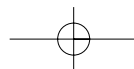
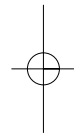
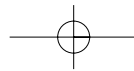
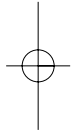
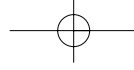


CLYDE VALLEY  
HOUSING ASSOCIATION

ANNUAL REPORT 2005/06







## INTRODUCTION

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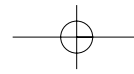
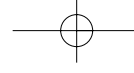
Welcome to Clyde Valley Housing Association's Annual Report for 2005/06. This year the Association has changed its brand image and logo, and consequently I do hope that you find both the content and format both informative and easy to read.

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.

The Association undertook some major challenges throughout 2005/06, including the appointment of a new Chief Executive, Tom Barclay, our conversion to Charitable Status, and the subsequent creation of a subsidiary property company, Clyde Valley Property Services Ltd. In addition the Association also celebrated its 10th Anniversary and has a number of initiatives planned for 2006/07 in commemoration.

I look forward to the year ahead with all its new challenges, but in the meantime I hope you enjoy reading our report on 2005/06.

**Thomas Campbell**  
Chairperson



# CHIEF EXECUTIVE'S REPORT

It is an immense pleasure to report another successful year for the Association, in this, my first annual report as Chief Executive here at Clyde Valley.

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 maintenance services.

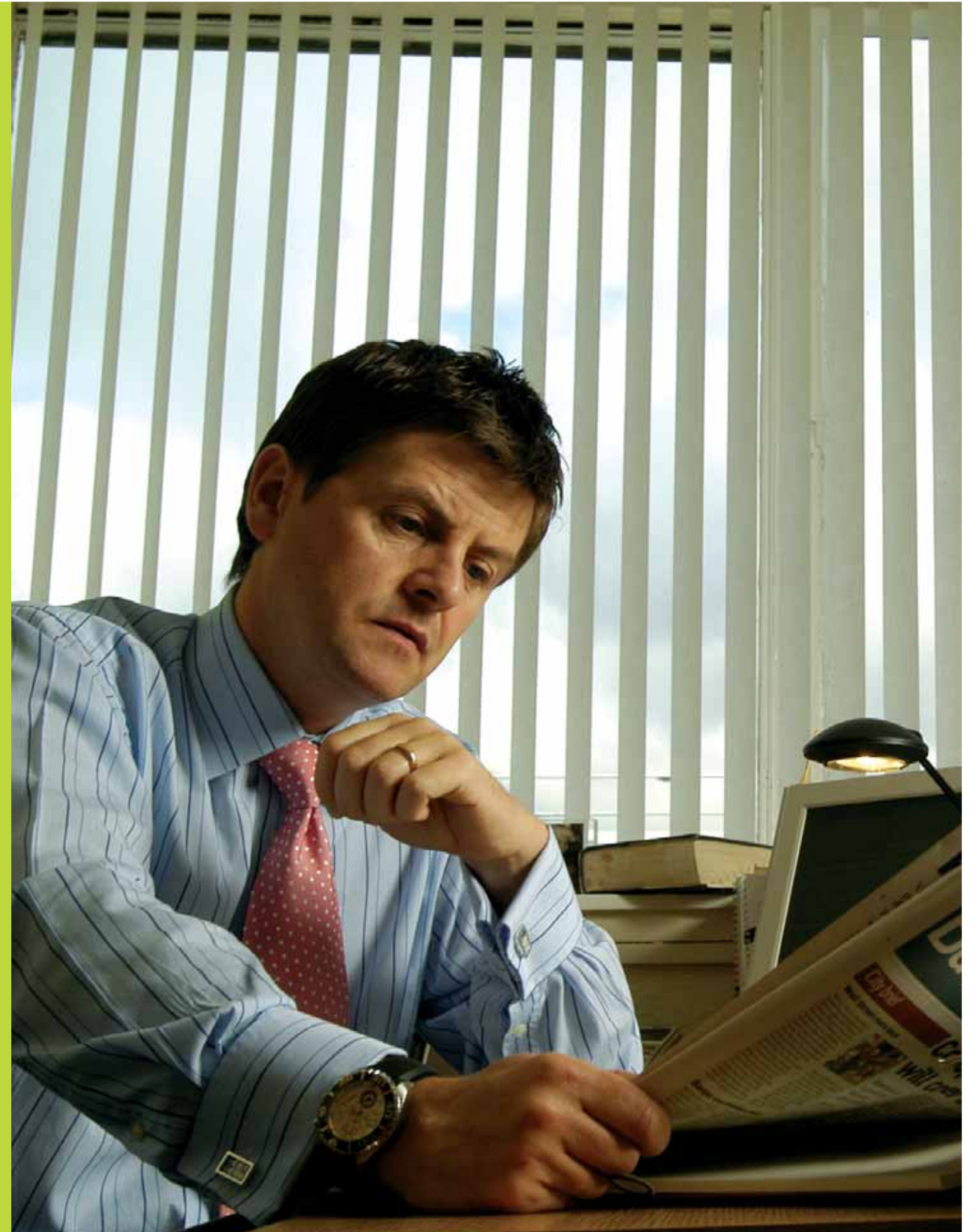
As you read on I hope you agree that we are continuing to deliver on our commitment to tenants and communities throughout Lanarkshire. As my Chairman has already said this year represents our 10th Anniversary as a social housing landlord. During those 10 years the Association has made many notable achievements, at the core of which has been its ability to keep its pledges to tenants and communities across Lanarkshire in relation to rents, service development and housing investment.

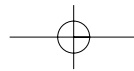
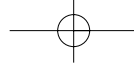
I would also like to take this opportunity to thank all of our tenants and owners for their participation and valuable contributions over the year. To our strategic partners at North Lanarkshire & South Lanarkshire Councils', to Communities Scotland and Scottish Enterprise Lanarkshire, not to mention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

I cannot end this report without special thanks firstly to the Associations Board of Management, for volunteering their time, support and enthusiasm over the year, and secondly to the staff at the Association, whose professionalism and dedication will ensure that the Association continues to deliver the highest quality services possible.

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

**Tom Barclay**  
Chief Executive





# CORPORATE SERVICES

The Corporate Services Team is headed up by the Chief Executive, Tom Barclay. Over the past year the Association has been involved in a number of projects including;

- Conversion of Clyde Valley Housing Association to a Registered Scottish Charity;
- Creation of Subsidiary Company, Clyde Valley Property Services Limited;
- Creation of the Clyde Valley Group incorporating both of the above Companies;
- Introduction of a Marketing and Communications Plan for the Clyde Valley Group;
- Re-branding of Clyde Valley Group, including new logos for Clyde Valley Housing Association and Clyde Valley Property Services Limited.
- Re-recognition of Investors in People Status for the third time; and also;
- Securing the Positive About Disability Symbol as an Employer.

The Corporate Services Department meets the administrative needs of all members of staff in relation to reception, telephones, typing, photocopying and personnel record keeping, and is responsible for all aspects of Human Resources policy and practice, including the administration of organisational standards.

Throughout the year the Corporate Services team has strived to provide the best possible service to our tenants and wider customers, offering advice and information on different aspects of our housing services.

Within the last 12 months the Association has dealt with, on average 48 telephone calls and 14 visitors per day (circa 12,400 calls and over 3,500 visitors in the year), with a wide range of housing information and advice being delivered.

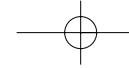
### COMPLAINTS

In addition the Association received 126 complaints, which can be broken down as follows:

Repairs and Maintenance Complaints	20	16%
Neighbour Complaints	102	81%
Owner Complaints	4	3%

All complaints were dealt with timeously and the majority were resolved through mediation by the Housing Services Department and the tenants involved.

Images on previous page:  
New basketball court and playpark at Lighthstonehall, Hamilton  
New bungalows at Anderson Street, Burnbank



### EQUAL OPPORTUNITIES

Throughout the year, the Corporate Services Department measures Equal Opportunities activity throughout the Association. The following table provides a breakdown of the ethnic origin of our staff, board, tenants and applicants on our Housing List, as well as detailing those applicants who have a disability. Finally there is a gender breakdown of staff and board members.

Ethnic Origin	Staff	Board Members	Tenants	Applicants
White Scottish	60 (100%)	14 (100%)	2395 (99%)	2438 (98%)
Other British			4	19
Irish			2	4
Other White			0	9
Chinese			1	0
Indian			1	0
Pakistani			1	5
Other Asian			0	2
Caribbean			0	0
African			1	1
Other Black			0	3
Unknown			0	1
<b>Total</b>	<b>60</b>	<b>14</b>	<b>2405</b>	<b>2482</b>

	Staff	Board Members	Tenants	Applicants
Disabled	0	0	N/A	286 (11.5%)
Female	41 (68%)	4 (29%)		
Male	19 (32%)	10 (71%)		

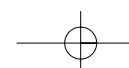
### G8 BENCHMARKING GROUP

Clyde Valley Housing Association is a member of the G8 Benchmarking Group. This group was set up to allow Clyde Valley along with 7 other Housing Associations across Scotland to share and compare information on key performance areas of our activities. The Group also shares best practice and supports each other in developing excellence in the sector.

The Group includes the following Housing Associations: Clyde Valley, Almond, Berwickshire, Fife Special, Glen Oaks, Irvine, Sanctuary Scotland and Thenew.

The following table provides a short comparison in particular areas with our G8 members at the end of March 2006. More information of the level of comparison work undertaken amongst the G8 can be provided upon request

	CVHA Performance	G8 Group Average
Housing Stock	2421	2093
Number of Properties Relet	135	155
Average Time to Relet Properties in Days	38	38
% Total Void Loss	1.17%	2.28%
% of Current Technical Arrears	0.09%	0.73%
% of Current Non-Technical Arrears	4.24%	4.07%
% of Former Tenant Arrears	1.49%	1.86%
Emergency Repairs Completed within Target	100%	98.36%
Urgent Repairs Completed within Target	98%	93.68%
Routine Repairs Completed with Target	98%	94.22%





# HOUSING SERVICES UPDATE

The Housing Services Department provides a range of services to tenants, owner-occupiers and sharing owners. The key functions of this department include rent accounting, rent arrears control, estate management, allocations, voids management, reletting, housing benefit management, welfare benefits advice, and tenant participation. In addition there are dedicated staff dealing with Clyde Valley Property Services Limited who provide factoring services to owner-occupiers and deal with house sales administration.

## HOUSE LETS AND RELETS

Throughout 2005/06 the Housing Services Department let 46 new build properties and relet 135 existing properties consisting of the following:

	Total	%
Homeless Referrals	15	8
Existing Tenants	44	24
Housing List Applicants	69	38
Local Authority Nominations	50	28
Other Referrals	3	2
<b>Total</b>	<b>181</b>	<b>100%</b>

The average time taken to relet an existing property is measured from the date that it becomes vacant to the date that it is relet. Performance for the year is 38 days against a target of 40 days. At 31 March 2006, the void loss was 1.17% against a target of 1.35%. Void loss is the amount of rent lost to the Association, due to a property being empty.

## HOUSING LIST

The number of applicants on the Associations Housing List at 31 March 2006 was 2,482.

## HOUSING STOCK

Details of the Associations rented properties are set out below:

Area	2 Apt	3 Apt	4 Apt	5 + Apt	Total
North Lanarkshire	55	640	575	46	1316
South Lanarkshire	144	442	432	87	1105
<b>Total</b>	<b>199</b>	<b>1082</b>	<b>1007</b>	<b>133</b>	<b>2421</b>

## RENT

During 2005/06, rent rises were contained as per previous pledges with the average rent increase being 4.5% and the Association's total expected rental income standing at £6.9 million.

## ARREARS

The figure for outstanding arrears at the 31 March 2006 was 4.25% against a target of 4.4% for all arrears.

## ANTI SOCIAL BEHAVIOUR

The Association received 102 anti social behaviour/ nuisance complaints to 31 March 2006. Of this total one case resulted in an ASBO being granted, within the North Lanarkshire area.

## REPOSSESSION ACTIONS

During the year to 31 March 2006, a total of 15 repossession actions were raised, the outcomes of which are as detailed below:

3 Cases Deferred	(20%)	Repayment Arrangements Put In Place
4 Cases	(27%)	Full Debt Paid
2 Cases	(13%)	Evictions Carried Out
6 Cases	(40%)	Ongoing

## ESTATE INSPECTIONS

Estate Inspections were carried out by the Housing Officers during the months of May to November and February to March.

In addition, a separate monthly inspection throughout the year was done by the Consultant Landscape Clerk of Works, with any areas of concern being documented and follow up action taken.

## CLYDE VALLEY PROPERTY SERVICES LIMITED

Clyde Valley Property Services Limited (CVPS) provides a factoring service for over 2700 owner-occupiers and shared owners. The current factoring arrears at 31 March 2006 stood at £247,165, which represented 110.94% of the gross factoring income. A detailed debt-recovery strategy is currently being delivered by CVPS staff.

Throughout 2005/06, there were a total of 40 house sales, split 50/50% between North and South Lanarkshire.

Part of the debt-recovery strategy has seen a shift from half yearly to quarterly billing of owners. These charges include those related to percentage share of common landscaping and repair works, carried out within the estate in which owners live. It also includes an Administration Charge which is increased annually to take account of inflationary increases in charges relative to the preparation of contracts, authorisation of payments to contractors and consultants, collection of charges due and responding to owner occupiers enquiries.

**WELFARE BENEFITS**

The Association employs a full time Welfare Benefits Adviser, Carol Paterson, to assist the Association's tenants in all financial matters relative to their tenancy. During the period from March 2006, Carol supported a total of 424 cases which represents an average of 35 cases per month, against a target of 33 cases.

Of those 424 cases, 371 (94%) have been successfully resolved. In monetary terms £36,191.03 has been recovered through achieving backdates on Housing Benefit and recovering shortfalls in Housing Benefit to tenants.

47.7% of Clyde Valley tenants are on full Housing Benefit, with 19.2% of tenants on partial Housing Benefit. Clyde Valley receives 65.3% of its total rental income through Housing Benefit.

Carol is based in the Association's Motherwell Office however deals with cases from both North and South Lanarkshire and works from our Hamilton Office every Tuesday and from our Old Monkland Office in Coatbridge every Friday morning.

**TENANT PARTICIPATION**

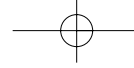
Throughout the year, the Housing Services Department, liaised with tenants and other customers on a number of issues. The Association uses many techniques to involve tenants in our decision making processes, some of these include, Focus Groups, Tenant Satisfaction Surveys, Tenants' Organisations, Local Surgeries, Public Meetings, Annual Reports, Newsletters, Leaflets, Letters and through our website.

The Association consulted with 4 tenants organisations during the year and now has 3 Registered Tenants Organisations representing the communities of Larkhall, Douglas and Kirkshaws.

Clyde Valley has a Focus Group which has 80 members, 12 of whom attend meetings regularly, making a valuable contribution to the Association through their continued commitment and consultation on a range of issues from Policy Reviews to Repairs and Maintenance. Over the past year the Group has been involved in the consideration of a number of issues including consultation over the Scottish Housing Quality Standard implementation, Estate Management Policy, Arrears Policy, Right to Repair Policy and the Renewal of the Gas Servicing Contract. The Group has also been kept informed of Wider Role activities and the Association's role in the development of the Common Housing Register in both local authority areas.

The Consultation Group continues to meet on a monthly basis and they have representation from Clyde Valley tenants who live in both North and South Lanarkshire. This promotes discussion on local issues and activities and raises awareness of the different types of problems, which can be experienced by areas and estates.

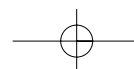




Mr Owens in his new bathroom supplied by CVHA



Mrs Owens enjoying her new kitchen supplied by CVHA



# TECHNICAL SERVICES UPDATE

The Technical Services Department provides a range of services to tenant and owner occupier customers, which includes major and cyclical repairs, improvements and medical adaptations.

## REPAIRS

In 2005/06 the Association issued and completed 9055 work orders with an average of 98% of them being completed within timescales. The table across provides a breakdown and illustrates the continuing high standard of results being achieved.

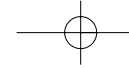
	Target Time	Number of Repairs	Number Repairs Completed on Target	% Completed on Target
Emergency	4 hours	2,828	2,828	100%
Urgent	72 hours	2,567	2,503	97.5%
Routine	10 working days	3,660	3,572	97.6%

## CYCLICAL REPAIRS

In March 2005, the Association approved a range of cyclical repair work required in 2005/06, to ensure that our housing stock is regularly maintained in the best possible condition throughout its lifetime.

The total expenditure for the year in this area was £578,000. The table across shows works that were delivered across a variety of the stock.

Location	Type of Work	No. of Houses
All Stock with Gas	Gas Servicing & Repairs	2100
Original Stock Transfer	Painterwork & Gutter Cleaning	223
Hamilton Stock Transfer	Painterwork & Gutter Cleaning	117
Lesmahagow Stock Transfer	Painterwork & Gutter Cleaning	131
New Build Stock	Painterwork & Gutter Cleaning	130
New Build Stock	Close Painterwork	10
Bellsdyke	Close Painterwork	66
Original Stock Transfer	Electrical Inspection & Testing	261
Birkenshaw Stock Transfer	Electrical Inspection & Testing	92
<b>Total</b>		<b>3130</b>



## MAJOR REPAIRS

In March 2005, the Association approved a range of major repair work required in 2005/06, to ensure that our housing stocks' major fittings are renewed when they reach the end of their useful life.

The total expenditure for the year in this area was £1.2 million, delivered across a variety of improvements as set out in the table opposite.

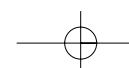
## MEDICAL ADAPTATIONS

Clyde Valley each year completes a range of medical adaptations to our properties. This work is majority funded via grant from Communities Scotland, the work for which is completed after receiving a referral from the relevant local authority Occupational Therapist. The medical adaptation works consist primarily of adapting existing properties to allow tenants with medical conditions to stay in their homes.

This year we have spent £156,000 in completing 112 medical adaptations. The work has consisted of over bath showers, low level access showers, level access showers, wet floor showers, ramps, heating renewals, handrails and other general alterations.

Location	Type of Work	Number of Houses
Bellsdyke	Kitchens	129
Original Stock Transfer Ph 2	Kitchens	23
Hamilton Ph 3	Kitchens	49
Bellsdyke	Sanitary Ware	129
Hamilton	Sanitary Ware	82
Bellsdyke	Gas Heating	129
Hamilton	Gas Heating	17
Original Stock Transfer	Windows & Doors	50
Hamilton	Windows & Doors	91
Hamilton	Fencing	91
Original Stock Transfer	Render	29
Original Stock Transfer	Canopies	9
<b>Total</b>		<b>828</b>

## GAS SAFETY INSPECTIONS



Each year, the Association has a legal obligation to carry out gas inspections on all of our properties with gas-fired installations. For 2005/06, 100% of our properties had a valid certificate, however only 86% against a target of 100%, were completed within or on the 365-day anniversary target in North and South Lanarkshire. The association takes its Health & Safety obligations in this area extremely seriously and during this year has taken positive action to alter its strategy, policy, and procedure on Gas Servicing and in particular gaining access to properties. As part of a concerted strategy to deliver on its 100% target in future years the policy change incorporates forced entry in certain case circumstances where access is not provided.

**CUSTOMER SATISFACTION SURVEY RESULTS**

Tenants were delighted with the works completed in their homes both verbally to Clyde Valley staff and through the results from the various Customer Satisfaction Surveys (CSS) returned. The results were very encouraging and results showed that for all the works completed in 2005/06, the vast majority of tenants were extremely satisfied, very satisfied, or satisfied with the performance of the association, the quality of the works and the contractor concerned. The tables across outline the CSS results from the contracts where tenants returned the satisfaction forms.

**REPAIRS SERVICE SURVEY RESULTS**

Repairs & Maintenance Contract	% Very satisfied/Satisfied with Quality, CVHA & Contractor
All Maintenance Works	96%
<b>Average</b>	<b>96%</b>

**CYCLICAL WORKS SURVEY RESULTS**

Type of work/contract	% Very satisfied/Satisfied with Quality, CVHA & Contractor
Electrical Inspection & Test	98%
Painterwork	86%
Gas Repairs	90%
<b>Average</b>	<b>92%</b>

**CAPITAL WORKS SURVEY RESULTS**

Type of work/contract	% Very satisfied/Satisfied with Quality, CVHA & Contractor
Kitchens	92%
Sanitary Ware	94%
Gas Heating	93%
Windows & Doors	91%
Fencing	86%
<b>Average</b>	<b>91%</b>

Images on opposite page:  
Mrs and Mrs Penman with their new windows and doors in Holytown  
Inset: Stuart Keeper, one of Timetra's joiners carrying out repairs to our homes and Painterwork at closes in Argyle Drive, Hamilton).



# BOARD OF MANAGEMENT UPDATE

Clyde Valley Housing Association is governed by a voluntary Board of Management which our members choose each year at our Annual General Meeting (AGM).

The Association held its AGM in September 2005, where our Chairperson, Tom Campbell, welcomed everyone to the meeting and outlined the Association's progress and performance throughout the year as well as our plans for the future.

Following the Annual General Meeting, the Board of Management elected Tom Campbell to continue as Chair of the Association's voluntary Board of Management. The Board also elected Helen Layden, a tenant member from Coatbridge, as Secretary and Bill Dickie as Vice Chairperson.

### RESIGNATION OF BOARD MEMBERS

During 2005/06, six resignations were received from Board members, namely;

**William Merritt.** William was a tenant member from North Motherwell and had been on Clyde Valley Housing Association's Board of Management since September 1996. He was a great ambassador for Clyde Valley and represented the Association in many capacities. In June 2006 Willie was awarded an MBE from Her Majesty the Queen for his services to social housing.

Clyde Valley was very sorry to see Willie go, and would take this opportunity to thank him for again for his exceptional commitment over the years, and would wish him all the very best for the future.

**Alex Cunningham.** Alex was one of the Association's general members from Holytown. Alex was a Board Member from 1996 and was involved in the growth of the Association from the beginning. He resigned from the Association in January 2006 and we would like to thank him for his service throughout the years and wish him well.

**Jan Hailstones.** Jan joined the Board as a co-optee in 2003, and then as a full member in 2004, however, due to ill health had to retire this year. Jan is still a member of the Association's Focus Group and we would like to take this opportunity to wish her well and look forward to working with her more in the future.

**Maureen Ferguson.** Maureen was a tenant member from New Stevenston and was a Board member from September 2003. Clyde Valley Housing Association would like to thank Maureen for her dedication and assistance to Clyde Valley, and wishes her the best for the future.

In addition both **Janet Easton** and **Elizabeth Horsburgh** also resigned from the Board due to health reasons, and the Association would again like to thank them for their contributions.

During the course of the year, the Board met for 9 monthly general meetings in addition to its Annual General Meeting in September 2005. 68% of Board members were present at full meetings of the Board throughout the year.

### PROMOTING MEMBERSHIP OF CLYDE VALLEY

By the end of March 2006, the Associations membership stood at 93, some 19% of which attended our AGM.

Image on opposite page:  
Board members Jean Penman and Theresa Cameron



The current membership of the Board of Management is as follows:

#### TENANT MEMBERS

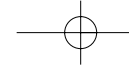
1. Archie Young
2. Helen Layden, Secretary
3. Jean Penman
4. John McBride
5. Robin Dunsmuir
6. Theresa Cameron
7. Thomas Campbell, Chairperson

#### GENERAL MEMBERS

8. Bill Dickie, Vice Chairperson
9. Campbell Boyd
10. Colin Cumming
11. Robert Brenan
12. Theresa Russell

#### COUNCIL NOMINEES

13. Councillor Thomas Lunny:  
North Lanarkshire Council
14. Councillor Willie Ross:  
South Lanarkshire Council



# PROJECT SERVICES UPDATE

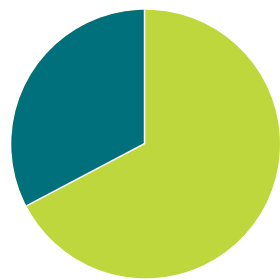
## DEVELOPMENT

During the financial year, 44 households moved into a new build house and the Association spent around £6,333,000 on developing these homes. During 2005 the Association reached the remarkable landmark of having received tender approval for the 1000th new home for rent since development activity began.

Our investment in new social housing throughout Lanarkshire started in 1998 with a spend of just £294,000. Last year we spent more than £6 million bringing our total investment to date to over £60 million. Whilst this is significant, it is real tenant involvement in the development process and the high degree of customer satisfaction that will safeguard this investment in communities throughout Lanarkshire into the future.

Our development funding can be broken down as follows:

■ Communities Scotland Grant	(70%)	£6,674,979
■ Private Finance	(30%)	£2,854,386
<b>Total</b>		<b>£9,529,365</b>



## LANGSIDE AVENUE, VIEWPARK

Throughout the year we completed the final phase in our Viewpark development. The site at Langside Avenue was completely demolished and brand new homes built in its place. The final phase saw a further 12 homes being completed, taking the full development to 70 new homes. The family housing is a mix of mid and end-terraced houses, cottage flats and semi-detached bungalows. The total cost of the project was £6.4m.

## STEPEK BUILDING, HAMILTON

Also during 2005/06 the Association acquired a property known locally as the Stepek Building in Quarry Street, Hamilton. Its redevelopment is at an early stage, but the Association hopes to create around 20, one-bedroom flats and some commercial properties, behind the existing facade of the building, which will be preserved. The Association is looking forward to progressing with this new development in what is a prime Hamilton Town Centre location.

## HAMILTON CRESCENT, CAMBUSLANG

During March 2006, the Association also acquired a large site from South Lanarkshire Council in Cambuslang. The area known as Cairns will provide 80 new build homes in a mix of semi-detached bungalows, semi-detached houses, cottage flats and large family housing. There will also be approximately 30% of the housing built for sale under the Scottish Executive's Homestake initiative. Building work is due to commence on site early in 2007.

## WIDER ROLE – COMMUNITY INITIATIVES

As you may be aware, Clyde Valley Housing Association has a Wider Role Strategy. This is where the Association is involved in activity that goes beyond the provision, improvement and management of housing, with the aim of improving the economic, social and environmental circumstances of our communities.

Some key themes that came out of the research for this activity, included the need to improve:

- Community Safety
- Health
- Financial Awareness and Money Advice
- Educational Attainment
- Employment and Training Opportunities

The Association's Community Initiatives programme involves working with tenants, community organisations and businesses on a wide and diverse range of activities. Some of the projects which the Association was involved with last year are detailed across.

## WORKING WITH YOUNG PEOPLE UEFA/SFA MINI-PITCHES PROGRAMME

One way of tackling anti-social activity is to provide young people with activities and initiatives. During the year Community Initiatives responded to an UEFA/SFA scheme that requested nominations from throughout Scotland for local mini-pitch sites. The UEFA sponsored programme is aimed at encouraging ball court sporting activity – especially football – and offered a £10,000 contribution towards construction costs.

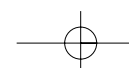
The Association's joint bid with North Lanarkshire Council for a mini-pitch sited in Souterhouse Park, Old Monkland was successful. This is part of a wider initiative to engage with young people in our area and help channel their energies into self-development.

## CAPACITY BUILDING HELPING TO INCREASE AFTER SCHOOL CARE PLACES

Community Initiatives has been instrumental in an innovative partnership that is increasing the number and accessibility of After School Care places in the Clyde Valley area.

Working with the 'Early Years' Section' of South Lanarkshire Council and three After School Care providers, a three year funding package has been agreed with Communities Scotland for nearly £50,000. This support will enable the Service providers to extend their 'pick-up' transport routes and increase the number of after school care places.

The improved Service increases the opportunities for families where there has been a clearly identifiable shortage of available places.



**COMMUNITY SAFETY & EMPLOYMENT TRAINING  
CITADEL PLACE PROJECT**

Unsafe parking had been a problem for some time in the Citadel Place area of North Motherwell. However, joint work between the Community Initiatives Project and Rathbone, a national training organisation for young people, has helped to improve road safety and the local environment for residents.

Combined funding of just over £52,000 from North Lanarkshire Council and Communities Scotland allowed 10 Rathbone trainees, working with the main Contractor, to extend the existing parking bays, so that residents have more space to 'parallel park' rather than as previously 'nose to tail'.

In addition to reducing the risk of road accidents and car congestion, the works included landscape improvements, such as the planting of sapling trees that will enhance the 'greening' of the neighbourhood.

**CARE AND REPAIR**

Clyde Valley acts as Managing Agent in the provision of Care & Repair Services in North Lanarkshire. In doing so the Association has a team of dedicated staff delivering services from our offices at Old Monkland, Coatbridge. The primary aim of the Care and Repair service is to assist elderly and disabled owner-occupiers to undertake repairs or improvements to their own property. In addition to assistance with repairs and improvements, the project offers advice and referral to other agencies.

Some of the works undertaken last year included disability adaptations, works to windows and doors, damp rot treatments and, heating works. Whilst the Small Repairs Service dealt with joinery works, plumbing works, electrical works, and general household repairs.

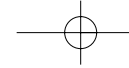
Caseload results to the end of March 2006 illustrate that the Care and Repair team out-performed in every target area set.

	Target	Performance	Percentage
Full Works	140	234	167%
Advice	140	317	226%
Small Repairs	1100	1361	124%

This service is co-ordinated by an Advisory Group which includes all of the following listed funders' and Communities Scotland.

- North Lanarkshire Council Housing
- North Lanarkshire Council Social Work
- NHS Lanarkshire





# FINANCIAL SERVICES UPDATE

The Association out-performed against detailed business plan projections for the year, achieving a surplus on ordinary activities of £797,996, after investing £2,783,915 in major and day to day repairs.

The Association continues to keep a firm control of costs while ensuring a high standard of housing services, including housing stock maintenance and new build regeneration activity.

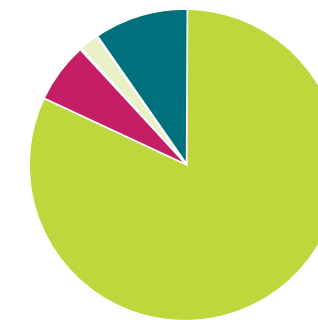
BALANCE SHEET as at 31 March 2006		INCOME AND EXPENDITURE ACCOUNT for the Year Ended 31 March 2006	
	2006(£)	2005(£)	
<b>Tangible Fixed Assets</b>			
Net Housing Properties	29,400,151	27,747,731	Turnover
Other Fixed Assets	223,748	254,247	Less: Operating Costs
	<b>29,623,899</b>	<b>28,001,978</b>	<b>Operating Surplus</b>
Current Assets	2,829,187	1,283,136	Profit on Sale of Fixed Assets
Creditors Due Within 1 Year	(2,132,928)	1,427,317	Interest Receivable
<b>Net Current Liabilities</b>	<b>696,259</b>	<b>(144,181)</b>	Interest Payable
			<b>Surplus/Deficit on Ordinary Activities Before Taxation</b>
Total Assets			
less Current Liabilities	30,320,158	27,857,797	Tax on Ordinary Activities
Creditors due Outwith 1 Year	(31,167,506)	(29,350,981)	Section 54 Tax Grant
<b>Net Liabilities</b>	<b>(847,348)</b>	<b>1,493,184</b>	<b>Surplus/Deficit for Year</b>
<b>Capitals and Reserves</b>			Transfer to Designated Reserve
Share Capital	93	86	Balance Brought Forward
Designated Reserve	1,120,267	765,421	Retained in Revenue Reserve
Revenue Reserve	(1,967,708)	(2,258,691)	
	<b>(847,348)</b>	<b>1,493,184</b>	

A full copy of the final accounts are available upon request from Clyde Valley Housing Association.

**Auditor**  
Scott Moncrieff  
Chartered Accountants  
25 Bothwell Street  
Glasgow  
G2 6NL

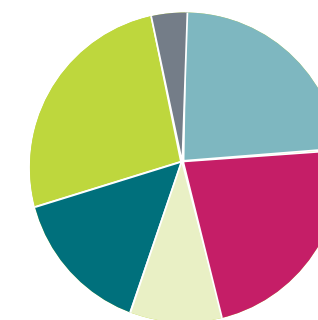
**Solicitor**  
Messrs TC Young  
30 George Square  
Glasgow  
G2 1LH

Income 2005/06

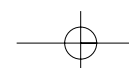


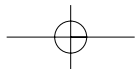
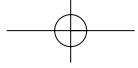
82% Rent: £6,671,321  
6% Other Income: £495,713  
2% Revenue Projects: £163,841  
10% Gain on sale of fixed assets: £845,753

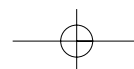
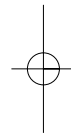
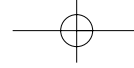
Expenditure 2005/06



24% Management: £1,796,900  
22% Routine Maintenance: £1,647,972  
9% Other Expenditure: £666,218  
15% Major Repairs: £1,135,943  
27% Interest Payable: £1,966,131  
3% Revenue Projects: £199,754







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Motherwell ML1 1LY [Registered Office]  
Telephone: 01698 268855  
Fax: 01698 266271

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16 Gateside Street  
Hamilton, ML3 7JG  
Telephone: 01698 428426  
Fax: 01698 428289

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1 Islay Way, Old Monkland  
Coatbridge, ML5 5DX  
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Fax: 01236 430349

Registered Under the Industrial and Provident Societies Act 1965. No. 2489 RS  
Recognised Scottish Charity. No. SC037244

On request the Association will provide translations of all our documents in various languages and other formats such as computer, disk, tape, large print, braille etc and these can be obtained by contacting the Associations offices.

Photography by Alasdair Smith  
Design by [www.d8web.co.uk](http://www.d8web.co.uk)

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[www.cvha.co.uk](http://www.cvha.co.uk)