



CLYDE VALLEY
HOUSING
ASSOCIATION

Value for Money & Performance

Report
2022/23

Together, we make the
difference



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Chairman's welcome & overview



It gives me great pleasure to present our Value for Money and Annual Performance Report for 2022/23, which marks the end of my first year as Chair of the Board.

I was delighted to appoint Carron Garmory as CEO in August 2023 and I'm looking forward to the changes she will bring.

The UK economy has proved challenging over 2022/23 with rising inflation and interest charges. This has impacted Clyde Valley Housing Association (CVHA) by raising costs for the association in terms of interest charges and critical services such as repairs and maintenance to our customers' homes. This, coupled with rising costs of living for our customers and a desire to balance our financial plan, made decisions around rent charges somewhat difficult.

2023 saw the continuing success of our Wellbeing Hub, enhancing the support we were able to offer to our customers and local communities by looking at approaches and funding opportunities to tackle a range of social, health and financial inequalities that some of our customers experience as well as how we support individuals and families to maintain positive tenancies.

We hosted a number of events in the heart of our communities, attended by our Housing Officers, our Income Maximisation Officers and our Technical Inspectors who offered support and advice to customers based on their areas of expertise.

We are continuing to focus on achieving our strategic objectives, however, the challenges relating to the ongoing cost of living crisis, higher than anticipated inflation and increasing interest rates are continuing to impact both our customers and our business plan. The desire to continue to carefully balance the needs of our customers with those of CVHA remains in terms of agreeing our rents for the year ahead.

I can confirm that CVHA are compliant with the Scottish Housing Regulator's Framework and we continue to aim for excellent governance. This is evidenced through the publication of our Annual Assurance Statement to The Scottish Housing Regulator.

I would like to take this opportunity to thank our Board Members and our Customer Panel for their work this year and wish a warm welcome to our new Members.

Andrew McFarlane
Board Chair

How we spend your pound

Pictured: Main St
Bellshill

We take immense pride in the positive impact our development initiative has had on the community.



By adding a total of 215 homes to both South and North Lanarkshire, we have strived to meet the growing need for affordable housing. We remain committed to our customers, dedicating resources to ongoing investments in your homes to guarantee a safe, secure, and high-quality living environment for all.

“ Love my new kitchen!

The whole process was less disruptive than I thought it'd be. My son is disabled but all the various trades were very helpful and worked around our needs so everything went pretty smoothly.

There were a few wee snagging points afterwards but these were dealt with quickly too. My favourite part is the extra worktop area we gained by having the radiator moved, so useful!

Grace ”

£0.32



£0.34

£0.34

- Maintain & Upgrading your home
- Management and running costs
- Loan Interest*
* Funding our commitment to building new homes





SPEND ON



OUR HOMES



£2,040,335

Spend on reactive repairs



£63,604

Carried out reactive repairs



£380,792

Medical adaptations



£988,738

Void upgrades



£241,920

Kitchens



£11,736

Bathrooms



£821,007

Boilers & Heating



£221,586

Windows



£22,946

Roof



£51,092

Rewiring



£1,249,999

Other upgrades

"I absolutely **love** my new kitchen I decided to go with the white units with the grey worktop and grey tiles.

It's beautiful and finished to a high standard.

The guys from Belac could not be nicer. They helped with every process of the kitchen installation".

Lisa



Annual Statement

The Governing Body of Clyde Valley Housing Association confirms that we comply with the regulatory requirements set out in Chapter 3 of the Scottish Housing Regulator's Framework.

Having seen all the relevant evidence to give us assurance, we confirm that there are no significant areas of material non-compliance with the Regulatory Framework.

This includes that we:

Achieve all the Standards and Outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services.

Comply with our legal obligations relating to housing and homelessness, equality and human rights and tenant health and safety.

Comply with the Standards of Governance and Financial Management for Registered Social Landlords.

We selected a range of issues for in depth self-assessment and scrutiny for this year's assurance review:

Health and Safety

During 2023 we fully reviewed key areas of compliance relating to health and safety, as we committed to in our Assurance Statement for 2022, and we commissioned a range of independent audits.

There were no material issues of concern identified and non-material recommendations have been implemented or are in progress. Customer health and safety always remains our priority.

We are satisfied that we meet all of our duties in relation to tenant and resident safety.

We have a fully compliant Gas Safety Certificate and Electrical Inspection Certificate Report for all of our properties where required.

In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have sought specialist advice to monitor our compliance in all areas of health and safety and to support our assurance.

Assurance 2023



Equalities, Diversity and Inclusion

In reviewing our compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data. We are assured that we are working towards using this data to take account of quality and human rights issues in our decisions, policy-making and day-to-day service delivery.

GDPR

We had one breach of the General Data Protection Regulation (GDPR) in July 2022 which was reportable to the Information Commissioner's Office (ICO). This breach was in relation to the launch of our customer portal. At the point of the breach the portal was closed and has not been relaunched to date. At the point of this submission, we are awaiting a decision from the ICO. GDPR is the subject of mandatory training for all staff annually. GDPR assurance is now provided in all internal audit scopes. Changes to our system roll outs in respect of GDPR were implemented following July 2022.

Development

We have a large development programme which has been subject to some challenges over the past few years. The Board are assured that a plan is in place to deliver the current programme and the risks are contained. We utilise external support to provide added assurance across our programme. The business plan has been able to accommodate any rising costs from the current programme.

Procurement

A full review of procurement was carried out during 2023 following a procurement breach, including an independent review and an internal audit of systems and controls. The Board are confident of compliance with our procurement policies and are assured that there are no areas of concern in this area. We have sought external advice where applicable to help support assurance in this area.

The Annual Assurance Statement was approved at the Board Meeting held on 9 October 2023.

Pictured: Andrew McFarlane, Board Chair



Equality, Diversity & Inclusion

At CVHA, we recognise the value that diversity brings to our communities and our people. We want to deliver services that are accessible to all and ensure that customers and colleagues from all backgrounds are treated equally, fairly and with respect for their individual needs.

For us, equality, diversity and inclusion (EDI) are about recognising and valuing difference. We are committed to tackling the inequalities and barriers that hold our communities back by responding to the needs of our customers.

We will continue to hold ourselves to the highest standard for accessibility and diversity of our workplace and services.

In 2022 we launched our Equality, Diversity and Inclusion Strategy which outlines our commitment to developing and maintaining an inclusive culture throughout CVHA, our approach over the next three years and how we aim to improve across five strategic objectives:



Robust, Reliable EDI Data and Application



Understanding Customers for Better Engagement



Expanding Learning and Development



Create an Inclusive Culture for All



Inclusive Recruitment and Representation

We will continue to hold ourselves to the **highest standard** for accessibility and diversity of our workplace and services.



Our journey so far...

- Accredited disability confident employer
- Accessibility Software Recite me added to our website
- Happy to Translate Service; offering publications in larger print, audio form, Braille, or in another language
- Partnership Work with Inclusion Scotland
- Equality, Diversity & Inclusion intern to support our EDI Strategy
- Launch of Equality Impact Assessments (EIA) to consider the impact of our policies, practices, processes and procedures in terms of equality and ensure we do not discriminate
- Equality Champions Training completed and embedded in our L&D plans
- Equality, Diversity & Inclusion Group created



Ryan Barclay, EDI Intern

YOUR WELLBEING

At CVHA, we understand the importance of fostering a thriving and healthy community, which is why our Wellbeing Hub is here to help.

Our mission is threefold



1

We're committed to building and nurturing partnerships within the local communities where we provide homes.

2

We work tirelessly to develop innovative approaches to address a variety of social, health, and financial disparities, all while promoting positive tenancies.

3

We're dedicated to enhancing and expanding opportunities for customer engagement and participation. Join us in our journey to create a brighter and more inclusive future for all our valued customers.



Vaia & Frances

Funding received in 2022/23

£30,000	£10,000	£14,000	£2,500	£40,000	£50,000	£10,000
awarded from Cycle Scotland to install two cycle storage units	awarded from Lintel Trust to provide £50 supermarket vouchers	awarded from SFHA to provide supermarket vouchers	awarded from EVH to provide children 12years and under with winter jackets	awarded from Independent Age to commission Design company Snook to carry out research into the needs of our Older Customers	awarded from SFHA to support customers over 65years with financial aid or energy saving items	awarded from National Lottery to provide supermarket vouchers from Women's Aid, £40 cash vouchers to CVHA customers and a selection of outdoor children's clothing for a local primary



Did you know, we have 2 Income Maximisation Officers at Clyde Valley, we can arrange a referral to them to check that you are receiving the Benefits you are due and/or to help you claim for Benefits you may be entitled to. In 2022/23 our Income Maximisation Team dealt with the following cases:

→ **703**

Received New Cases

→ **675**

Resolved Cases

→ **£1,453,206**

Total Financial Gains





Your Story

We love hearing from our customers, and hearing your good news stories, it really brings home why we do what we do.

Meet Mrs Fenton.

Sadly, in 2021, Mrs Fenton was feeling very vulnerable and at risk of homelessness as her landlord of 12 years sold their property. Her housing officer Kim found her a suitable new build property via our allocations process. Kim also referred Mrs Fenton to Carol, one of our Income Maximisation Officers. Carol assisted Mrs Fenton with her benefit claims which seen her receive a substantial backdate, which allowed her to comfortably carpet, decorate and furnish her new home.

Following the cost of living crisis and rise in fuel bills, Mrs Fenton is doing everything to keep her outgoings affordable. We are delighted to be able to help her with her bills by gifting her an Air Fryer.

In support of a family member, who is currently undergoing treatment for breast cancer, Mrs Fenton recently "braved the shave" for MacMillan Cancer Support.

What a remarkable lady!

"being a tenant of CVHA is one of the best things that has happened to me."

Mrs Nora Fenton

66

Kim' Story

I have been in my home since 2012 and when I heard I was getting a new kitchen, I thought Christmas had come. I was chuffed to have the choice of what colour I wanted and the boys were patient and didn't rush me. I picked grey and I love it, I'm so happy....over the moon.

The kitchen looks so expensive and it's better than going into a shop to pick one.



I was included in the design process and I was asked if there was anything I would like to change. I asked for some more worktop space, and the boys designed the new layout and showed me the drawings to make sure I was happy before they started the work.

I now have more worktop space, and because of this, I was able to buy myself a new microwave.

Thank you!

”



We're here for you.




At CVHA, we place a high emphasis on customer service, considering it paramount to our business.

Since 2021, our contact centre serves as the initial point of contact for all interactions with us. Over the past year, from April 22 to March 23, our dedicated team at the contact centre has impressively handled a staggering:

 **48,239** Phone Calls

 **20,405** Emails

 **140** Direct Mails

 **35,723** Cases on our System (CRM)

These statistics underscore our commitment to providing exceptional customer support and ensuring that every interaction with CVHA is a positive and seamless experience for our customers.

Don't take our word for it, this is what our customers say.

"I'm now able to easily use my mobility scooter thanks to the technical inspector that sorted the issue with my paving."

"Thanks for the service with my heating repair. The engineer was here within 2 hours!"

"What an amazing team couldn't fault them with anything fast and reliable."

"Thank you to the team for recent experience regarding my repairs. I can't thank you enough, you have been brilliant throughout the process."



Customer Panel

Our Customer Panel is a valuable group of customers who we collaborate with across various services. We actively seek their impartial insights to assess our housing service delivery, policies, and procedures. They offer scrutiny, feedback, and recommendations to help us enhance our services.

In the past year, our Customer Panel has convened every two months at our office in Motherwell. These meetings have covered a range of topics, including:

- 1** Updates from our Customer Service Director on departmental matters.
- 2** An overview of our Clyde Valley Lets Business and Factoring services.
- 3** A review of our newsletter, offering suggestions and feedback.
- 4** Consultation on Estate Management and potential improvements in this area.

Are you interested in joining?

Your views are vital to us and help us continue to improve on the services we deliver to our customers.

As part of the Customer Panel you will:

- Act as a "critical friend" providing honest and constructive feedback about important topical issues.
- Act as a voice for customers and owner occupiers.
- Hold CVHA to account.
- Focus and influence on improving services.
- Focus on service quality, performance and value for money.



Visit our website, or call our office to register your interest.
www.cvha.org.uk/join-our-customer-panel/

Making a difference



In a world where corporate social responsibility (CSR) has become an integral part of business ethics, CVHA has always stood out as a company committed to making a real difference.

Each year, all staff come together to select an annual charity to support. However, this year, we decided to take a different approach, one that would directly benefit the very heart of our organisation - our customers.

We understood that our customers have faced unique challenges, particularly in the wake of a global pandemic and cost-of living crisis. Our goal was to extend a helping hand, to offer support, and to make a tangible impact on their lives.

The generous spirit of our staff and stakeholders shone through; whether it was employees contributing a portion of their salary, stakeholders providing sizable contributions, raffle donations and even air fryers for our customers.

The final figure was a staggering **£10,670**. It was an amount that surpassed our initial goals and demonstrated the profound impact that can be achieved when we come together with a common purpose.

Special Thanks to:

- Exec Team & Board**
- Martin Aitkin Associates**
- Chartered Accountants**
- TC Young Solicitors**
- Innov8**
- Magnus Electrical**
- Kilpatrick Blane Services**
- City Technical Services**
- Rosewood Homes**
- Magnus Electrical**
- Timetra**
- Belac**
- Sidey**
- Netcall**

Clyde Valley Housing Association / Value for Money & Performance Report 2022/23



"Oh my goodness thank you so much honestly you have no idea how this might help with my payment getting lowered thank you. I am scared to put my heating on, you're an actual lifesaver."

"Thanks again so much, it has been a great help to me. I am very grateful and appreciative of what Clyde Valley have done for me."



Partnership work lies at the heart of CVHA's mission and enables us to provide you with the best possible housing and support services. By collaborating with local authorities, charitable organisations, and community groups, we unlock a wealth of knowledge and resources that go far beyond the scope of traditional housing associations.

These partnerships empower us to continually enhance our offerings, ensuring your needs are met and your expectations exceeded. These collaborations create a sense of belonging and community, fostering an environment where you can thrive.

At CVHA, we believe that together, through partnership work, we can address complex housing challenges, promote social inclusion, and build a brighter future for all our customers.

- Charis
- Home Heat Scotland
- Lanarkshire Association for Mental Health (LAMH)
- Fire service
- Voluntary Action North Lanarkshire (VANL)
- Voluntary Action South Lanarkshire (VASLAN)
- Remploy
- St Andrews First Aid
- Trussell Trust
- Lintel Trust
- Fuel Bank Foundation
- Independent Age
- CX feedback
- Scottish Housing Network
- Snook
- Advice UK
- Mosspark Primary School
- North Lanarkshire Council
- South Lanarkshire Council
- East Dunbartonshire Council
- Department for Work and Pensions
- Police Scotland
- Women's Aid
- Citizens Advice
- Money Advice Services
- Scottish Procurement Alliance
- Connecting Scotland
- Happy to Translate
- Recite Me
- Tackling Poverty Action Group
- Scottish Federation of Housing Associations (SFHA)
- Customer Service Excellence (CSE)
- Sacred Heart and Orbiston Nursery



"We strive to set a high standard by collaborating closely and effectively with our partners, recognising that working in partnership is increasingly vital."

Fin Smith
Customer Service Director



Reporting Performance

Every year all Registered Social Landlords (RSL) submit an Annual Return on the Charter (ARC) to the Scottish Housing Regulator (SHR).

The following information demonstrates our performance between the years 2020/21 and 2022/23 and we compare these against the average for all RSLs and the Scottish average (RSLs plus Local Authority Areas) for 2022/23.

These statistics outline how we have performed against the standards that are set out by the SHR. You can find out further information on how we compare with other Housing Associations via the Scottish Housing Regulator Website. www.housingregulator.gov.scot



Rent



Percentage gross rent arrears of rent due

4.78%

CVHA 2021/22

4.90%

CVHA 2022/23

4.50% RSL Average

6.90% Scottish Average

Percentage of rent lost through empty properties

2.04%

CVHA 2021/22

1.15%

CVHA 2022/23

1.10% RSL Average

1.40% Scottish Average

Average days to relet properties

99.64

CVHA 2021/22

51.97

CVHA 2022/23

44.1 RSL Average

55.6 Scottish Average

Percentage weekly rent increases

2.5%

CVHA 2021/22

7.00%

CVHA 2022/23

5.40% RSL Average

5.10% Scottish Average

Percentage of rent collected due

99.53%

CVHA 2021/22

99.08%

CVHA 2022/23

99.20% RSL Average

99.00% Scottish Average

Repairs



Percentage properties meeting Scottish Housing Quality Standard (SHQS) at year end

73.83% CVHA 2021/22

94.40% CVHA 2022/23

87.80% RSL Average

79.00% Scottish Average

Average hours to complete emergency repairs

2.12 CVHA 2021/22

3.26 CVHA 2022/23

3.60 RSL Average

4.20 Scottish Average

Average days to complete non-emergency repairs

9.59 CVHA 2021/22

7.00 CVHA 2022/23

7.90 RSL Average

8.70 Scottish Average

Percentage reactive repairs completed right first time

79.15% CVHA 2021/22

83.92% CVHA 2022/23

87.50% RSL Average

87.80% Scottish Average

Percentage of tenants satisfied with repairs service

75.95% CVHA 2021/22

70.30% CVHA 2022/23

87.80% RSL Average

88.00% Scottish Average

Gas safety Regulations not met

171 CVHA 2021/22

0 CVHA 2022/23

578 RSL Average

3029 Scottish Average

Communication

Stage 1 Complaints

Percent responded to in full

97.68% CVHA 2021/22

98.93% CVHA 2022/23

97.00% RSL Average

95.30% Scottish Average

Average days to respond

7.11 CVHA 2021/22

8.02 CVHA 2022/23

4.60 RSL Average

5.80 Scottish Average

Stage 2 Complaints

Percent responded to in full

86.27% CVHA 2021/22

87.50% CVHA 2022/23

92.70% RSL Average

92.50% Scottish Average

Average days to respond

22.85 CVHA 2021/22

25.80 CVHA 2022/23

17.10 RSL Average

19.30 Scottish Average

Customer Satisfaction



Percentage of tenants satisfied with management of neighbourhood

82.98%

CVHA 2021/22

84.70% RSL Average

77.93%

CVHA 2022/23

84.30% Scottish Average

Percentage of tenancy offers refused

9.73%

CVHA 2021/22

23.00% RSL Average

9.31%

CVHA 2022/23

30.90% Scottish Average

Anti-Social Behaviour cases resolved within local target

95.31%

CVHA 2021/22

96.80% RSL Average

95.22%

CVHA 2022/23

94.20% Scottish Average

Percentage lettable self-contained houses that became vacant in year

5.54%

CVHA 2021/22

7.50% RSL Average

4.77%

CVHA 2022/23

7.40% Scottish Average

Tenancies which began in previous year who remained more than year

96.00%

CVHA 2021/22

91.10% RSL Average

94.47%

CVHA 2022/23

91.20% Scottish Average

Percentage satisfied with overall service

85.39%

CVHA 2021/22

87.40% RSL Average

83.30%

CVHA 2022/23

86.70% Scottish Average

Satisfaction with quality of home

77.00%

CVHA 2021/22

84.60% RSL Average

80.00%

CVHA 2022/23

84.20% Scottish Average

Satisfaction with opportunities to participate in landlords decision making

95.83%

CVHA 2021/22

87.80% RSL Average

94.82%

CVHA 2022/23

85.90% Scottish Average

Tenants feel their property represents good value for money

77.80%

CVHA 2021/22

81.80% RSL Average

81.00%

CVHA 2022/23

81.80% Scottish Average

Felt landlord was good at keeping them informed about its services & outcomes

92.79%

CVHA 2021/22

91.40% RSL Average

92.32%

CVHA 2022/23

89.70% Scottish Average

Message from our Chief Executive



Our future Plans

I have always seen it as a privilege to be part of Clyde Valley Housing Association and, following my appointment to the role of Chief Executive at Clyde Valley Group in August, I have been spending time learning more about our service standards and meeting customers to ensure our strategies are considering what is important to you. This is a remarkable opportunity as I aim to build upon the strong foundation that has been established, continuing the great work our teams have been doing with our customers and communities, driving forward our agenda to make a difference.

As we embark towards the final year of our 2025 Corporate Strategy, we will soon commence planning for our next 5 years to 2030, with a strong focus on sustainability, from our existing homes, how we build our new homes and finally how we ensure the organisation is future proofed. Please look out for opportunities to get involved - why not join our customer panel?

In 2024 we are working towards:

- Enhancing our methods of engaging with our customers regarding rents via automated Email/SMS messages.
- Procure a new rent analytics system.
- HomeHub Customer Portal Launch to allow customers self-serve and raise repairs and complaints.
- Launch of a new Pre Tenancy Portal to allow customers to sign-up digitally and access important information.
- Conducting a review of our complaints handling process to ensure we deliver on our customer promises, as we improve and learn from customer feedback.
- Launch of new Wellbeing Strategy and our Older Persons Strategy.
- Development of our Customer Engagement Strategy to increase customer participation in decision making.
- Support customers with Universal Credit migration.
- Roll out of our new Asset Management System to increase staff efficiencies.
- Full review of our Repairs and Maintenance service.
- Retender for compliance contracts to secure better rates.
- Stock condition survey on our properties.
- Seek to understand requirements in Douglas.

Thank you for your continued support of Clyde Valley and I hope you enjoyed reading our annual VFM report.

Carron Garmory
Chief Executive



Get in Touch

This report lets you see how well we have delivered our services over the past year. We hope this information will give you a good idea of how we are doing and that you enjoyed reading this.

We would welcome your views and comments you have on the type and level of information provided. For further information on this year's report or to provide feedback on the content and presentation please contact us.



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Accessibility:

To read this document in the language of your choice please use the 'change language' icon on the CVHA website.

You can also access the document by using the text to speech icon on our website.

要以您选择的语言阅读文档，请使用 CVHA 网站上的“更改语言”图标

Aby wyświetlić ten dokument w preferowanym języku, użyj ikony zmiany języka w witrynie internetowej CVHA.

ਦਸਤਾਵੇਜ਼ ਨੂੰ ਆਪਣੀ ਮਨਪਸੰਦ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹਨ ਵਾਸਤੇ, ਕਿਰਪਾ ਕਰਕੇ CVHA ਵੈੱਬਸਾਈਟ 'ਤੇ 'ਭਾਸ਼ਾ ਬਦਲੋ' ਆਇਕੋਨ ਦੀ ਵਰਤੋਂ ਕਰੋ

Щоб прочитати документ обраною вами мовою, скористайтеся значком «змінити мову» на веб-сайті CVHA

ویب سائٹ پر 'زبان بدلیں آئیکن کا استعمال کریں۔ CVHA دستاویز کو اپنی پسند کی زبان میں پڑھنے کے لیے براہ کرم

