



# Annual Report 2019/2020

# Chairperson's Welcome

I could not write a welcome to this Annual Report without first making reference to the impact of the Coronavirus on our lives since March 2020. More detailed accounts of how we have responded to this situation at Cloch is included in our newsletters. I know that for most of us 2019/20 ended with some anxiety and concern about our futures, I hope you and your families will continue to remain safe and well throughout this public health crisis.

I am pleased to say as in previous years, I will be reporting on another successful year at Cloch. Each section in our Annual report highlight examples of our achievements and successes and provides information on our performance across the Association. We are committed to continually improving our performance in all areas and will focus on this in the years ahead, engaging with our tenants to understand their needs and expectations, and generally making things better in our communities. At a time when Inverclyde often attracts headlines for poor health, increased poverty and high levels of crime, it is important that Cloch continues to play a key role by working with other agencies and government to help create a brighter, healthier and more inclusive society for all.

In 2019, Cloch with our developer CCG started building 57 new homes for rent of various sizes; our first new build development in many years, at the former Kings Glen Primary School – Kilmacolm Road, Greenock. After the inevitable delays due to Coronavirus and lockdown, we are hopeful of having new homes ready to let between February to May 2021.

We have continued to invest in our existing homes, carrying out routine repairs and maintenance and cyclical programmes which includes landscaping and gas servicing.

In the last year we have replaced 15 new boilers, carried out 73 medical adaptations, upgraded over 600 smoke detectors, renewed 38 bathrooms and 87 kitchens. We continue to plan for significant investment in the years ahead.

Following a review and tenant consultation in 2019, it became clear that our rents had to be fairer and easier to understand. The Board agreed to adopt a new Rent Structure which involves changing rent levels in the years ahead. Cloch will always focus on openness and fairness when considering all key issues for our tenants, and our rent structure has to be based on these principles.

Last year, I reported to you that both Cloch and our parent, Oak Tree Housing Association, intended to work together to explore what our relationship could and should look like in the future. Since then both governing bodies have worked closely to look at what was important to each organisation and the communities they serve. An Options Appraisal process was carried out with assistance from an external independent advisor and a range of possibilities were considered. The unanimous view of both Associations is that Cloch and Oak Tree should separate to once again become wholly independent Associations and allow both the opportunity to manage their own futures. This is a testimony

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**We are committed to continually improving our performance in all areas and will focus on this in the years ahead...**

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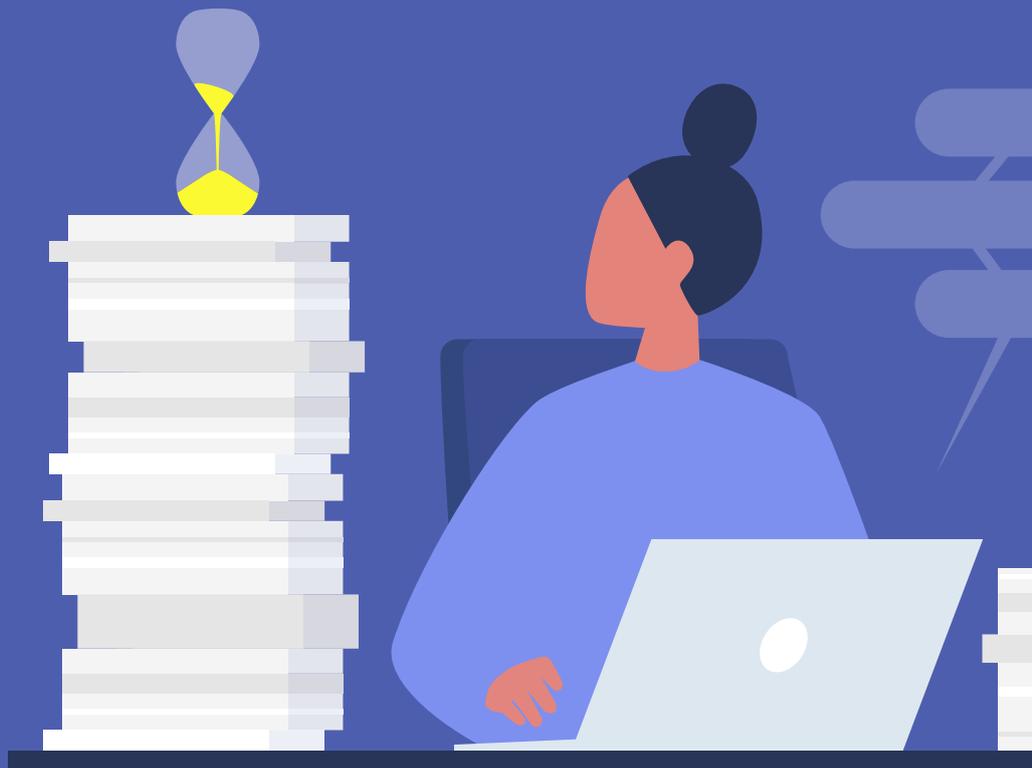
to the improvement journey Cloch has been on since 2013 which puts the Association in a stronger position both financially and operationally. Our governance and strategic focus is now where we would want it to be – professional, ambitious and visionary. We are currently involved in a process which includes significant engagement with a range of key stakeholders, including tenants, lenders, and the Scottish Housing Regulator. It is hoped that before the end of the year, we will be in a position to ballot our tenants in order to confirm your support with a mandate to separate. This would require a Special General Meeting later in the year for approval of the necessary change to the Association rules.

Finally, an update on our governance arrangements. I was re-elected as Chairperson of the Association following the Annual General Meeting in September 2019 while Monica Sheekey continued as Vice Chair. Later in the year, our two longest standing Board Members stood down – Monica and Jane Cheshire. Their support and many contributions to Cloch over the years have been significant, and I am very grateful to have worked with them both and wish them well on their deserved retirement from the Board. Karen Wilson and Jackie McKelvie also stepped down from the Board and both invested a great deal of time and effort in supporting the Association. We have been recruiting since March 2020 and have new board members joining at the Annual General Meeting in Autumn.

Our Board consists of voluntary members who give up their time to make informed decisions about the strategic direction of the Association and govern Cloch throughout the year. This past year and the current one has been a challenging one where important decisions have been made. Cloch staff have provided excellent support to the Board, while continuing to deliver high levels of services to all our tenants. I would like to thank everyone, Board members past and present and all the Cloch team for their efforts throughout the year, it is hugely appreciated.

*Julianne*

Julianne Scarlett, Chair



# Housing Services

Over the past 12 months our Housing Services Section has continued to provide our tenants and other customers with a management service which includes rent account management, voids and allocations administration, estate management and dealing with anti-social behaviour.

## Our Stock

At 31 March 2020, the Association owned 1367 self-contained properties, 23 non-self-contained bed spaces, 4 Garages and held an interest in 17 shared ownership properties. Our self-contained stock profile at 31 March 2020 is detailed below:

	House	High Rise	Tenement	4 in a block	Other flat / maisonette	Total	Average Weekly Rent
1APT	0	0	6	0	0	6	£72.46
2APT	0	0	322	4	51	377	£82.43
3APT	392	0	287	32	4	715	£91.69
4APT	213	0	23	0	14	250	£103.99
5APT+	19	0	0	0	0	19	£118.08
<b>TOTAL SC</b>	<b>624</b>	<b>0</b>	<b>638</b>	<b>36</b>	<b>69</b>	<b>1367</b>	<b>£91.66</b>



# Allocating our Homes

The Association let 133 properties during the year compared to 118 in the previous year. The rent lost due to properties being empty dropped from 0.74% to 0.68% of the overall rental income possible.

We re-let our vacant properties with an average turnaround time of 27.65 days. This is quicker than in previous years and down from 33.45 days during 2018/2019. This is an area the association will continue to focus on during 2020/2021 to improve performance however the impact of Covid-19 on the ability to re-let houses will no doubt mean that performance will be adversely affected in the coming year.

10 homeless applicants were rehoused; all those housed were following direct homeless referrals from Inverclyde Council. Cloch also provide properties to be used as

temporary furnished accommodation for homeless people.

In addition, the Association approved 10 mutual exchanges.

2019/2020: Meeting Housing Need	
In 2019/20, we provided 133 new tenancies	
Existing tenants that were transferred to more suitable housing	4
Applicants who were assessed as statutory homeless by the local authority	10
Applicants from our housing list (ICHR)	115
Nominations from the local authority or Inverclyde HSCP	4
<b>Total</b>	<b>133</b>

## Housing List - Inverclyde Common Housing Register (ICHR)



The Association continues to be an active partner in Inverclyde Common Housing register (ICHR). The ICHR Allocations Policy is based on Choice Based Lettings principles and available properties are advertised for applicants to note interest in the properties they would like to be considered for.

At the end of March 2020, there were 4515 applicants on the joint list seeking rehousing. Inverclyde Common Housing Register processed over 2000 new applications for housing in 2019/2020.

## Managing Rent & Debt

Following extensive consultation during 2019/2020, the Association agreed a new rent structure be implemented from April 2020 which will see some rents increase by more than the annual increase, some rents will be frozen and others will increase in line with the annual approved increase.

The Association's rent arrears position at the end of 2019/2020 for current (non - technical) arrears was 1.48% against a target of 1.20% for the year. This has worsened compared to the previous financial year's position of 1.11% and this is due mainly to the effect the Covid-19 pandemic had on tenant's employment status and finances generally during March 2020. There was also a significant increase in Universal Credit claims that had not been processed at the end of the financial year.

Our Housing Services Team, along with our partners including The Simon Community and Financial Fitness; continue to offer

support and guidance to those tenants affected by Covid-19 and other welfare reforms. Through engagement and support of tenants we've been using the information gained to get closer to our tenants and provide the services people want and need to be best placed to sustain their tenancies.

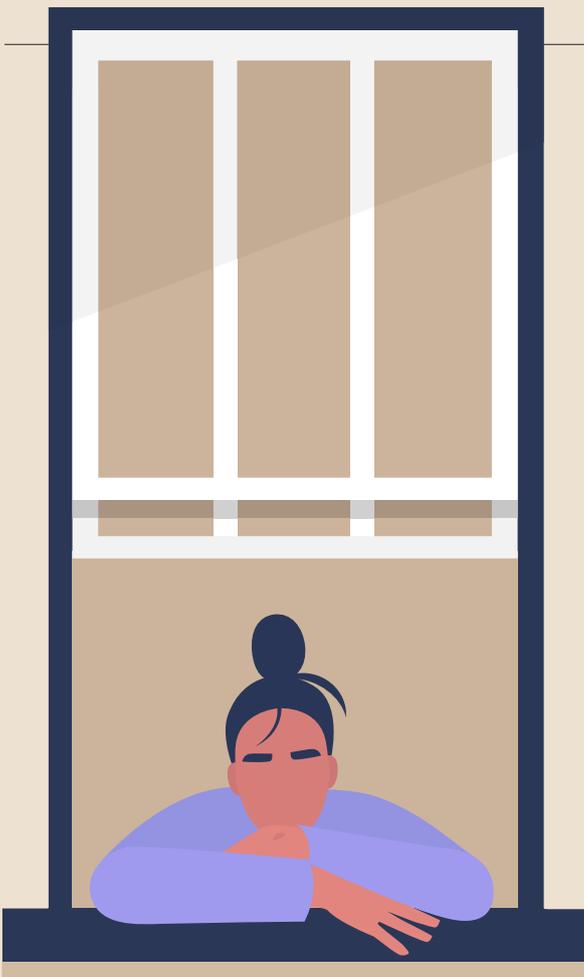
	Actual Arrears (Non-Technical) 2019/2020		Actual Arrears (Non-Technical) 2018/2019	
	£	%	£	%
Current Tenant	£98,905	1.48%	£72,065	1.11%
Former Tenant	£22,844	0.34%	£30,296	0.47%
<b>Total Arrears</b>	<b>£121,749</b>	<b>1.82%</b>	<b>£102,361</b>	<b>1.58%</b>

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# Housing Services (Continued)

## Legal Action

The Association initiated 23 new court actions for recovery of possession during 2019/2020. 4 Decree for evictions were obtained following court action, with 3 of these for non-payment of rent and 1 related to anti-social behaviour. None of these resulted in eviction as in most cases the tenancy was terminated prior to the eviction date. We see eviction as very much the last resort and will work very hard to help tenants in difficulty to sustain their tenancies.



## Anti-Social Behaviour

Despite antisocial behaviour being one of the most difficult and complex aspects of our work, performance during 2019/2020 was good in that over 94% of cases were resolved within the target time. The remaining cases were pending at year-end and were subsequently resolved within target times after 1 April 2020.

The Association takes the problem of antisocial behaviour (ASB) very seriously and by working with partners such as Inverclyde HSCP and Police Scotland we have taken positive steps to reduce levels of ASB in our area. Using a range of measures including firm action, mediation and education activities we are tackling the issue head on. Last year our team dealt with 172 new anti-social behaviour complaints in the last year. This number increased considerably during the Covid-19 lockdown period and we acknowledge that cases were difficult to resolve whilst the lockdown was in place.

## Estate & Tenancy Management

Making the areas that we operate in cleaner and safer for all residents is consistent with the Association's objectives; this means making sure our estates are kept clean and the environment in and around them is well maintained. The housing team carries out close & estate inspections normally on a quarterly basis.

Ad hoc inspections to deal with problems are carried out more frequently as required; in addition, the Association

carried out Estate Walkabouts during the year where together staff and residents visited areas that are causing concern to those who live in our communities. These visits will be re-introduced once it is possible to re-commence them in light of the Covid-19 pandemic. Our housing team continue to work with tenants and other service providers, such as Inverclyde Council, to reduce dog fouling in our area and to ensure that important estate matters are dealt with effectively.

# Property Services



## Reactive & Void Repairs

The Association spent £917,722 this year carrying out reactive repairs to our homes and repairing our void properties to bring them to a lettable standard.

	2019/20	2018/19	Target	
Average Time to complete an emergency repair	<b>2.34</b> hours	<b>5.42</b> hours	<b>2.5</b> hours	<b>95.6%</b> of non-emergency repairs were completed Right First Time against the target of 90%. This compares to 84.23% in 2018/2019.
Average Time to complete non-emergency repairs	<b>4.4</b> days	<b>5.57</b> days	<b>4</b> days	

## Investing in your home

During 2019/20 Cloch spent over £1.1M carrying out renewals and cyclical maintenance to our properties and external areas.

Works complete	Cost
Replaced 15 gas boilers with new "A" rated energy efficient condensing boilers	£37,000
Renewal of 87 kitchens	£280,000
Renewal of 38 Bathrooms	£80,000
Upgraded smoke detectors to comply with new Fire Regulations to 623 homes	£216,000
Cyclical Painterwork to 21 closes and 21 homes	£107,000
Gutter Cleaning & Roof Anchor Testing	£66,000
Gas Servicing & Repairs (all our 1358 gas boilers were checked in the year and on time)	£174,000
Landscape Maintenance	£110,000
73 Medical Adaptations (wet floor showers / handrails etc)	£86,000

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# Property Services (Continued)

## New Contracts

In 2019/20 we successfully procured over £1m worth of work on the following contracts:

Contract	Successful contractor	Value of Contract
Close Doors and Door Entry Systems	Everwarm	£140,000
Smoke/ Heat Detector Upgrade & Electrical Periodic Testing	GD Chalmers Ltd	£780,000
Lift Upgrades	Classic Lifts Ltd	£140,000

## Text Feedback

In 2019 we introduced a new method of obtaining feedback from our customers on their overall satisfaction when a reactive repair has been completed by sending a text asking them to respond either “yes” or “no” to tell us if they were satisfied.

When we receive feedback and our customers are dissatisfied with any of the services we deliver we discuss these with our customers in order to resolve them through our complaints handling process. We then review these to consider where we can improve on our delivery, including the service provided by our contractors, to get it better next time.

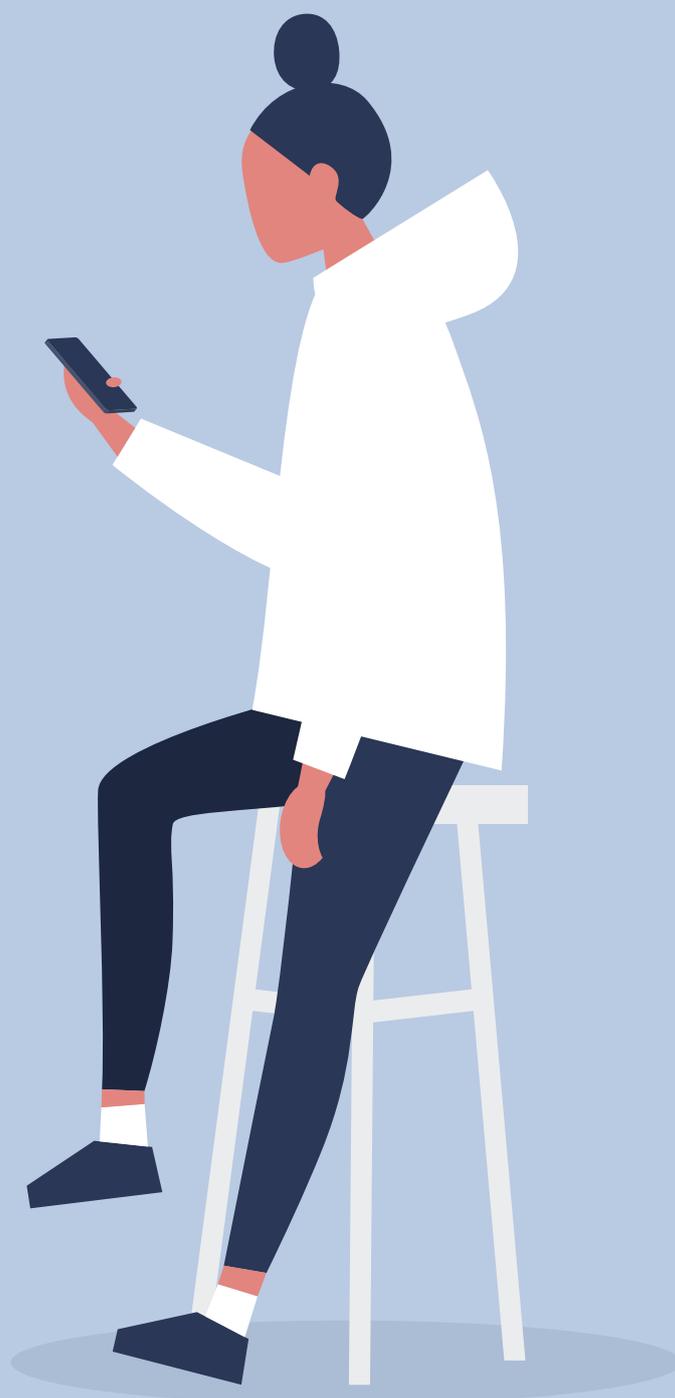
A total of 479 customers responded with 416 advising they were satisfied with the repair – 87%. Overall there was a high return rate of 36% responses.

## EESSH Update

We are currently assessing our housing stock for compliance with the Energy Efficiency Standard for Social Housing (EESSH) by December 2020 in line with Scottish Government’s requirements. At the 31st March 2020 and included in the Annual Report to the Charter (ARC), **91.7% (1252)** out of **1367** homes currently meet the standard). Further analysis of our stock is on-going to establish what works may be necessary as we move closer to the 2020 deadline.

## Factoring

Cloch Housing Association provided factoring services to over 300 owners. The common works carried out in 2018/19 included Communal Area Cleaning, Landscape Maintenance, Close Electrical Testing, Gutter Cleaning & Roof Anchor Testing and also reactive repairs.



# Finance Services

Cloch Housing Association continues to manage its finances with a long term focus. Ambitions to build new homes for tenants has been a key focus and we are currently building 57 new homes at the Kings Glen site, (estimated for completion 2021), having secured £4.2M of loan funding to support the project.

We have continued to successfully manage the financing of our day to day operating activities, e.g. providing housing services, reactive and cyclical maintenance and also made further investment in our properties with the main projects in 2019/20 relating to replacing smoke detectors, boilers, kitchens and bathrooms. Cloch Housing Association made an annual surplus of £1.54M in the year to 31 March 2020, which is up from £1.42M in the previous year, with the increase relating to less interest paid on loans, less housing property depreciation and less running costs named as management and maintenance administration costs. The £1.54M surplus achieved from our day to day activities was increased further due the accounting method to value the pension scheme liability, which

resulted in an overall adjustment of £1.3M, (non-cash transaction), which removed the pension liability. The retained surplus for the year will be held in reserves for future years' planned maintenance activities.



The following table highlights the main sources of annual income and expenditure for Cloch Housing Association:

Statement of Comprehensive Income - 2019/20	2020	2019	A Non-Accountants Guide to the Accounts
<b>REVENUE</b>	<b>8,484,629</b>	<b>8,574,320</b>	Rental income, grant income & income from other activities
Less operating costs	(6,478,597)	(6,601,589)	Cost of management and maintenance of properties
<b>OPERATING SURPLUS</b>	<b>2,006,032</b>	<b>1,972,731</b>	
Exceptional Item / Gain on sale of housing stock	24,352	35,754	2020 value relates to an overall gain on the sale of 3 properties
Interest receivable and other income	45,944	30,219	Interest earned from money invested in bank accounts – higher rates received in 2019/20
Interest payable and similar charges	(471,181)	(489,631)	Interest paid on loans, (mortgage payments)
Other finance charges	(66,406)	(61,402)	
<b>SURPLUS FOR THE YEAR</b>	<b>1,538,741</b>	<b>1,487,671</b>	Leaving this amount to fund future planned maintenance

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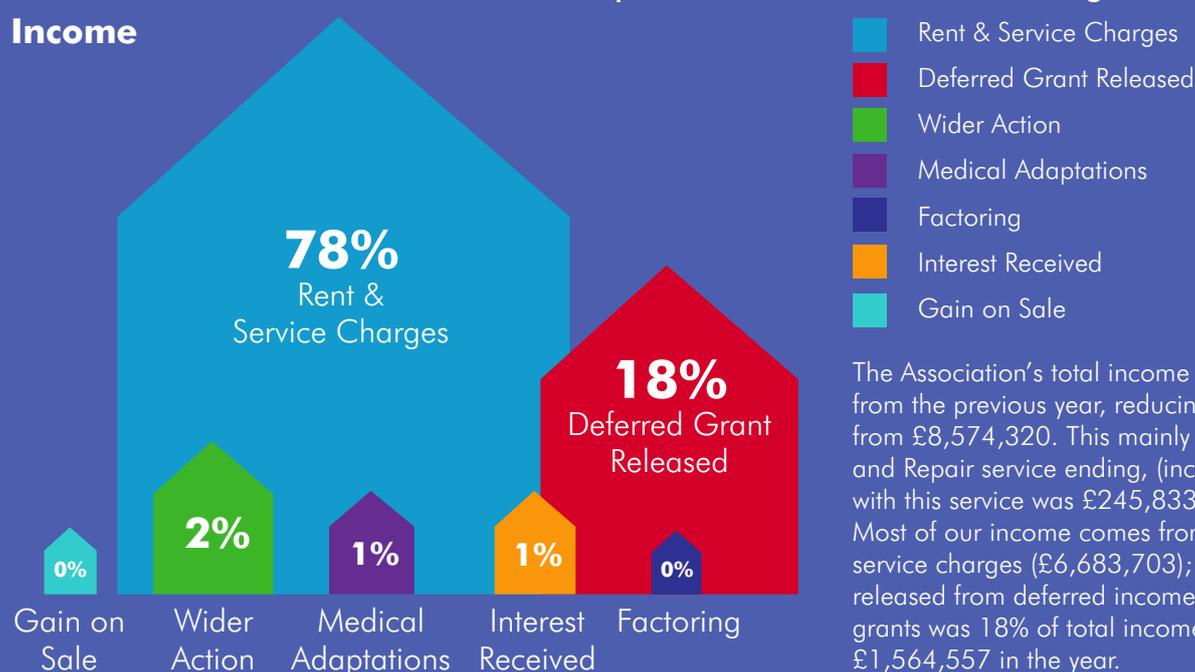
# Finance Services (Continued)

The table below shows our long term financial position, taking account of assets and liabilities:

Statement of Financial Position – As at 31-3-2020	2020	2019	A Non-Accountants Guide to the Accounts
Housing properties, less depreciation	71,451,921	71,725,436	This is the cost to build our houses and replace items such as kitchens and bathrooms
Other fixed assets	522,864	544,039	This is the value of our office accommodation, IT and office equipment
	<b>71,974,785</b>	<b>72,269,475</b>	
<b>Investments</b>	2	2	Share in our subsidiary
<b>Assets and Liabilities</b>	<b>2020</b>	<b>2019</b>	
Receivables	417,176	349,014	Money owed to us
Cash held	5,988,147	4,145,988	Money in the bank
Creditors due in 1 year	(3,016,312)	(2,370,783)	Money we owe to others, e.g. maintenance contracts, etc.
Creditors due after 1 year	(13,446,288)	(13,925,418)	Money owed on loans, (secured by specific charges against our properties)
Pension Scheme	(0)	(1,452,000)	Value of pension liability – reduced to nil in the latest accounting valuation (as at Mar 2020)
<b>Deferred Income</b>	<b>2020</b>	<b>2019</b>	
Social Housing Grant	(46,005,038)	(45,933,638)	Grant provided by the Government to help fund building new homes
Other Grant	(537,523)	(557,435)	
Net Assets	<b>15,374,949</b>	<b>12,525,205</b>	Higher by Mar 2020 due to the £1.54M annual surplus and no pension liability
<b>Capital and Reserves</b>	<b>2020</b>	<b>2019</b>	
Share Capital	56	53	Represents shares at £1 each
Reserves	15,374,893	12,525,152	Sums built up in previous years and this year's surplus
	<b>15,374,949</b>	<b>12,525,205</b>	

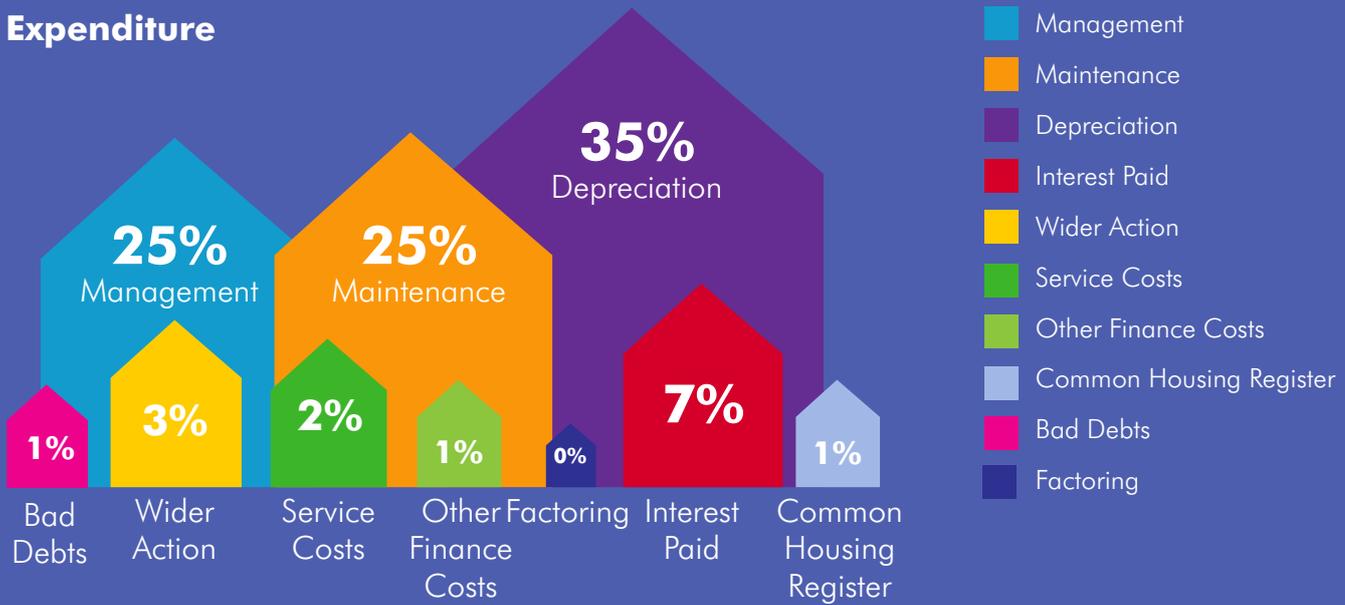
The charts below show the Income and Expenditure broken down into categories:

## Income



The Association's total income has reduced by 1% from the previous year, reducing to £8,484,629 from £8,574,320. This mainly relates to the Care and Repair service ending, (income associated with this service was £245,833 in 2018/19). Most of our income comes from rent and service charges (£6,683,703); however, grant released from deferred income and Government grants was 18% of total income and this was £1,564,557 in the year.

## Expenditure

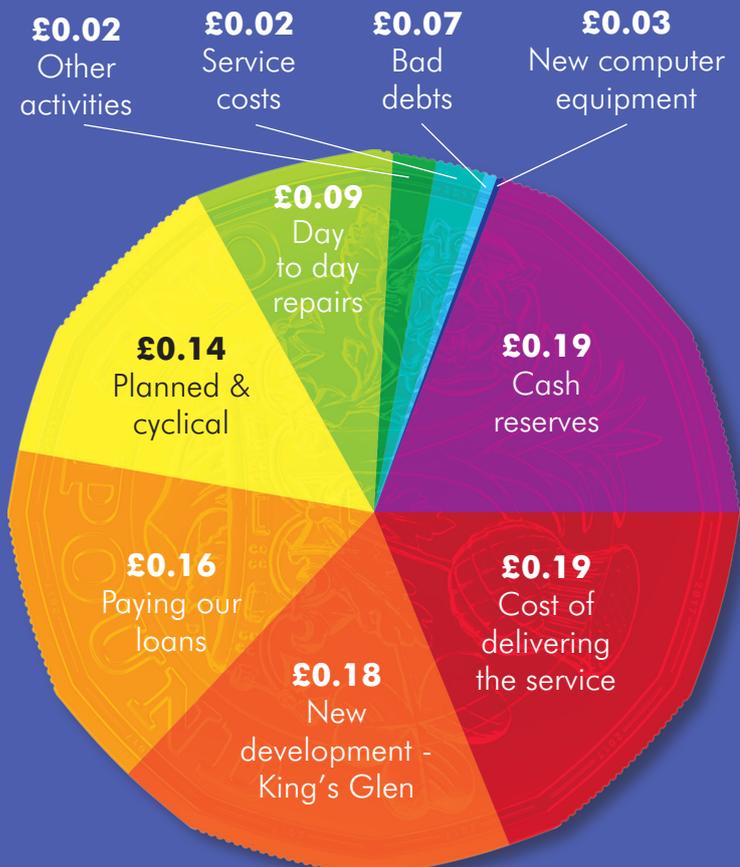


The Association's operating expenditure in 2019/20 was £6,478,597 (2018/19 £6,601,589 and £216,798 of this related to the Care and Repair service that ended in 2018/19). The main expenses are running costs named as management and administration costs (£1,790,291),

reactive maintenance (£907,987), planned and cyclical maintenance, (£830,566) and housing depreciation (£2,476,836). Housing depreciation is the reduction in value of our houses due to the increase in age and wear and tear.

The chart below shows where we spent our cash for every £1.00 of cash received in 2019/20. This excludes non-cash items such as depreciation and deferred grant income:

### Cash Expenditure per £1.00 of income



### For every £1.00 of income, we have spent:

- £0.19 on delivering the services, e.g. staff costs, office accommodation, IT, general overheads & maintenance overheads
- £0.18 went on the new development at Kings Glen, with this offset by grant income received from the Scottish Government
- £0.16 paying for our £14.6M loans, (interest and repayments)
- £0.14 went on planned and cyclical maintenance, e.g. new kitchens, bathrooms, painting, landscaping and gutter cleaning
- £0.09 went on day to day repairs
- £0.02 on other activity costs, e.g. wider action the common housing register and factoring, with the majority of costs covered by income
- £0.02 went on service costs, e.g. common electricity, close cleaning and lift maintenance
- £0.007 went on bad debts
- £0.003 went on buying new computer equipment
- We also saved £0.19 in the pound into our cash reserves for future planned maintenance work, as we need to maintain our properties over the long term.

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# Corporate Services

Corporate Services is about ensuring that the staff and Board at Cloch have all the resources needed to do their job, from sound Human Resources guidance and stringent health & safety policies through to focus on work/life balance and building a culture of inclusiveness, resilience and positivity. It also organises the publicity and social media for the Association.

## Human Resources

In 2019, we introduced new recruitment practices. The changes meant that the recruitment process focussed on the transferrable skills in technology; an excellent attitude to personal growth and development; a ready willingness to adopt Cloch's Values and a willingness to develop and grow in the job, as much as having the required knowledge of housing and property. The outcomes of recruitment meant that we were able to employ staff who we know will quickly adopt the Cloch Culture and settle in to the teams quickly. At the same time, in consultation with staff, we reworked all the job descriptions and developed sections on competencies and focused on outcomes rather than a to do list of tasks.

## Freedom of Information

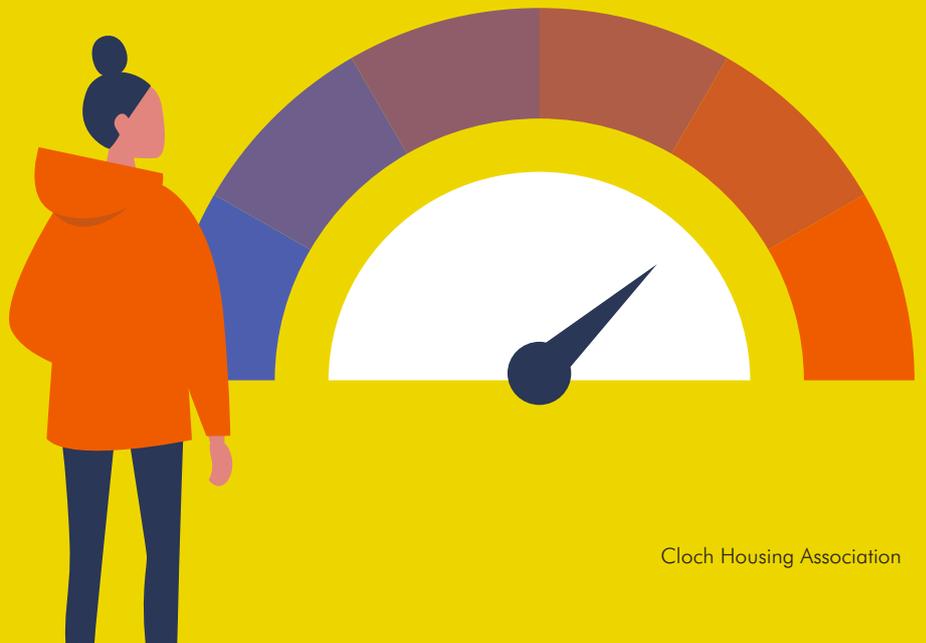
On 11th November 2019, housing associations in Scotland were required to comply with Freedom of Information legislation. This meant that the preceding 3 months were spent introducing new practices, developing our website to maximise the published information we have available and training staff on handling Freedom of Information and Environmental Information Requests. The outcome was that we were able to cope well with the first requests that came in soon after the legislation took hold.

## Social Media

Our social media continued to grow and strengthen and the small team of staff who manage social media monitor and post to Facebook and Twitter on an almost daily basis. This was helped by the continued development of information videos. These are done in-house and are part of our efforts to ensure that information to customers is provided in a wide range of platforms.

## Healthy Working Lives

Staff were delighted to receive the Silver Award in Healthy Working Lives. This award was for the work done around promoting good eating, physical activity and good mental health. It included our continued monthly staff lunches and the introduction of a Zen Den which is a quiet space with no phones that staff can use at lunchtime.



# Customer Service Excellence

We continued our Customer Service Excellence Award work and when our annual reassessment was carried out, received an enhanced Compliance Plus for our work on Complaints and our new customer online Portal, "My Cloch".

# Working with Young People

**Working with St Stephen's in Port Glasgow, we were able to offer placements to 4th and 5th year pupils. One pupil spent a week shadowing Corporate Services and Customer Connections. Another spent a morning a week for 6 months with Corporate Services team.**

For the first time, we took part in Inverclyde Council's "The Recruit" programme which is aimed at building the "Ready for Work" skills of 5th year pupil's. Staff put together a day's activity for the group of 32 young people from across Inverclyde and attended the Gala Evening where we recruited Dylan Docherty to a Modern Apprenticeship in Social Housing. Our reactive repairs contract, MPS, also took on an apprentice from the same group.

The icing on the cake was to get our 18 month review of our Investors in Young People Award. The outcome of the review was so successful, it was suggested we upgrade our next application and go for the Silver Award, rather than the Standard Award that we currently hold.

# Volunteering

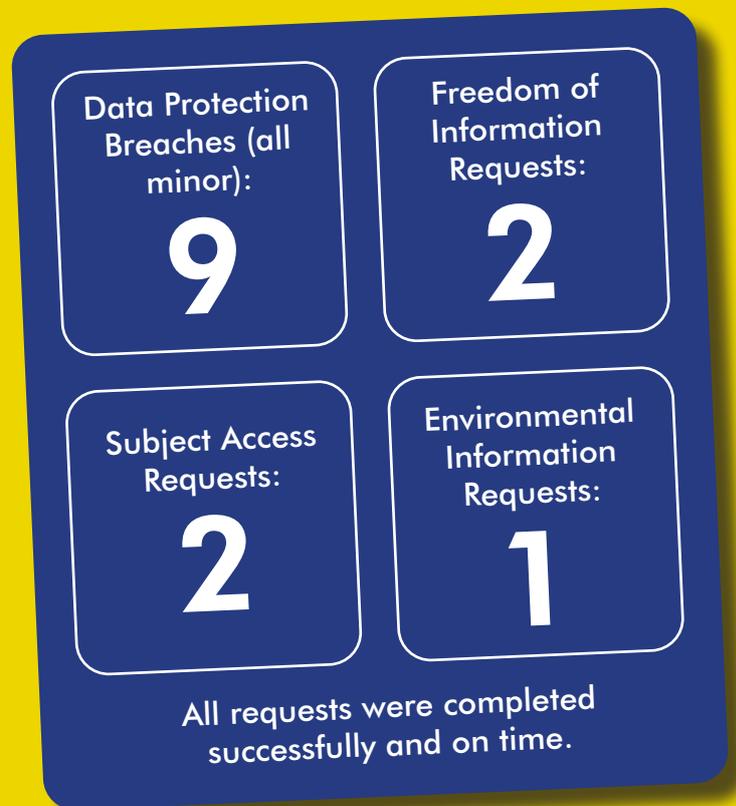
Cloch encourages staff to give back to the local community through our Volunteering Policy. In this year, the staff continued their volunteering work across a number of areas including 4 staff achieving their Cycle Guide Awards as part of our Electric Bike Hire Scheme and other staff volunteering at the Foodbank at Christmas. Our IT Manager volunteered his time to assist Inverclyde CVS and the Corporate Services Manager was on the Board of CVS up to February 2020.

# Health & Safety

The Corporate section has responsibility for office-based H&S and during the year we offered defibrillator training to any staff member who wished to participate; Cloch has a defibrillator within its premises. We had 9 members of staff volunteer for this. We also had a second person qualify with the IOSH Certificate for "Working Safely for Housing Associations".

With the Covid-19 pandemic and the requirement for staff to work from home existing risk assessments had to be modified and new ones introduced to keep staff safe from harm as well as issuing various leaflets and guidance from safety experts. We also carried out regular welfare chats with staff to ensure that they were coping with the imposed lock-down and working from home.

This was a year that showed how much our staff and Board have developed a culture of resilience and adaptability when we shut up office and moved everyone to home working at the end of March. There will be much more of this in next year's Annual Review, but we were delighted to see staff adapt very quickly to working from home and using new technologies such as Teams and Zoom for video calls. The Board embraced the new working too with virtual Board Meetings now being held on a regular basis.



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# Corporate Services (Continued)

## Customer Connections

The Customer Connections Team have gone from strength to strength during 2019/2020. The Team deal with all front line customer contact, this can be by telephone, email, live online chat, Facebook, Twitter, via the MyCloch Customer portal or in person.

The Team are made up of 3 Customer Connectors, Julie, Gill and Kim, a Team Leader, Louise and a Senior Manager, Liz. We also had the welcome addition of Rebecca McIntyre who is one of Cloch's Modern Apprentices. Rebecca joined the team and hit the ground running with her customer care background. She has been receiving on the job training from our experienced Team and will be with us until December 2020.

Customer Connections staff log repairs, arrange appointments, log complaints, check rent balances and take payments and place property bids for you, among other duties.

Over the last year, the Team answered 16,226 calls with 95% answered within 5 rings. They logged 4735 repairs and 400 complaints/compliments.



We were met with some challenges at the end of the year with home working, however, with the help of our fantastic IT department the Customer Connections Team were up and running, checking messages from our customers and calling them back while work was going on behind the scenes to get our phones opened back up again.

## More than just housing...

Last year Cloch worked with other partners to help provide extra services to our tenants over and above our housing services. The 4 projects below were all delivered on behalf of Cloch, Oak Tree and Larkfield Housing Associations who work together to achieve similar outcomes.

**1.** Our **Energy Activator Project**, which was funded by the Climate Challenge Fund and finished in April 2020, continued to provide advice and energy audits to our tenants, helping with energy information and reducing carbon emissions.

**2.** Our funding and partnership with **Starter Packs Inverclyde** provided 45 new starter packs to Cloch tenants, to help new tenants who require some support and assistance, settle in their new home.

**3.** The services provided by **Financial Fitness** are supported by Cloch Housing Association in return for a comprehensive referral and advice service to our tenants. This project is vital and we will continue supporting the team to ensure that our tenants get proper advice and assistance to deal with their financial concerns.

**4.** Work continued with the **Simon Community** providing a Tenancy Support/Sustainment Officer to help with the most vulnerable tenants or those tenants who are struggling to get the right help that they need. Over 70 Cloch tenants received assessments and tailored support plans which covered a range of issues, from health and addictions through to loneliness and independent living skills. This project helps people keep and maintain their tenancy and their home, and is hugely important for those people who need some help.

As well as working with projects to deliver additional services, Cloch also have an annual donations budget of £1500 which supports our charitable purposes. This year beneficiaries included Reach for Autism, Broomhill Hub Christmas Event, and the Belville Gardens Soup & Sandwich Event.



# Director's Closing Comments

As referenced by the Chairperson at the start of the Annual Report, the story at the time of writing is all things Coronavirus, and it looks like this will continue for some time. Like everyone, I have been shocked at the impact this virus has had on all of our lives, and at Cloch we have focussed on what we could do to engage with our tenants and help in any way we can. We have been delighted with the response from the community as well as our partners who have joined us in tackling issues associated with isolation, loneliness and dealing with lockdown.

In the last year we have continued to build on our commitment to working with young people, and we took part in the Inverclyde Recruit Programme. This allowed us to work with 5th and 6th years in the programme, by setting tasks to take part in throughout the week. Ultimately, we were in a position to offer a Modern Apprentice position to Dylan, one of the Recruit participants. Employability, training and learning are areas we will look to expand on with your young people moving forward and we will do what we can to help develop Inverclyde's young people.

It has been challenging to keep a high level of performance in the last year in some areas, and the recent pandemic is only going to make matters worse. Performance in areas such as rent arrears and dealing with empty properties remain a high priority for the Association as these are areas which have given us some cause for concern in recent times. Despite that, our rent arrears at the end of March 2020 was 1.46% of the overall debit – and while this is an increase from 1.11% in the previous year, the performance is still the best in Inverclyde and considered a top performance nationally.

We have not had an easy run with our reactive repairs contractors in recent years, and despite being pleased with the launch of the MPS contract this time last year, this was short lived once lockdown kicked in. As a result, in August 2020 we have just announced our new contractor, The McDougall Group, who are committed to working with us and for you to improve performance in our repairs service in the years ahead.

I was delighted last year to see a start on the Kings Glen Development, and while it stalled in the Spring, we are back up and running and are hopeful of the first new homes being let in February 2021. It is already taking shape and looking good, after a lot of delays. These will be the first new homes allocated by Cloch since 2012.

The governing bodies of both Cloch and Oak Tree have been involved in many sessions exploring the future direction of both Associations and I am fully supportive of the decision they have taken – to engage with tenants with a view to

separating from Oak Tree HA. Cloch has been operating independently of Oak Tree for years now in most areas, and it is important that all cash raised in our communities is spent in our communities, and not elsewhere. It is also important that we keep our identity and culture as a forward thinking organisation always striving for improvement and surpassing expectations.

The Cloch Board are quite clear about what the priorities are in the years ahead and our vision will be to ensure that we offer "Services which exceed expectations delivered by a strong and resilient organisation".

The Board have continued to provide the staff with the direction, leadership and support to deliver an excellent level of service. Our board operate at a high level and take decisions to support and direct the Association on behalf of its membership. The role of a board member cannot be underestimated, however there is no doubt that their input is hugely appreciated. Thanks go to our Chair, Julianne, and to the rest of the Board and our staff team for their contributions and commitment over the last 12 months.

Many thanks

*Paul*

*Paul McVey, Director*



# Board and Staff

## 2019/2020

### Board

Julianne Scarlett	Chair
Brian Corrigan	Vice-Chair
Alison Greenhill	Secretary
Eleanor Robertson	
Kelly Ferns	
Ronny Lee	OTHA Nominee
Heather Thomson	
Brian Corrigan	
Eileen Tamburrini	
Jane Cheshire	(Retired) 25/04/2019
Monica Sheekey	(Retired) 25/09/2019
Karen Wilson	(Retired) 14/02/2020
Jackie McKelvie	(Retired) 03/03/2020

### Leadership Team

Paul McVey	Director
Alana Durnin	Finance Director
Andy Thomson	Housing Services Manager
Paul McColgan	Property Services Manager
Liz Bowden	Corporate Services Manager

### Corporate Services Team

Shonaid Musgrove	Corporate Services Officer (PT)
Louise Carlin	Team Leader, Customer Connectors
Kelly MacLean	Corporate Services Assistant
Kimberley McFarland	Customer Connector
Julie Hopkins	Customer Connector
Gill McKay	Customer Connector
Rebecca McIntyre	Modern Apprentice
Margaret Douglas	HouseKeeper

### Housing Services Team

Mary MacDonald	Senior Housing Officer (PT)
Nicola Findlay	Senior Housing Officer (PT)
Caroline Orr	Housing Officer (PT)
Maria Durning	Housing Officer (PT)
Mick McKendrick	Housing Officer
Lorraine Gray	Housing Assistant
Laura Young	Housing Assistant
Patricia Broom	Housing Assistant (PT)
Lynne Stewart	Customer Services Officer
Anne Jamieson	Customer Services Officer
Ciaran Marshall	Modern Apprentice
Dylan Docherty	Modern Apprentice

### Property Services Team

David Burrows	Senior Property Services Officer
Mark Dunsmore	Property Services Officer
Tom Devine	Property Services Officer
Pamela MacLeod	Property Services Officer
Lynn McConnachie	Property Services Assistant
Sandra Millar	Property Services Assistant (PT)

### ICT Team (shared service)

Ewan Barr	ICT Manager
Richard Browning	ICT Assistant

### Finance Services Team

(Oak Tree Housing Association – Shared Resource)

Kes Cameron	Finance Manager
Gwen Mills	Senior Finance Officer
Claudia Ennemoser	Finance Officer (PT)
Anita Hunter	Finance Assistant
Cheryl Gault	Finance Assistant
Lynne Joyce	Finance Administrative Assistant

As at 31st March 2020.

**Cloch Housing Association Limited**

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