



# ANNUAL REPORT 2020 2021



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## REPORT FROM THE CHAIR



It gives me great pleasure to welcome you to our Annual Report for 2020 – 2021 which has proven to be a year like no other. Only when you look back do you realise the tremendous achievements and strides the Association has made during the year and this report will focus on some of our key highlights.

Taking over the position of Chair from Julianne Scarlett, after years of excellent stewardship, was never going to be an easy act to follow but I was pleased that she remained as Vice Chair to support me in my first year amid the challenges before us.

### BUSINESS CONTINUITY

In March 2020 the world went into lockdown, offices closed, people stayed in and we couldn't have expected that it would go on so long. As well as the Board and Staff being concerned about the health and wellbeing of their families and friends, our focus was consistently on providing a service to our tenants and communities. In some ways, because people were home all the time, the demands on the service increased with repairs and anti social behaviour becoming more prevalent. Obviously we were not permitted to do many things and go into homes to remedy situations so we had to find new ways of managing this - there are examples of this throughout this report of how each service area coped amid Covid impact.

As a Board, we managed to continue with all of our meetings, and in fact, had many more meetings associated with other topics such as Business Planning and Separation. Within a very short time the Board Members were online and taking part in virtual meetings with officers from the Association.

### SEPARATION

Alongside dealing with the pandemic, the biggest thing to happen to us this year has been the separation from Oak Tree Housing Association and the re-establishment of Cloch as an independent housing association. Discussions had started between both Associations last year, and following an Independent Options Appraisal the governing bodies agreed to pursue separation. Despite working in a lockdown situation, all tenants were consulted about the separation proposals and a ballot took place in November, with over 95% opting to separate from Oak Tree. With a clear mandate, we were able to approve new Rules at a Special General Meeting and Cloch's independence was secured from 1st April 2021.

This marks the end of a period in our history, but also heralds the start of a new exciting journey, as Cloch go from strength to strength working with our partners to provide excellent services for our customers and improve lives for those people living and working in our community.

## GOVERNANCE

The governance of Cloch remains strong with a full Board of voluntary members who share a wealth of skills, experience and knowledge, and above all else, a real interest and determination in doing the best for Cloch and its customers. In the last year we have recruited new members to the Board who have settled in really well and are getting up-to-speed with all things associated with governing a housing association.

We were able to report to the Scottish Housing Regulator on our Assurance Statement that we were compliant with regulatory standards and legislation, and in the year ahead we will look to do the same for the first time as an independent Association.

## BUSINESS PLAN

As we enter our first year of independence, we have a new 5-year Business Plan, containing a fresh vision and values, with revised Strategic Objectives. This will help us to focus our activities as we strive to deliver excellent services as a modern and dynamic landlord and community anchor. Copies of our plan and a summary will be available on our website.

## ASSET IMPROVEMENT

As we enter a new financial year we are on the cusp of receiving the first of our new build properties at the Kings Glen Development. This has been a complex project for the Association and our developer, CCG, particularly during the pandemic but we are delighted to be able to provide 57 new energy efficient affordable homes for our customers. As a Board we are looking forward to viewing the finished product.

As well as providing new homes, we remain committed to improving our existing ones and this last year saw the start of a modernisation and improvement project in Wellpark where invested is being made in properties, with a variety of component replacements and energy efficiency improvements.



We are also looking to buy some properties in the next year which will help maximise the Associations ownership of blocks and allow us to carry out further improvement works, and also provide more homes for rent.

I hope you will enjoy reading about all our activities in this Annual Report and I would like to close by thanking Board Members, past and present, and the Cloch Staff team for all their efforts throughout this difficult year, and of course, to you our customers for being part of the Cloch family. It is hugely appreciated.

**Brian Corrigan**  
**Chair**



## HOUSING SERVICES

### COVID IMPACT

Our Housing Services Team, along with our partners, continue to offer support and guidance to those tenants affected by the pandemic. With closer engagement and supporting our tenants, we have built on and improved our relationships with our communities to provide the services people want and need.

The Association re-let 89 properties during the year compared to 133 the previous year. The void rent loss as a percentage of rent increased from 0.68% to 0.85% as it took longer to relet homes due to the lack of people moving and work being carried out as a result of lockdown.

We re-let our empty homes with an average turnaround of 61 days, which was much longer than our pre-lockdown performance of 28 days. This is an area we will continue to focus on during 21/22 as we work towards improving performance, however the knock-on effect of Covid is expected to last during the next financial year.

### 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 covers rent account management, voids and allocations administration, estate management and anti-social behaviour.

During this period we also embarked on the allocations process for the Kings Glen Development as well as establish additional supported housing and assisted our colleges in the Property Services team with the improvement programme for the Wellpark area.

### OUR STOCK

On 31 March 2021, the Association owned 1371 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 on 31 March 2021 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	£78.45
2APT	0	0	322	4	51	377	£85.72
3APT	393	0	291	32	4	720	£94.44
4APT	212	0	23	0	14	249	£105.75
5APT+	19	0	0	0	0	19	£118.70
TOTAL SC	624	0	642	36	69	1371	£94.36

## HOUSING SERVICES

### LETS & EMPTY HOMES

Ten homeless applicants were rehoused; all those housed were following direct homeless referrals from Inverclyde Council. Cloch also allocates properties to be used as temporary furnished accommodation for homeless people.

### HOUSING THOSE IN NEED

In 2020/2021 we met the housing needs of 89 households;

Existing tenants that were transferred to more suitable housing	13
Applicants who were assessed as statutory homeless by the local authority	10
Applicants from our housing list (ICHR)	59
Nominations from the local authority or Inverclyde HSCP	6
Lets from other sources	1
<b>Total</b>	<b>89</b>

### 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 so that available properties are advertised, and applicants note interest in the properties they would like to be considered for.

At the end of March 2021, there were 5223 applicants on the joint list seeking rehousing.

Cloch and our Inverclyde Common Housing Register partners will be reviewing the Joint Allocations Policy during 2021/2022 and will be consulting with applicants and tenants.

### RENTS & RENT ARREARS

Following extensive consultation the first year of our 3-year rent restructure exercise started in 2020. While some rents increased by more than inflation, many more have been frozen and will continue to be for a period of time. In response to our annual rent increase consultation, the Board agreed to reduce our proposed rent increase and delay its implementation until October 2021, to help households still recovering from the effect of the pandemic.

The Association's rent arrears position at the end of 2020/2021 for current arrears was 1.29% against a target of 1.8% for the year. This has improved compared to the previous financial year's position of 1.48% and this is due mainly to the assistance put in place by government to assist those affected by lockdown restrictions.

	Actual Arrears (Non-Technical) 2019/2020		Actual Arrears (Non-Technical) 2020/2021	
	£	%	£	%
Current Tenant	£98,905	1.48%	£89,555	1.29%
Former Tenant	£22,843	0.34%	£28,275	0.41%
Total Arrears	£121,748	1.82%	£117,830	1.69%



## HOUSING SERVICES

### LEGAL ACTION

The Association initiated eight new court actions for recovery of possession during 2020/2021. Seven Decree for evictions were obtained following court action, with six of these for non-payment of rent and one for the illegal occupation of a property. Three Decrees were enforced by the year end resulting in eviction, 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 anti-social behaviour (ASB) being one of the most difficult and complex aspects of our work, performance during 2020/2021 was good in that over 93% of cases were resolved within the target time, this is despite the restrictions that were in place because of the Covid-19 pandemic which made it more difficult to resolve an increased caseload. Most of the remaining cases were pending at year-end and were subsequently resolved within target times after 1 April 2021.

The Association takes the problem of ASB very seriously and by working with partners such as Inverclyde Health & Social Care Partnership 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 186 new ASB complaints.

Cloch, along with the other local Housing Associations, has signed up to the local partnership hub with Police Scotland. This is a service where the Association, Police, local groups and the local authority can work together to reduce instances of ASB in our communities.

### 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; albeit visits were reduced in the past year due to local lockdowns. Ad hoc inspections to deal with problems are carried out more frequently as required. Our housing team continue to work with tenants and other service providers, such as Inverclyde Council, to reduce dog fouling in our areas and to ensure that important estate matters are dealt with effectively.



## PROPERTY SERVICES

### COVID IMPACT

Our contractors performance was affected by the lockdown as non-emergency repairs were postponed between January and April 2021. Early on in lockdown, we were also prevented from carrying out Gas Services which meant that in the summer of 2020, we worked with our contractor to catch up on what is a legal requirement to carry out services within 12 months.

Access to homes also proved difficult, even during the easing of lockdown, as many tenants were shielding or had to isolate due to the virus. Both staff and the contractors had to adapt their practices including the addition of Personal Protective Equipment and social distancing when they worked in homes.

### REACTIVE & VOID REPAIRS

The Association spent £931,392 this year carrying out reactive repairs to our homes and repairing our void properties to bring them to a lettable standard.

	Average Time to Complete		
	2020/21	Target	2019/20
Emergency repairs	2.46 hrs	2.5 hrs	2.5 hrs
Non-emergency repairs	6.2 days	4 days	4 days



### INVESTING AND MAINTAINING OUR HOMES

During 2020/21 Cloch spent over £1m carrying out renewals and cyclical maintenance to our properties and external areas. This included our major investment project to the Wellpark Area.

Works complete	Cost £
Replaced new "A" rated energy efficient condensing boilers and / or upgraded new heating system to 36 properties	147,000
Renewal of 24 Kitchens	62,500
Renewal of 39 Bathrooms	100,000
Renewal of new double glazing to 20 homes	68,000
Renewal of Entrance Doors to 8 homes	19,200
Renewal of Close Doors / Door Entry Systems to 18 Closes	104,000
Upgraded smoke detectors to 476 of our homes to ensure compliance with new Fire Regulations. (All homes will be upgraded by February 2022)	125,800
Painter work to 28 communal closes	67,300
Gutter Cleaning & Roof Anchor Testing	38,700
Gas Servicing & Repairs (1331 of our 1362 gas appliances (98%) were checked in the year and on time). Other 33 were late due to Covid restrictions	179,000
Electrical Safety Checks to 470 homes	19,600
Landscape Maintenance & Garden Tidy Scheme	117,000
33 Medical Adaptations (wet floor showers / handrails etc)	37,600
<b>Total</b>	<b>1,085,700</b>



# PROPERTY SERVICES

## NEW CONTRACTS

In the last year we entered into new contracts to the value of £1.1m.

Contract	Successful contractor	Value of Contract £
Reactive Repairs	The McDougall Group	669,000
Void Repairs	The McDougall Group	298,000
Communal Heating at 58 Regent St / 5 Trafalgar St	Easy Heat Ltd	146,000
	<b>Total</b>	<b>1,113,000</b>

### ONGOING FEEDBACK: (text results).

Along with our overall Tenant Satisfaction Survey, we also text customers to assess their satisfaction with individual repairs.

Where customers express dissatisfaction this is followed up to remedy any problems and we use this information to make improvements to our service and processes. Around 30% of texts are responded to, and of these satisfaction levels are at 85%. This is slightly lower than the 86.8% in the Landlord Report which is taken from the larger Tenant Satisfaction Survey.

### ENERGY EFFICIENCY

The Scottish Government set a target for homes to meet the Energy Efficiency Standard for Social Housing (ESSH) by December 2020 in line with their requirements. At 31st March 2021, and included in the Annual Report to the Charter (ARC), 93.8% of our homes currently meet the standard. The remaining 85 properties have temporary exemptions applied and will be included in the future strategy for compliance with the revised standard – ESSH2.

### NEW REACTIVE REPAIR AND VOID CONTRACTOR

In June 2020 our contractor MPS withdrew from a number of contracts in Scotland, including ours. During the summer months we put in place arrangements to appoint a new contractor using a rigorous tender exercise. As that takes time, we were delighted that our neighbours at River Clyde Homes, were prepared to allow us to use HomeFix (their subsidiary) to ensure we could continue to respond effectively to repairs requests. By August 2021, our new contractor, The McDougall Group were appointed to both the reactive repair and the void maintenance contracts.

### FACTORING

Cloch Housing Association provided factoring services to over 300 owners. The common works carried out in 2020/21 included Communal Area Cleaning, Landscape Maintenance, Close Electrical Testing, Gutter Cleaning & Roof Anchor Testing and also reactive repairs. We also introduced a new digital Owner's Handbook and a revised Written Statement of Services was issued to all owners.

# LANDLORD REPORT

Every year we submit statistics to the Scottish Housing Regulator highlighting our performance in key areas of the Scottish Social Housing Charter. Our performance is then compared with other landlords in Scotland and full details can be found on the website of the Scottish Housing Regulator. The next 4 pages contain our Landlord Report which shows the key performance indicators and compares with the Scottish and Local Average (including River Clyde Homes, Oak Tree and Larkfield).

## ANNUAL RETURN ON CHARTER RESULTS

Cloch Owns **1,371 homes**

at 31 March 2021

Total Rent Due for 2020 **£6,797,350**

Cloch increased its weekly rent on average by **1.0%**



Size of Home	Number of Homes Owned	Cloch Average Rent	Scottish Average Rent	Local Average Rent
1 apartment	6	£78.45	£73.61	£79.66
2 apartment	377	£85.72	£79.48	£86.60
3 apartment	720	£94.44	£82.60	£91.37
4 apartment	249	£105.75	£89.81	£99.11
5 apartment	19	£118.70	£99.9	£108.70

## TENANT SATISFACTION

Of the tenants who responded to our most recent Tenant Satisfaction Survey in 2018:

Overall Service

**91.3%**

were satisfied with the overall service it provided

Scottish Average 89% Local Average 92%

Better than Scottish Average

Kept Tenants Informed

**96.7%**

felt that their landlord kept them informed about services and outcomes

Scottish Average 91.7% Local Average 95.7%

# LANDLORD REPORT

## QUALITY AND MAINTENANCE OF HOMES

### Scottish Housing Quality Standard



**100%** of Cloch's homes met the Scottish Housing Quality Standard

Scottish Average of 91% Local Average 85.8%

### Emergency Repairs



**2.5 hrs** was the average time to complete emergency repairs

Scottish Average 4.2 hrs Local Average 3.5 hrs

### Non-emergency Repairs



**6.3 days** was the average time to complete non-emergency repairs

Scottish Average 6.7 days Local Average 7.3 days

### Reactive Repairs 'Right First Time'

**85.8%** of reactive repairs completed 'right first time'

Scottish Average 91.5% Local Average 89.5%



### Repair or Maintenance Satisfaction

**86.8%** of tenants who had repairs or maintenance carried out were satisfied with the service they received

Scottish Average 90.1% Local Average 88.3%

## NEIGHBOURHOODS

### Percentage of Anti-social Behaviour Cases Resolved

**93%** of anti-social behaviour cases reported to landlord were resolved within timescale

National Average 94.4% Local Average 94.6%



Better than Scottish Average

# LANDLORD REPORT

## VALUE FOR MONEY

### Total Rent Collected



**99.3%**

of the total rent due in 2020/21 was collected

Scottish Average 99.1% Local Average 99.5%

### Rent Not Collected: Empty Homes



**1%**

of rent due was not collected because homes were empty

Scottish Average 1.4% Local Average of 1.6%

### Re-let homes

**61 days** to re-let homes

Scottish Average 56.3 days Local Average 72 days



## COMPLIMENTS

As well as recording complaints, we record compliments from our customers, it's always good to hear what we are doing well.

*I would just wish to thank P for all the hard work she put in to get our room fixed after the rain came in, she never stopped till all was complete, such a lovely person and a great worker.*

*Thanks to C at Gasure for getting my boiler working and leaving me safe following his visit and for his knowledge of what was wrong.*

*Compliment to ICHR staff for being so helpful, listening and assisting me to be successful with a bid for new house in Lilybank.*

*Mrs F accepted a property today and expressed her happiness in the way she was dealt with, from shortlisting, viewing and sign up appointment.*

*Thank you so much G. G helped me within seconds and to give G a score out of 10 I would give G 15/10.*

*Thanks to Cloch for replacing my washing machine.*

*Tenant wanted to say how helpful L had been and how understanding she is of his mental health issues.*

Better than Scottish Average

# LANDLORD REPORT

## COMPLAINTS

### COVID IMPACT

The year 2020/21 has seen a marked reduction in the total number of complaints received, mainly due to Covid-19 which changed our service delivery. Many of our complaints are about our contractors, perhaps not turning up on time or quality issues, but with lockdown and fewer repairs being carried out, the level of complaints reduced.



**YOUR  
OPINION  
MATTERS**

### HEADLINE FIGURES 2020/2021

Total No of  
Complaints Raised

**358**

Total  
Upheld

**176**

### HEADLINE FIGURES 2019/2020

Total No of  
Complaints Raised

**595**

Total  
Upheld

**344**

The Association continues to have a robust system for recording levels of dissatisfaction and compliments from customers. The Association has seen a 39% reduction in the number of complaints received over the 12 months from April 2020 to March 2021 when compared to 2019/2020 figures. In 2019/2020 we received 595 complaints and upheld 58% of these, this year we have received 358 complaints and upheld 49%. Therefore, we have had a significant decrease in complaints - 237 with a 9% reduction in upheld complaints

### SPSO 1 Complaints (front line complaints)

	% closed on time	Average days to close
2020/2021	98.5%	2
2019/2020	99.1%	2

### SPSO 2 Complaints (serious complaints)

	% closed on time	Average days to close
2020/2021	100%	14
2019/2020	100%	12

### Complaints escalated to the Scottish Public Services Ombudsman (SPSO)

These are complaints where the complainer feels Cloch has not resolved the complaint correctly and have escalated it to the SPSO

	No Reported	Average days to close
2020/2021	2	0
2019/2020	4	1

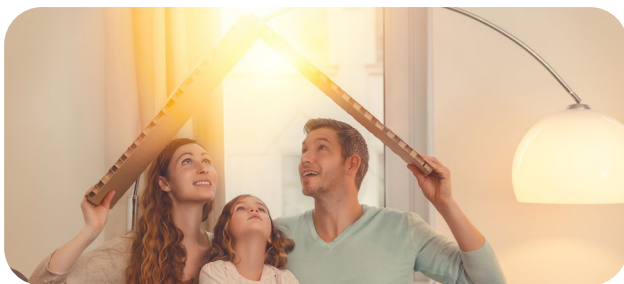
### Equalities Complaints

These are complaints where the complainer feels they have a protected characteristic which has been discriminated against

	No Reported	No upheld
2020/2021	1	0
2019/2020	7	2

## FINANCIAL PERFORMANCE

Cloch Housing Association continues to manage its' finances with a long term, strategic focus, with key projects within the year including building a further 57 new homes at our Kings Glen development site, (due to be rented to tenants in Q1 2021/22) and a refurbishment project at Wellpark. Despite the impact of the pandemic, in the main, we have continued to deliver our day to day operating activities, e.g. providing housing services, carrying out our reactive and cyclical maintenance programme, however, some aspects of our maintenance programme were impacted by the pandemic restrictions during the year.



Cloch made an annual surplus of £1.71m, which is up from £1.54m in the previous year. The increase relates to improved performance associated with bad debts, less loan interest paid due to lower mortgage rates and less expenditure on planned and cyclical maintenance. There was higher void loss from empty properties compared to last year, however, this was planned and budgeted for as part of the Wellpark refurbishment project. The £1.71m surplus achieved from our day to day activities was reduced further due to the annual valuation of the pension scheme, which increased the pension liability and resulted in an overall adjustment of £1.04m, (non-cash transaction). This effectively reduced the comprehensive income for the year to £672k, however cash balances remain healthy at £5.10m, required to fund the long term planned maintenance programme.

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

Statement of Comprehensive Income - 2020/21	2021	2020	A Non-Accountants Guide to the Accounts
<b>REVENUE</b>	<b>8,555,395</b>	<b>8,484,629</b>	<b>Rental income, grant income &amp; income from other activities</b>
Less operating costs	(6,424,355)	(6,478,597)	Cost of management and maintenance of properties
<b>OPERATING SURPLUS</b>	<b>2,131,040</b>	<b>2,006,032</b>	
Gain on sale of housing stock	17,271	24,352	2021 value relates to an overall gain on the sale of 1 property (2020 was for 3 properties)
Interest receivable and other income	25,250	45,944	Interest earned from money invested in bank accounts – lower rates received in 2020/21
Interest payable and similar charges	(438,728)	(471,181)	Interest paid on loans, (mortgage payments)
Other finance charges	(19,891)	(66,406)	
<b>SURPLUS FOR THE YEAR</b>	<b>1,714,942</b>	<b>1,538,741</b>	<b>Amount left to fund future planned maintenance and other activities</b>

## FINANCIAL PERFORMANCE

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

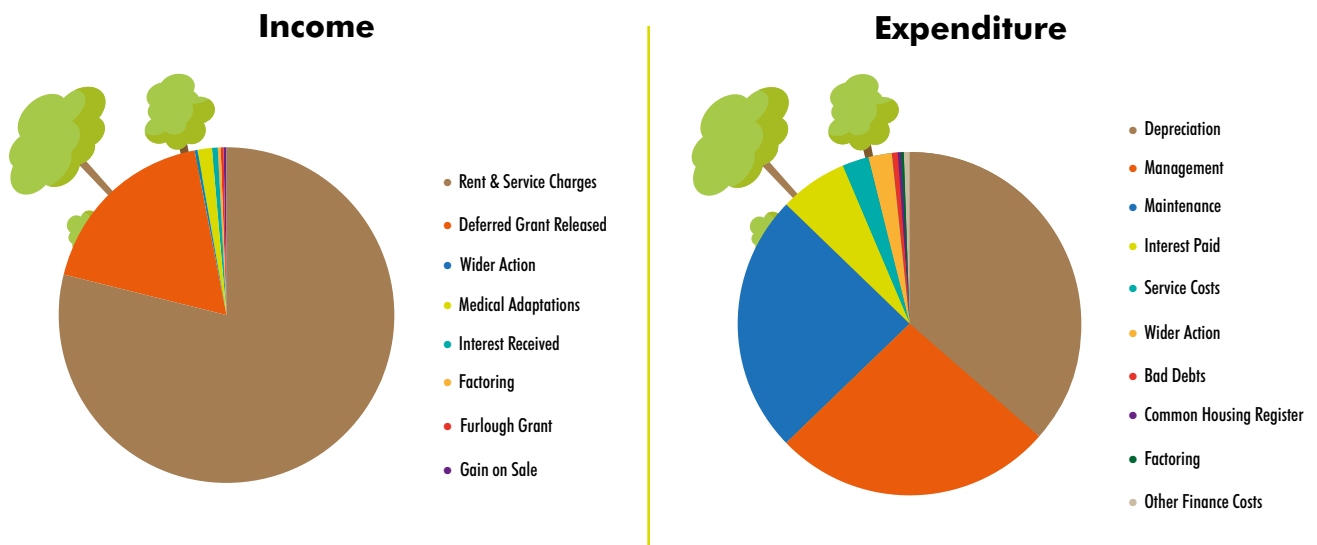
Statement of Comprehensive Income - As at 31-3-2021	2021	2020	A Non-Accountants Guide to the Accounts
Housing properties, less depreciation	75,473,237	71,451,921	This is the cost to build our houses and replace items such as kitchens and bathrooms
Other fixed assets	486,765	522,864	This is the value of our office accommodation, IT and office equipment
	<b>75,960,002</b>	<b>71,974,785</b>	
<b>INVESTMENTS</b>	0	2	Share in our subsidiary, which was closed in 2021
Assets and Liabilities			
Receivables	292,942	417,176	Money owed to us
Cash held	5,096,239	5,988,147	Money in the bank
Creditors due in 1 year	(3,346,187)	(3,016,312)	Money we owe to others, e.g. maintenance contracts, etc.
Creditors due after 1 year	(14,182,136)	(13,446,288)	Money owed on loans, (secured by specific charges against our properties)
Pension Scheme	(799,000)	(0)	Pension liability increased in the latest accounting valuation in March 2021
<b>DEFERRED INCOME</b>			
Social Housing Grant	(46,457,178)	(46,005,038)	Grant provided by the Government to help fund building new homes
Other Grant	(517,791)	(537,523)	
<b>NET ASSETS</b>	<b>16,046,891</b>	<b>15,374,949</b>	Higher by March 2021 due to annual surplus
<b>CAPITAL AND RESERVES</b>			
Share Capital	56	56	Represents shares at £1 each
Reserves	16,046,835	15,374,893	Sums built up in previous years and this year's surplus
<b>TOTAL</b>	<b>16,046,891</b>	<b>15,374,949</b>	

The Association's total income increased by 1% from the previous year, increasing to £8,555,395 from £8,484,629. Most of our income comes from rent and service charges (£6,793,897); however, grant released from deferred income and Government grants was 18% of total income and this was £1,551,337 in the year.

The Association's operating expenditure in 2020/21 was £6,424,355 and down from £6,478,597 in the previous year. The main expenses are running costs named as management and administration costs (£1,810,347), reactive maintenance (£931,441), planned and cyclical maintenance, (£761,206) and housing depreciation (£2,517,524). Housing depreciation is the reduction in value of our houses due to the increase in age and wear and tear.

# FINANCIAL PERFORMANCE

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



**For every £1.00 of cash utilised in the year, we spent the money on:**

**£0.48** went on the new development at Kings Glen, with this offset by grant income received from the Scottish Government and loan funding

**£0.16** on delivering the services, e.g. staff costs, office accommodation, IT, general overheads & maintenance overheads

**£0.14** paying for our £15.4m loans, (interest and repayments)

**£0.11** went on planned and cyclical maintenance, e.g. new bathrooms, lift replacements, replacing smoke detectors, painting, landscaping and gutter cleaning, etc

**£0.08** 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

**£0.01** went on service costs, e.g. common electricity, close cleaning and lift maintenance

**£0.003** went on bad debts

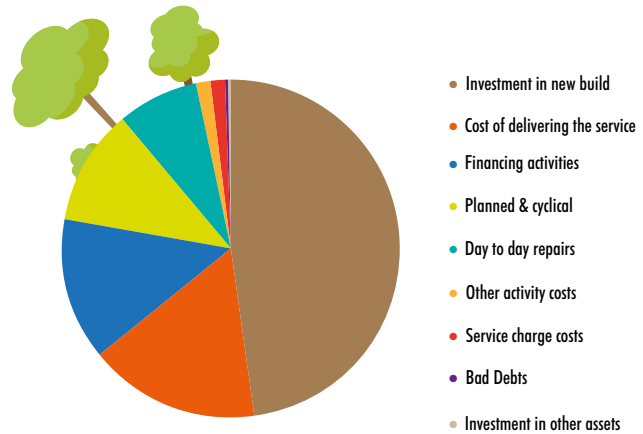
**£0.001** went on buying new computer equipment



# FINANCIAL PERFORMANCE

## Cash Expenditure per £1 of Cash Received

This chart shows where we spent our cash for every £1.00 of cash received in 2020/21. This excludes non-cash items such as depreciation and deferred grant income.



The Association has invested **£116,291,066** in properties held as at 31 March 2021.

Depreciation to date against this value for wear and tear amounts to **£40,817,829**

Additions in the year included

**£574,171** of capitalised major repairs, e.g. kitchen, boilers and bathrooms,

**£172,150** for a house purchase

**£5,824,515** towards costs to build the new homes at the Kings Glen development site

At the year-end the Association's housing properties have a net book value of **£75,473,237**



## CORPORATE SERVICES

### COVID IMPACT

The team spent a lot of the year carrying out risk assessments both in the office to take account of new precautions and also to help staff work safely from home. New equipment had to be purchased to facilitate this, from hand sanitizers to mobile equipment. In addition, engaging with staff to ensure that their own mental health and wellbeing was being considered was a key function of the team during the year. Overall, we were pleased with the resilience shown by our staff team and their adaptability to changing circumstances.



### NORMAL SERVICE CONTINUED

Corporate Services continued to provide support to the Board and ensure that Board meetings could be held on online. We recruited 4 new members ensuring that the Board continued with its maximum number of twelve. We held our first virtual Annual General Meeting and a Special General Meeting was also held in 2020 to approve new rules and seal our independent status.

### MODERN APPRENTICES

During the year, both our Modern Apprentices moved on. One was successful in getting a full-time job and the other returned to college. This is a great outcome for them both and we wish them well with their futures. Unfortunately, because the office remained closed or with a skeleton staff, we were unable to recruit two new Modern Apprentices. It is hoped that we can start to do so in the Autumn of 2021.

### SOCIAL MEDIA

The role of our social media group in Cloch was never so important when it came to communicating messages and information about the pandemic and its impact on our services. Our Twitter and Facebook pages were kept updated, along with our website at [www.clochhousing.org.uk](http://www.clochhousing.org.uk)

### TRAINING

Corporate Services also arranges relevant training for staff and with online platforms such as Zoom/Teams it meant that training could continue albeit in a virtual setting. Some of our staff undertook a 6 session Leadership Development programme hosted by the Social Enterprise Academy. Three Corporate staff members have also completed training in "Equalities & Diversity – for Workplace Ambassadors".



## INFORMATION & COMMUNICATIONS TECHNOLOGY (ICT)

### COVID IMPACT

A lot of the ICT development prior to 2020 ensured that the Association was well prepared for a scenario on this scale. Staff had been able to work remotely for some time, albeit not on such a large volume and not for such an extended timescale. Disaster Recovery testing in the years prior to 2020 also provided confidence that the systems could provide Business Continuity during this time. However, the pandemic forced a rapid change in the way we delivered services and this had to be facilitated by having the required ICT services in place to allow staff to work on the systems remotely.

During the year some important projects were delivered (some of these as a result of the pandemic) which further improved our ICT systems and services.

### HOSTED PHONE SYSTEM

The introduction of a hosted phone system allowed staff to continue to work from home and deal with call handling online using the office phone numbers. This was a complex project involving the migration of the existing phone system and phone lines to a new platform, made even harder by the fact we were in lockdown. This project was delivered in 8 weeks and has vastly improved our telecoms communication abilities.

### MULTI-FACTOR AUTHENTICATION

To further improve our ICT security, the Association introduced multi-factor authentication. This involves having two steps to login to the our ICT network or hosted online resources and replaces the traditional one-step username and password authentication. In the current climate with remote access to systems now the norm, this security technology is essential.

### CYBER SECURITY ACCREDITATION

The Association gained the National Cyber Security Centre – Cyber Security Essentials accreditation. This accreditation provides recognition and also reassurance to staff, customers and partners that the security systems and services protecting our ICT systems are robust and of an industry approved standard.



## INVESTING IN OUR COMMUNITIES

Community groups and charities increased their work in the community as the lockdown hit peoples jobs and incomes and many vulnerable people were left isolated. The Scottish Government established a Community Recovery Fund which Cloch staff applied to and secured funding for a variety of projects run by Cloch and for other charities in Inverclyde. The difference it made to people, in small but significant ways brought heart to our staff and Board at a difficult period.



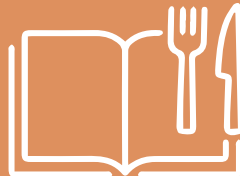
**£2,000**

Story Books  
for Children



**£14,000**

Cookbooks  
for  
Every Tenant



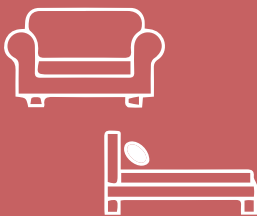
**£4,500**

Activity Packs  
for Under-5s



**£25,000**

Addressing  
Furniture Poverty



**£10,000**

White Good  
Replacement  
Fund



In addition we secured funding to pass on to Belville Community Gardens and HomeStart Inverclyde which helped with WiFi dongles for 120 households, Emergency Crisis Funds, Larders and Hardship Grants. This was £38,790



Our total funding brought in to our community during this period was

**£84,290**

## DIRECTORS CLOSING COMMENTS



I am delighted that in a year like no other with challenges we couldn't have possibly envisaged, Cloch has managed to make such significant progress and achieved so much along the way.

### COMMUNITY RECOVERY

At Cloch we see our role as being more than just a provider of housing – we have a pivotal role in the communities where we serve and help make people's lives better.

Delivering packs to households who were in a lockdown situation was so important to the wellbeing of the community, and on top of that, the launch of our Young Clochie Club kept the kids entertained and they will continue to receive new books every month through our partnership with the Dolly Parton Imagination Library.

Other elements mentioned on Page 20 such as our White Good Replacement Fund and engagement with Belville Community to provide WiFi adapters for families to assist with home education, really made a difference when it mattered most. I have been really proud of our staff team during this last year for stepping up to the plate and helping where it was needed – they showed resilience and a real commitment to the traditions and values of Cloch. As at the end of the financial year, we continue to be finding new ways to work and deliver services and it is hoped that in the months that follow, a new normality will emerge which will allow us to open our doors again and visit our tenants in their homes freely.

### SEPARATION

Steering Cloch to independence was a unique and significant achievement as such a decoupling between two Scottish Housing Associations had never been done before. The partnership with Oak Tree was key to re-securing financial stability and effective leadership at Cloch, and we will continue to work with Oak Tree as equal partners sharing services and working together on projects for the benefit of Inverclyde residents. However, it was also important to recognise that we were two distinct organisations with different approaches – and by securing independence we have returned the decision making of our future to Cloch and its members. All involved should be satisfied with what we have achieved – from Staff to Board and of course, our tenants who unanimously voted in favour of the move and provided us with the mandate to return Cloch to independent ownership.

As we move into April 2021 we are ready to launch our new 5-year Business Plan with a fresh vision and new set of values. The new vision will focus on *“services which exceed expectations delivered by a strong and resilient organisation”* and our values focus on our behaviours and outline what we should aspire to *“Be Positive - Be Better - Be Kind - Be Responsible”*.

The word *“resilience”* has been used a lot in the last year and is something which we have worked hard to achieve, as an organisation and as people – whether residents, employees or board members; although this has proved testing given the scale of the exceptional difficulties we have all faced. However, the definition of resilience is *“the capacity to recover quickly from difficulties”* and I really believe that we have shown this as an organisation.

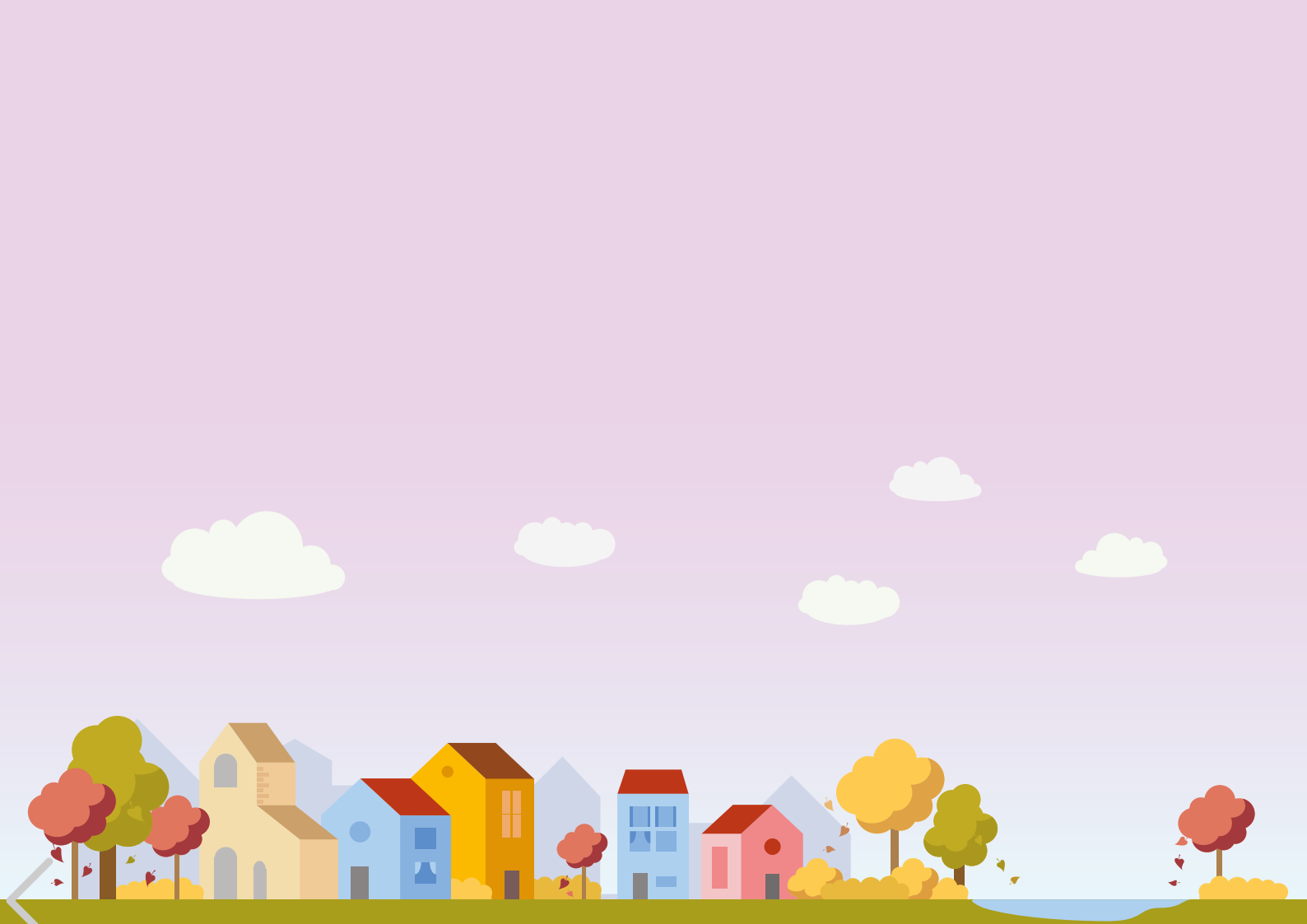
I am pleased that with the support of our Board, our team have demonstrated significant resilience in the last year achieving so much despite so many obstacles. Our concern for our customers and ensuring that services where possible are delivered has kept us focussed in the last year and I would like to thank all Cloch Staff and Board Members for their support and contribution.

Finally, I would like to thank all of our tenants and members for choosing Cloch and supporting us in so many ways throughout the year.

Thank you

**Paul McVey**  
**Director**





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