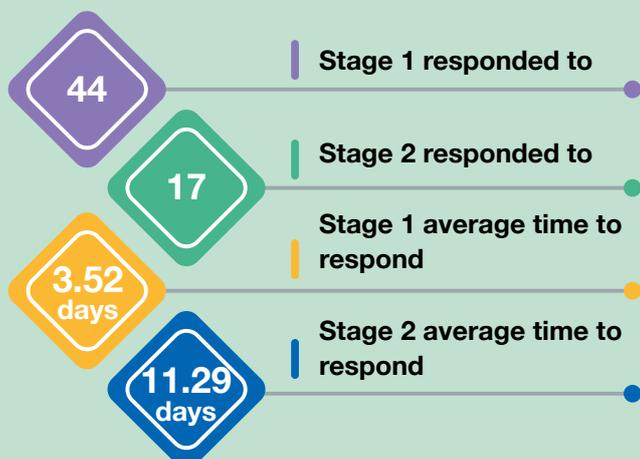
### Other benefits such as council tax reductions and child payments



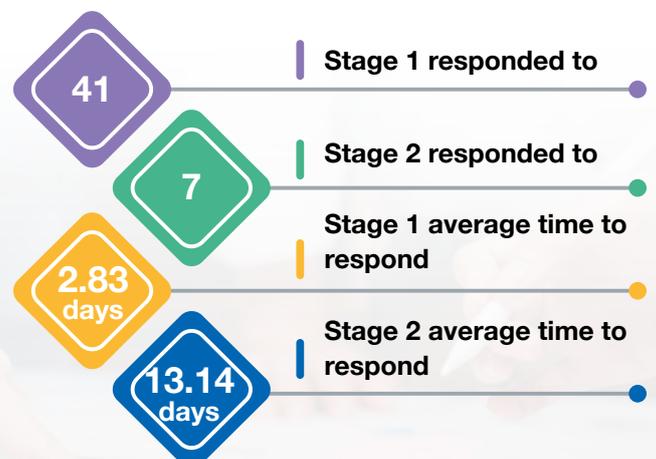
£229,803.80

# Complaints

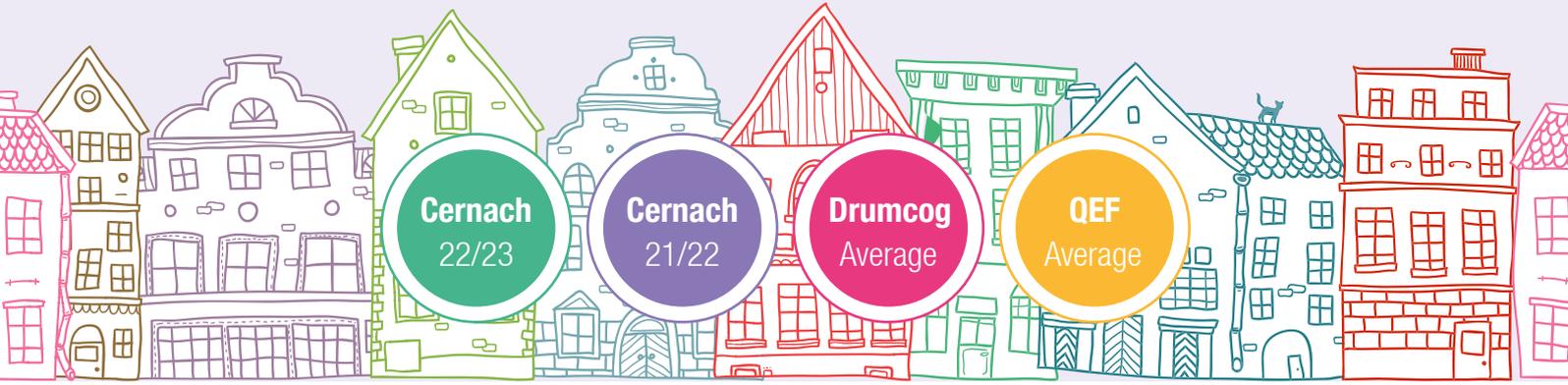
2022/23 - Current Year



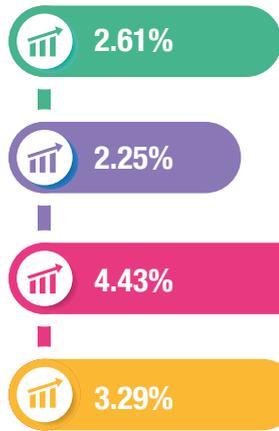
2021/22



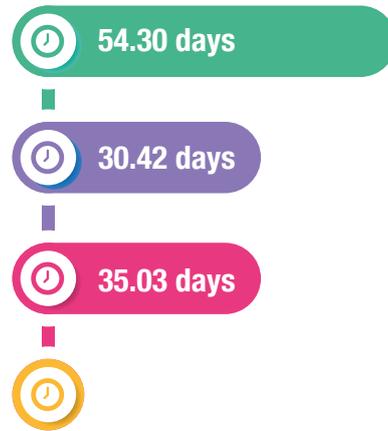
# Housing Management



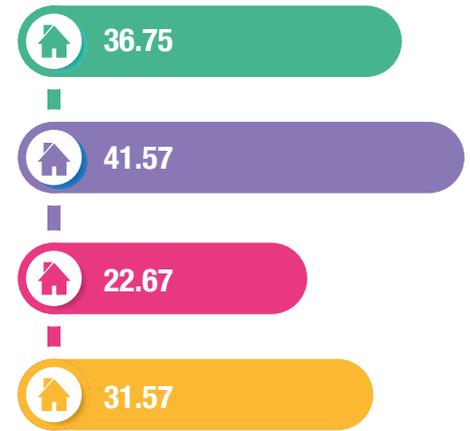
## Gross rent arrears



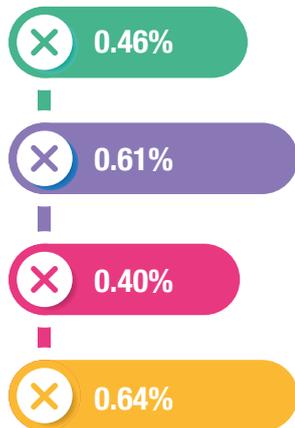
## Time to complete Adaptations



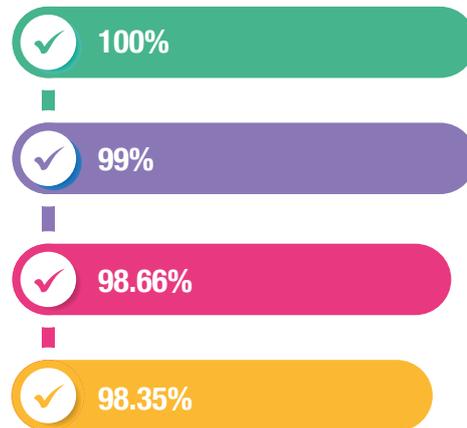
## Days to re-let



## Void loss



## ASB cases resolved

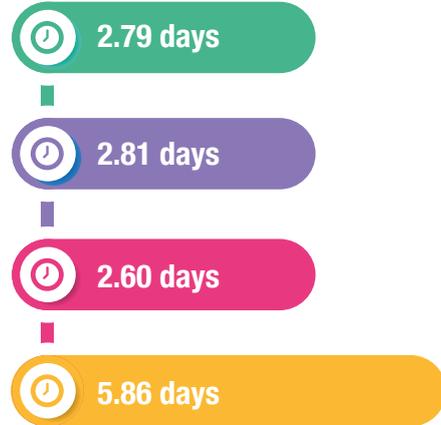


# Maintenance

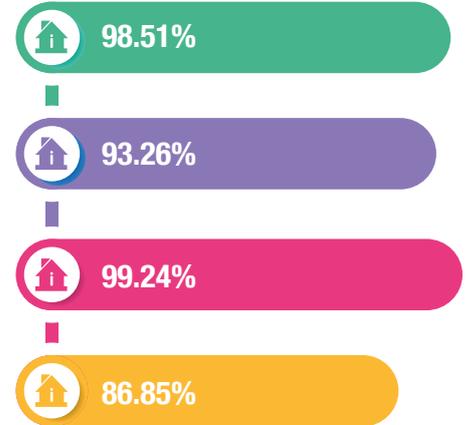
## Emergency repair time



## Routine repair time



## % meeting SHQS



Cernach  
21/22

Cernach  
20/21

Drumcog  
Average

QEF  
Average

# Financial Report

## Income



Rents  
**£3,733,140**



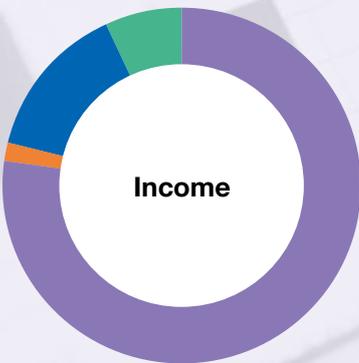
Grants  
**£678,576**



Service Charges  
**£82,236**



Other  
**£332,479**



## Expenditure



Management Costs  
**£1,219,245**



Planned & Cyclical Maintenance  
**£411,771**



Property Depreciation  
**£1,099,622**



Reactive Maintenance  
**£487,811**



Wider action and Welfare Rights  
**£90,497**



Factoring  
**£10,859**



Other  
**£401,665**

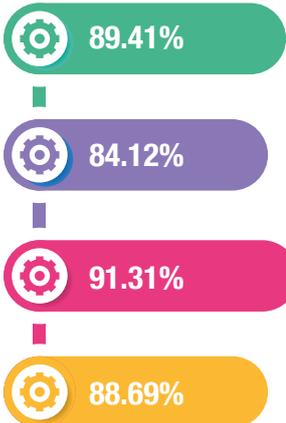


# Satisfaction Survey

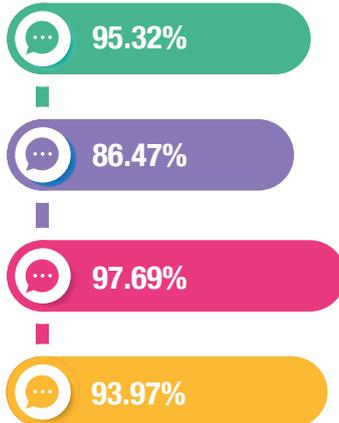
“ We normally conducted satisfaction surveys through property inspections within our tenants’ homes. Following the pandemic, we were unable to access many properties in 2022/23, so we conducted telephone surveys with our tenants during December 2022 to March 2023 to gauge satisfaction levels. In this reporting year, we plan to return to face-to-face surveys during property inspections.



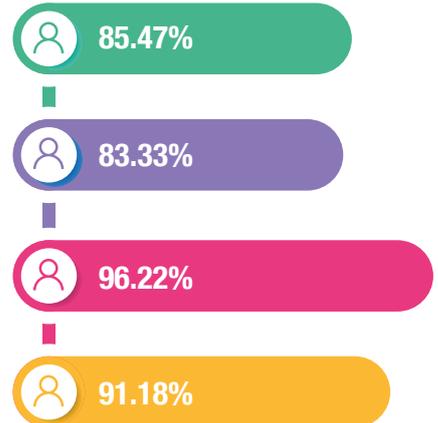
## The overall service



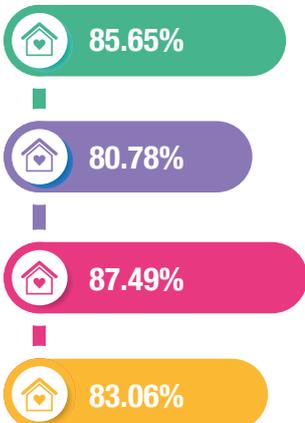
## Keeping tenants informed



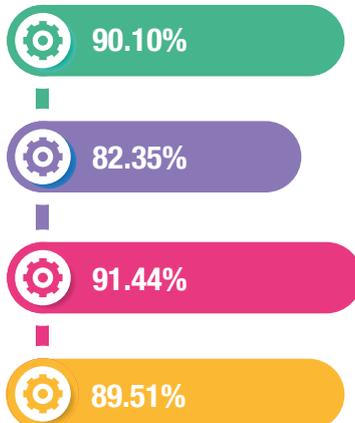
## Opportunities to participate



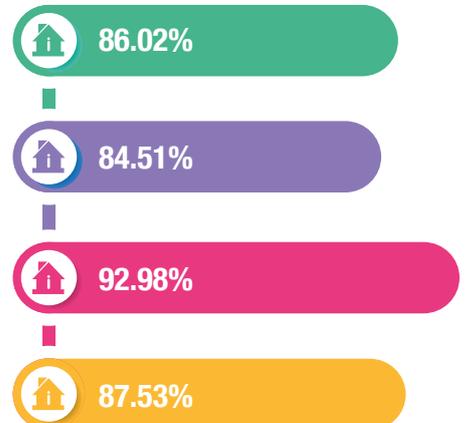
## Quality of homes (existing tenants)



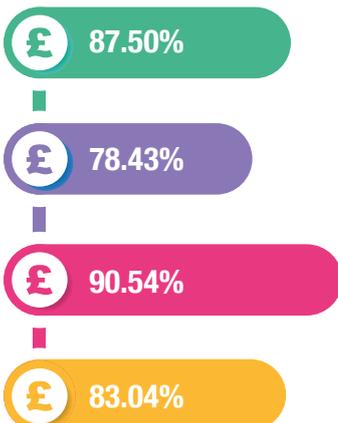
## Repairs carried out in the last year



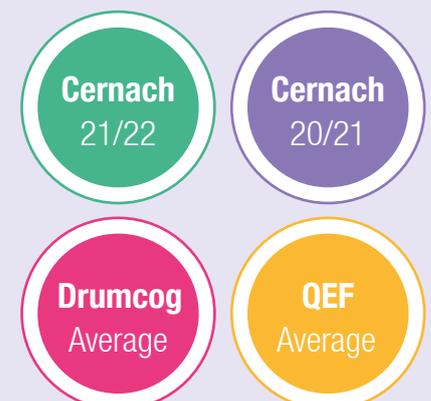
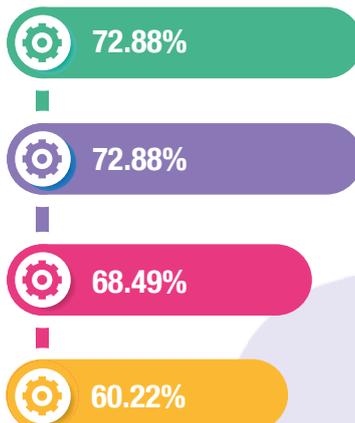
## Management of neighbourhood



## Value for money of rent charge

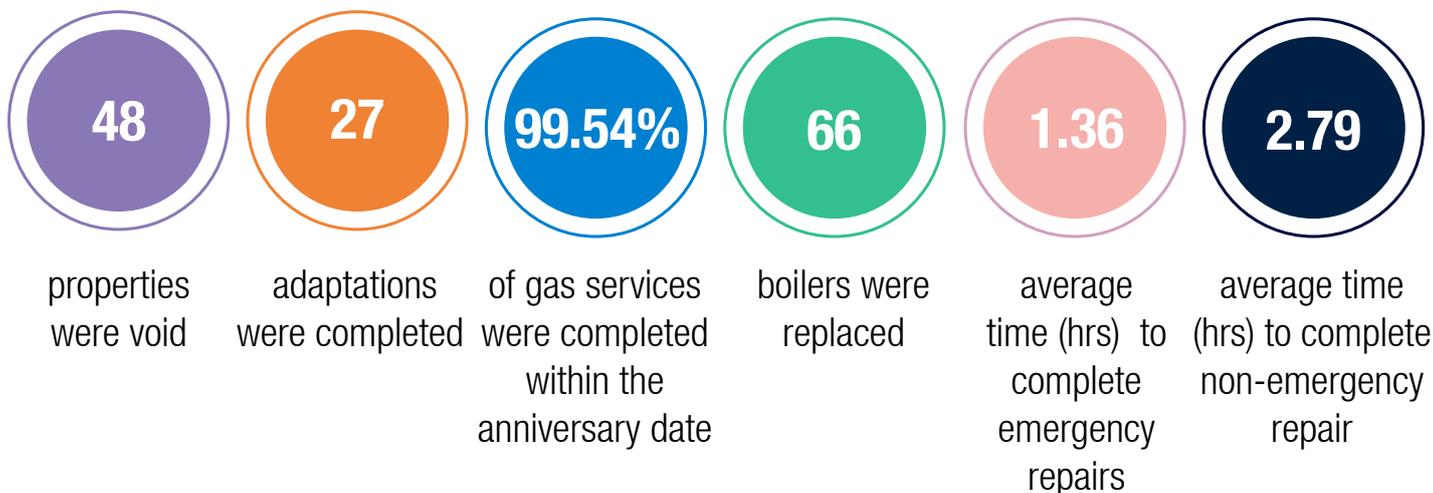


## Factoring service



# Maintenance Report

During the financial year 2022/2023:



## Maintenance Expenditure 2022/2023

	Spend as of March 2023
Reactive Repairs	£321,573.94
Properties that are void	£103,314.98
<b>Total</b>	<b>£424,888.92</b>

	Spend as of March 2023
Repairs Cyclical / Service Costs	£288,854.53
Heating / Kitchen / Bathrooms	£154,080.41
Major Repairs / Adaptions	£75,503.90
<b>Total</b>	<b>£518,438.84</b>

## Repair Type Breakdown 2022/2023

Reactive Repairs	2021/2022	2022/2023
Tenant Arrange Appointment	721	425
Non-Emergency Repair	599	1036
Right to Repair 1 Day	343	292
Right to Repair 3 Days	56	13
Right to Repair 7 Days	0	5
<b>Total</b>	<b>1719</b>	<b>1771</b>



# Stock Profile

Home Size	Number Owned	Average Weekly Rent	DRUMCOG Average
1apt	56	£46.59	£46.59
2apt	67	£67.94	£73.28
3apt	456	£77.70	£80.04
4apt	204	£93.92	£92.44
5apt	92	£97.56	£100.20
<b>Total</b>	<b>857</b>	<b>£80.83</b>	<b>£82.92</b>



# AGM Report

Our external auditors reported to our AGM on 28 August 2023 that the Association continues to be financially strong and received a clean and unmodified audit report.

Undoubtedly the main challenge we have faced is continuing to absorb the financial impact of the cost-of-living crisis, the ongoing conflict in Ukraine and the impact of reduced supply in both labour and materials. These combine with

some residual impacts of the Covid pandemic to have a continuing short- and medium-term affect on the business.

Despite the challenges, we have continued to perform well across the whole range of financial and non- financial indicators and the Management Committee is satisfied with the surplus for the year of £1.142m (2022 – £1.011m) with assets of £14.6m (2022 – £13.6m).



Centre: Andy Biddell, new Chair for 2023  
 Left: Susan McDonald MBE, new Vice Chair for 2023  
 Right: John Brannan, new Secretary for 2023.



28  
AUG

£1,142m



£14.6m



# Our Team At 31st March 2023

## MANAGEMENT COMMITTEE AT 31/03/2023

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	
Frank John	2019	
Michael Mellon	2016	
Jean McFarlane	2016	
Sarah Brannan	2020	
Zainab Saad Hassan	2021	
Marie Dabek	2021	
Cheryl Ann 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
Fiona Chan	Housing Assistant	2022
Natalie Campbell	Housing Assistant	2022
Andy Parker	Welfare Rights and Tenancy Sustainment Officer	2019
Holly Lochran	Senior Maintenance Officer	2020
Kirsty Mulholland	Senior Maintenance Officer (maternity cover)	2022



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

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

### NEW STAFF FROM 01/04/2023

Name	Title	Appointed
Marnie Clark	Corporate Services Assistant	July 2023
Pamela Edwardson	Housing Assistant	July 2023

### AGENCY SERVICES RECEIVED FROM:

Fettes McDonald	FMD Financial Services Ltd.	1991
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## Help shape our services

We hope you have enjoyed looking at our performance for 2022/23. We're always looking for people to get involved and help shape our services.

If you would like to join the Management Committee all you have to do is complete a membership application form and post this into the office together with £1.00. Other ways to get involved are being part of the Residents Panel or become an Armchair Critic.

The Residents Panel have a say on the polices Cernach writes and helps to organise our bus runs, day trips, and

Christmas events. We are always looking for new ideas to help those in the community and give back.

Armchair critics are similar to the role of the Residents Panel, but you can complete a one-off survey and give feedback from the comfort of your own home a time that suits you.

Get involved, get in touch!

**0141 944 3860**  
or email us at [admin@cernachha.co.uk](mailto: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

