

annual report 2006 & 07

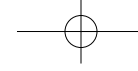
CLYDE VALLEY
HOUSING ASSOCIATION



providing homes & shaping communities

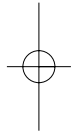






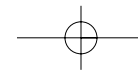
oo_ the children

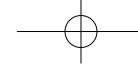
Thanks to...



o4_ providing homes

...Kyle, Chantelle, Megan, Lauren, Stephen, Samuel, Magen, Kai, Stacey, Andrew and Dylan





01_welcome

Once Upon a Time...

... in a place called Lanarkshire, there was a Housing Association called Clyde Valley. Clyde Valley Housing Association was run by a group of local people called the Board of Management, who helped the staff to look after everyone who lived in their houses and their estates.

Clyde Valley's motto is to 'Provide Homes and Shape Communities' and this story tells you how it has helped to do this from April 2006 to March 2007.

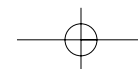
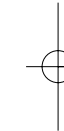
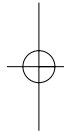
The Association was really lucky to have help from some of its younger tenants to tell its story and adventures of the year and we would like to say a big thank you to all who took part.

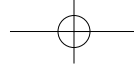
Without these kids, the creation of the annual report wouldn't have been so much fun, and it is really good to think that it is these young people who are helping to shape the Association and our Communities for the future.

So read on and find out about our year, from the eyes of our younger contributors.

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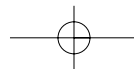


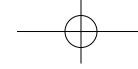


o2_Messages from the Chairman & the Chief Executive



o6_providing homes





02_Messages from the Chairman & the Chief Executive

Messages...

Welcome to Clyde Valley Housing Association's Annual Report for 2006/07.

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 2006/07, including the successful appointment of our new Head of Finance and Head of Technical Services, the celebration of our 10th Anniversary and the launch of our exciting new development at Miller Street in Hamilton.

I look forward to the year ahead with all its new challenges, but in the meantime I hope you enjoy reading our report on 2006/07.

Tom Campbell Chairperson

It is an immense pleasure to report another successful year for the Clyde Valley Group and also to have the opportunity to provide an overview of the past 12 months, with the input from some of our younger tenants. We gave them the opportunity to carry out our roles for the day, which was great fun and showed us what great talent we have living in our Communities throughout Lanarkshire.

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 technical services.

As you read on I hope you agree that we are continuing to deliver on our commitment to tenants and communities throughout Lanarkshire.

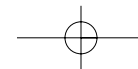
I would also like to take this opportunity to thank all of our tenants and owners for their participation and valuable contributions over the year.

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 contractors, 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, exciting and busy year for the Clyde Valley Group.

Tom Barclay Chief Executive



o3_Chief Executives Department



o8_providing homes

Chief Executives Department...

The Chief Executive's Team have the really important job of helping everyone else in the Association to do their jobs. They also make sure everything is organised for all of the staff and that everything is up to date.

It is also up to the Team to make sure that everyone who telephones or visits the office get the help that they need as well as answers to their questions. It was a really busy year for the Team and they welcomed almost 4000 people into our office and took 13,500 telephone calls from customers looking for some help.

Over the year the Team were involved in lots of interesting things. The Association celebrated its 10th Anniversary and had a huge Charity event in November, which was very generously supported by the Associations Contractors and Partners. It also provided the opportunity for the Association to celebrate its first winners of the Clyde Valley Good Neighbour Award. Nominations were sought from Clyde Valley Tenants who felt that their neighbours deserved special recognition for the help that they give them. The Stuart family from Harthill and Mr Gault from Hamilton were the really proud winners for 2006/07.

We were really grateful for the contributions from our Partners and Contractors, which helped to raise £5000 pounds for Macmillan Cancer Support.

Another big milestone for the Team over the year was the redesign of websites for both Clyde Valley Housing Association and Clyde Valley Property Services. They are now both really stylish and easy to read, with lots of lots of information crammed in about us and the work that we do. Please go and have a look at both sites at www.cvha.co.uk and www.clydevalleypropertyservices.co.uk.

Complaints

Sometimes people aren't happy with a service they receive from the Association or have a complaint about their neighbour, so they write to us asking them to help sort it out. Last year we had 147 complaints. They were for lots of different things as you can see in the table below:

Complaints About Repairs and How We Fix Things	27	18%
Complaints from People About Their Neighbours	111	76%
Complaints from People About People Who Own Their Houses	9	6%

All of the Teams within the Association worked hard to help people fix these problems quickly. Most of them were helped by the Housing Services Team, who carried out lots of neighbour mediation sessions to try and talk through problems or issues.

o3_Chief Executives Department

Equal Opportunities

Every year the Team look at the backgrounds and types of people that work with us, live with us or ask to get a house with us. This table shows you all of this information.

Ethnic Origin	Staff	Board Members	Tenants	Applicants
White Scottish	59	13	2426	2693
Other British	1		3	49
Irish				3
Other White			3	34
Mixed				1
Chinese			1	2
Indian			3	1
Pakistani			1	12
Other Asian			1	4
Caribbean			1	
African			2	8
Other Black				1
Unknown				11
Gypsy/Traveller			1	
Other Background				3
Total	60	13	2442	2822

	Staff	Board Members	Tenants	Applicants
Disabled			55	45
Female	41		4	
Male	19		9	

G8 Benchmarking Group

Clyde Valley Housing Association is a part of a Peer Group, with other Housing Associations called the G8 Benchmarking Group. The Group meet every 3 months to talk about how they are meeting their targets, and to come up with some ideas on how to do things and make things better.

Clyde Valley, is in the Group with Almond, Berwickshire, Fife Special, Glen Oaks, Irvine, Sanctuary Scotland and Thenuw Housing Associations.

We have given you the table opposite to show how well Clyde Valley is performing in some areas, against the G8 Group average performance figures.

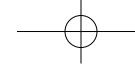
	CVHA	G8 Group Average
Number of Houses	2410	2061
Number of Relets	135	159
Number of Days to Relet House	30	32
% Void Loss	0.6%	1.7%
% Arrears	0.1%	0.5%
Number and % of Urgent Repairs Completed Within Target	1870 (100%)	2040 (96%)
Number and % of Urgent Repairs Completed Within Target	2150 (95.5%)	1652 (92%)
Number and % of Routine Repairs Completed Within Target	2263 (96%)	2903 (91%)

As well as being in the G8 Benchmarking Group, Clyde Valley also became involved with Irvine and Glenoaks Housing Associations in May 2006, in carrying out some Peer Review work. Housing Services staff from all 3 Associations met to look at the area of arrears in more detail and to consider processes and procedures, as well as considering options for future improvement. The exercise was well received by all involved and the Associations are now considering future topics for a further Project.

o4_Board of Management Update



12_ providing homes



04 Board of Management Update

Board Update...

Each year in September the Associations £1 Share Membership hold their Annual General Meeting, where the Board Members are elected for the coming year.

We currently have 13 members on our Board of Management. Our Board Members volunteer to participate in the Association each year and are split into tenant members, general member and Council representatives. Our current members are:

Tenant Members

Chairperson, Tom Campbell
Secretary, Helen Layden
John McBride
Robin Dunsmuir
Theresa Cameron
Jean Penman

General Members

Vice Chairperson, Bill Dickie
Campbell Boyd
Colin Cumming
Theresa Russell
Robert Brenan

Council Representatives

Councillor Tom Lunny, North Lanarkshire Council
Councillor Andy Carmichael, South Lanarkshire Council

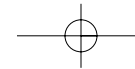
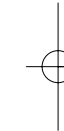
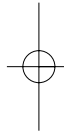
During the year the Board had 7 meetings, at which 56% of members attended.

Throughout the year, the Board approved and discussed a number of key issues for the Association including;

- agreeing the budget for the year and approving how the Associations money should be spent for 2007/08;
- considering the Associations Customer Satisfaction Survey and agreeing an Action Plan to help address some of the points highlighted; and
- supporting the development of a Refinancing Deal, worth £80 million, with a syndicate of the Bank of Scotland Corporate and Barclays, to allow Clyde Valley to proceed with its future growth plans.

Unfortunately, one member of the Board of Management had to retire, due to health issues. Archie Young from Holytown was a Board Member from 2001 and was central in the establishment of the Association in 1996. The Association would like to convey its sincere thanks to Archie for his time, contribution and absolute dedication to the Association and its work

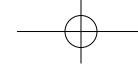
In 2006/07, Clyde Valley Housing Association had 110 Share Members and 17% of them came to the AGM in September. We are always looking for new Share Members and if you would like to join, then please contact us.



o4_ Board of Management Update



14_ providing homes



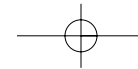
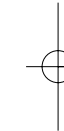
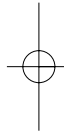
Technical Services...

The Technical Services Department main aim is to make sure that all of the Associations houses are in really great condition and also to make sure that any repairs are carried out quickly and professionally. The Team did a great job over the year and carried out 6283 repairs. Nearly all repairs were completed within target, which you can see in the table below.

	Target Time	Number of Repairs Target	Number Repairs Completed	% Completed on Target
Emergency	4 hours	1,870	1,857	99%
Urgent	3 working days	2,150	2,053	95%
Routine	10 working days	2,263	2,167	96%

Also to make sure that the houses were safe and complied with Legislation, the Team arranged annual Gas Safety Checks on all of our relevant properties, and we are glad to report that 99% of these were carried out.

The Technical Services Team also carried out Medical Adaptations for some of our tenants, with particular needs. £123,800 was spent on giving people new easier to use taps, wet floor showers, and handrails to help them get up and downstairs more easily and safely.



05_Technical Services Department



16_providing homes

In March 2005, the Technical Services Department agreed a programme of repairs to ensure that our houses were in great condition outside, and £450,000 was spent painting them, as well as cleaning gutters and stair closes. This is called our cyclical programme.

In addition, we also had a major repairs programme. In order to make sure that our houses are kept in the best possible condition, each year the Technical Services Team agree a Major Repairs Programme of works. During 2006/07 just over £1.8 million was spent carrying out the following works to our homes:

Location	Type of Work	Number of Houses
Bellsdyke North Motherwell Hamilton	Brand New Kitchens	203
Bellsdyke Hamilton	Brand New Bathrooms	143
Bellsdyke Laighstonehall	New Heating	148
Holytown Bellshill Hamilton	New Window or Doors	141
Airdrie	Roughcasting	29
Airdrie	Canopy	2
Hamilton	New Fences	91
Total		757

o6_Housing Services Department



i8_providing homes

06_Housing Services Department

Housing Services...

The Housing Services Department are there to assist all of the people who stay in the Associations 2,410 houses (tenants), and also the 2503 families who have bought their homes (owner occupiers) from Clyde Valley.

They have a number of important tasks, such as rent collection and arrears processing, selecting new tenants for empty homes, making sure our streets, gardens and parks are well looked after, and trying to get encourage people in the community to become more involved with the Association.

The Team had a really busy and challenging year and the following is an overview of the years performance.

Empty Houses (Voids)

When someone moves out of one of the Associations houses, the Housing Team aim to get a new family to move into it as quickly as possible. This is the same when the Association builds new houses.

In 2006/07 the Team had 135 empty houses and 51 brand new houses, which they got great new people to live in. Their turnaround target was 35 days, but they outperformed in this area, achieving a 30-day turnaround. An important reason for having a quick turnaround time, is to avoid the Association losing too much rent money whilst a house is empty. This is called void loss. The Team have a target to keep this void loss below 1.35% and they performed exceptionally well, with void loss only being 0.63%.

Money for Renting Houses (Rent)

Each year the Board of Management agree the rent increase. This year, an increase of 4.5% was applied, which continued to meet the Associations promises to its tenants. Throughout the year, the Association collected just under £7 million in rental income, which will be used to improve our homes and services next year.

Sometimes tenants don't pay the Association their rent money in time and the Housing Team spent time trying to make arrangements for payments. In March 2007 the amount of rent money owed was £216,000, which was 3.07% of the total rental income.

Association Stock Breakdown

Area	1 Bedroom House or Flat	2 Bedroom House or Flat	3 Bedroom House or Flat	4 or More Bedroom House or Flat	Total Number of Houses
North Lanarkshire	55	638	567	44	1304
South Lanarkshire	133	446	443	84	1106
Total	188	1084	1010	128	2410

o6_Housing Services Department

People Wanting Houses (Housing Waiting List)

At March 2007, there were 2,882 people on the Association's Housing Waiting List.

Anti Social Behaviour

Sometimes the Housing Team have to deal with complaints regarding anti-social behaviour. During the year there were 288 complaints, which the Team assisted with.

Evictions

Unfortunately the Association sometimes has to take the serious step of evicting tenants, for a number of reasons, including non-payment of rent and anti-social behaviour. During 2006/07, 2 tenants were evicted, and a further 4 people abandoned their homes before the Team were able to evict them.

Tidy Gardens and Streets

Throughout the year, the Housing Team also went out to make sure that everyone's gardens were well looked after and neat and tidy. In addition the Association uses the services of a Landscape Maintenance Contractor who maintains the common pieces of ground within our estates.

Welfare Benefits

The Housing Team have a Welfare Benefits Advisor, who help tenants to sort out their housing benefit and tax credits. This year, the Welfare Benefits Adviser assisted a total of 273 cases, which was around 23 cases per month, as per target, totalling £46,573.

Lots of Clyde Valley tenants receive money from the Government to help pay for their rent.

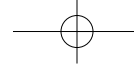
46.8% of Clyde Valley tenants get full housing benefit, and 19% of tenants get partial housing benefit. In total Clyde Valley gets 64% of its total rent money from housing benefit.

Tenant Participation

The Association is very keen for its tenants and local people to get involved in the work that we do. The Clyde Valley Focus Group is a Team of local people from North and South Lanarkshire who come along each month to assist with decision-making, changes to Policies and Procedures and suggestions for the future. Some of the things that they helped out with and discussed during the year were the changes to the Rent Review, and estate problems.

The Housing Services Team also used many other ways to get local people involved, such as; Questionnaires, Annual Reports, Newsletters, Leaflets, Letters and through our brand new Website at www.cvha.co.uk.

The Association also supported 4 Registered Tenants Organisations during the year who do work for their communities in Larkhall, Douglas, Lighthall and Kirkshaws.



Clyde Valley Property Services

Clyde Valley Property Services (CVPS) is a Subsidiary Company of the Clyde Valley Group that was set up in January 2006. CVPS provides a factoring service for 3,158 owner-occupiers in both North and South Lanarkshire.

Unfortunately not everyone paid their account in time and in March 2007, £91,382 was outstanding. The Team have done brilliantly this year and managed to reduce the arrears figure down from 111% to 44.51%. A big way in which they managed to do this was by getting people to pay their bills every 3 months, rather twice a year.

Right to Buy Sales

The CVPS Team also helped people who wanted to buy their house from Clyde Valley. Throughout 2006/07, 31 houses were sold, 12 in North Lanarkshire and 19 in South Lanarkshire.

Homestake

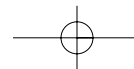
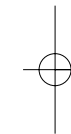
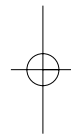
During the year, CVPS also announced the release of 29 new homes for sale in Shieldhill Court, Carlisle, under the HOMESTAKE scheme.

Homestake is a new scheme aimed at helping people who want to own their own homes but who cannot afford to pay the full price.

Homestake is aimed at households on low incomes, but a person may also be eligible to apply if:

- they are a first time buyer
- they have just undergone a big change in their household circumstances (for example, if they have just split up from a partner or spouse)
- they are disabled or have particular needs and their current home isn't suitable for these needs
- they have special reasons for needing to live in a particular area
- their home is scheduled for demolition.

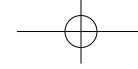
To find out more details about our Carlisle development or our future Homestake opportunities then please contact Elizabeth Miller, Office Manager on 01698 268855 or via our website at www.clydevalleypropertyservices.co.uk.



07_Project Services Department



22_providing homes



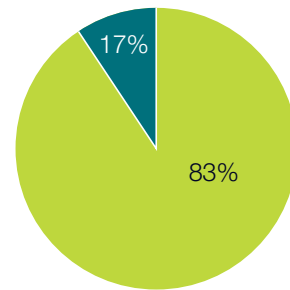
Project Services...

The Project Services Team are responsible for the development of our new homes for rent. During the year 52 new houses were finished and £12.9 million was invested in building them. In addition the Team also started work on developing a further 198 homes, which will be ready in 2008.

So far the Team have spent just over £77 million on building new houses. Some of this money comes from Communities Scotland and the rest the Association pay themselves.

For 2006/07 this chart shows where the money came from:

Communities Scotland Grant	£10,763,914
Clyde Valleys Money	£2,194,520
Total	£12,958,434



Miller Street Project

In 2006, the Association completed its development at Miller Street in Hamilton. The development was official opened by Tom McCabe, MSP in September 2006.

The brief for the Miller Street project was to develop between 25 – 30 social rented properties within the heart of Hamilton town centre.

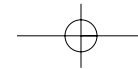
This project was the winning submission in a design competition organised by Clyde Valley Housing Association, along with our main partners, Communities Scotland and South Lanarkshire Council. As well as detailing property requirements the competition brief promoted issues of sustainability and energy conscious design.

The main idea behind the design was to create a sustainable community on a particularly tight town centre site. To the north side of the site is a busy road with the traffic noise and environmental pollution. The main idea has been to create an environmental barrier to the north side of the site with no habitable rooms or entrances – except emergency fire exits - facing on to the road.

This was an exciting and new concept for the Association, which was recently recognised with a Highly Commended Award as part of the Royal Institution of Chartered Surveyors Design Awards for 2007.

In addition, the first phase of the development of 10 new bungalows in Anderson Street and Robertson Street in Burnbank were completed, with Phase 2 of the development completed in August 2007, resulting in a further 11 new homes.

This year the Team will be really busy again and will be building new houses in Burnbank, Chryston, Carluke, Lesmahagow, Cambuslang, Viewpark and Lighthall.



07_Project Services Department

Community Initiatives Project

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 for this project, include 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 over.

Lesmahagow Community Initiative - Woodpark Primary School.

The construction of Clyde Valley houses at Balgray Road Lesmahagow has led to a very productive partnership between the Association and the local Woodpark Primary School.

Firstly, Project Services staff gave a 'class talk' to the P6's and combined this with a site visit, so that the pupils could better understand how what is 'planned' becomes 'reality' This visit linked into curriculum subjects and improved pupils' knowledge regarding what's happening in their community.

Secondly, the School wanted a 'mural' and through joint work, finance for an artist to work with pupils was obtained and the mural was produced and erected on outside of the School. The formal unveiling ceremony of the Mural was held on St. Andrews day and the day included songs, poems and Scottish Country Dancing. There was also a slide show presentation of class P6's visit to the Balgray Road site.

Thirdly, the community artist continued working with the pupils helping to design individualised ceramic house numbers plates that will be used on the new build homes at Balgray Road.

Financial Inclusion Newspaper

This year saw the first edition of the Association's 'Financial Inclusion Newspaper', which was issued to all CVHA tenants before the Xmas/New Year break. The Paper's main themes were 'money issues' related to seasonal spend and was aimed at all tenants but hopefully will assist those who 'struggle' with financial matters. The initiative is being supported by Communities Scotland with a grant of just over £12,000 and it is planned to develop three more issues during the coming year.

Retired and Senior Volunteers Project [RSVP] – CVHA Volunteer Initiative Hamilton

This was an Association initiative with RSVP aimed at the 50+ age group promoting the advantages of volunteering. Following a high profile publicity campaign - that included an interview on SAGA Radio and an advertising circular to all CVHA South Area tenants - a series of promotional events in the greater Hamilton, Blantyre and Larkhall areas offered potential volunteers 'sampler' sessions. Activities covered a wide spectrum, including recording rights of way, to helping in primary schools, befriending, and walking groups.

In addition, over 2006/07, the Community Initiatives Project managed to get 5 job placements for young people, and 12 training places throughout North and South Lanarkshire.

Care and Repair Update

Care and Repair is a project aimed at elderly and vulnerable people in North Lanarkshire, who own their homes. During the year the Project provided advice to a number of people in relation to projects and also obtained funding for works to their homes. Some of works carried out to people's homes included the addition of ramps, fixing and replacing windows and doors and heating systems.

The Project also has a Small Repairs Service, who assisted with small jobs around peoples homes, including fixing leaky taps, changing fuses in plugs, and building shelves. No job was too small for the Team, who outperformed all of their targets as detailed below.

The Care and Repair Service is funded from the following sources, with the funds and services co-ordinated by an Advisory Group.

- North Lanarkshire Council Housing Dept
- North Lanarkshire Council Social Work Dept
- Lanarkshire National Health Service
- Communities Scotland

Care and Repair Performance

	Target	Performance
Capital Projects	140	242
Form Filling and Advice	140	194
Small Repairs	1400	1905

o8_Finance Update



26_providing homes

o8_Finance Update

Finance...

The Finance Team have the very important job of making sure that the Association accurately and effectively manages its income and expenditure. The performance of the Team, and quality of the Associations systems was recently recognised by the receipt of a clean Management Letter, for the 3rd year running, by the Associations External Auditors.

For the period April 2006 to March 2007, the Association had a surplus of £460,000.

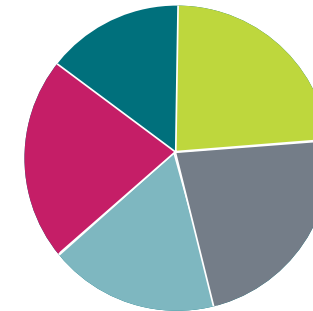
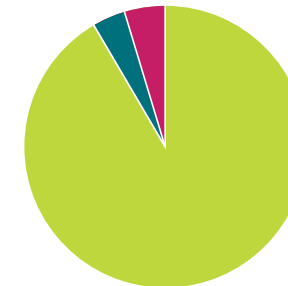
The charts opposite show where the Associations money came from and how it was spent.

Association Income

Rental Income	£7,143,289	84%
Other Money In	£595,010	7%
Money Made by the Sale of Fixed Assets	£764,725	9%

Association Expenditure

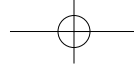
Staff Wages and Costs	£1,922,793	23%
Day to Day Repairs	£1,361,836	17%
Major Repairs	£1,444,396	18%
Interest Paid to the Bank	£1,848,783	23%
Other Money Spent	£1,589,105	19%



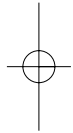
If you would like to see all of this information in much more detail then you can get a full copy of the Annual Accounts by contacting us.

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

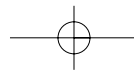
Solicitor
 Messrs TC Young
 30 George Square
 Glasgow
 G2 1LH



09_Goodbye

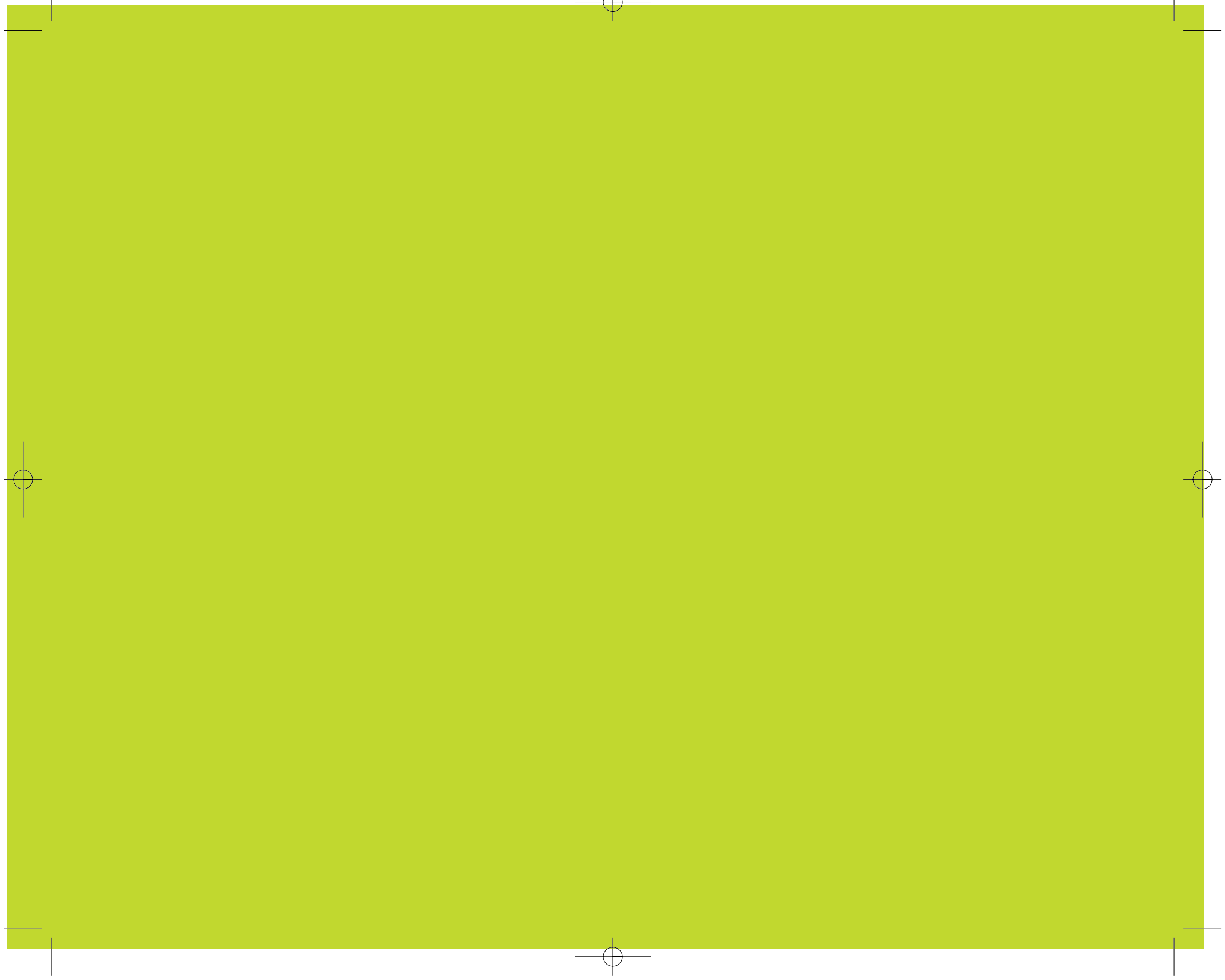


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Headquarters (Registered Office)

82-84 Brandon Parade East

Motherwell

ML1 1LY

(T) 01698 268855

(F) 01698 266271

South Area Office

16 Gateside Street

Hamilton

ML3 7JG

(T) 01698 428426

(F) 01698 428289

North Area Office

1 Islay Way

Coatbridge

ML5 5DX

(T) 01236 425589

(F) 01236 430349

Clyde Valley Housing Association is a Registered Scottish Charity, Number SC037244.

Our offices, with the exception of our North Area Office are open Monday to Thursday, 9.00 am to 5.00 pm and Friday, 9.00 am to 4.30 pm. The offices close for lunch between 12.30pm and 1.30pm each day.

Our North Area Office is open from 9.30 am to 12.30 pm, Monday, Wednesday and Friday.

E-Mail: cvha@cvha.org.uk

www.cvha.co.uk

On request the Association will provide translations of all of 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 Association's offices.

Photography by Alaisdair Smith

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