

# Cassiltoun Group

Annual Report and Accounts 2022-2023

Tenants' Charter Report Card 2023





# Chair's Introduction

**It is an honour and pleasure to welcome you to Cassiltoun Housing Association's 39th Annual Report.**



**The report also includes the annual reports for our subsidiary companies, Cassiltoun Trust and Cassiltoun Stables Nursery and our Tenant Report card.**

As in previous years, this year began with overwhelming challenges not only for the Housing Association but for all our tenants and service users. We are a strong, robust and resilient Association and we have utilised the strength of past learning to go above and beyond the issues we have had to encounter.

The cost of living crisis is still having a disastrous effect on living standards but as a community we are strong and resilient and together we will pursue a path through all of this and come out the other side as a community who can prosper no matter what circumstances come our way.

I do not have the space here to comment on all our successes for the year 2022/23 but you will see how we have performed and how our role as a community anchor is vital to the Castlemilk community. Our presence in the community and our communication and collaboration with tenants, local residents and partner organisations are critical parts of our success. My thanks goes out to all our partners that provide services to the Association including: Wylie and Bisset (internal auditors), Azets (external auditors), Laura Edwards and Tom Atkinson (Development and

Procurement) and finally Fettes McDonald of FMD (Finance) for producing and advising us on our 30 year financial plan in challenging financial times.

My thanks also go to all our partners, funders, Board members and volunteers without whom we would not be able to deliver the excellent work that we do. There are far too many to list here but I sincerely thank all of them.

I will end by thanking all the staff for their hard work this year - they are simply amazing.

**George Kelly** *Chair, Cassiltoun Housing Association*





# Principal Activities

The principal activity of Cassiltoun Housing Association Limited is the development, management and maintenance of housing for people in housing need. We also provide support to enable people to sustain their tenancies and take an active role in the Castlemilk community.

The table below shows the property we own:

Managed Property Numbers	2023	2022
Properties	*1,077	1,059
Shared Ownership Properties	2	3
Buchanan Lodge Residential Home (bedspaces)	40	40
<b>Total</b>	<b>1,119</b>	<b>1,102</b>

\*As at 1st September 2023

Cassiltoun Housing Association Limited is registered with the Financial Conduct Authority as a Community Benefit entity, The Office of the Scottish Charities Regulator (OSCR) as a Charity and the Scottish Housing Regulator as a Registered Social Landlord. The Association is incorporated in Scotland.

The Association has two subsidiaries both of which play an active role in supporting the local community:

Cassiltoun Trust is a charitable company established to conserve for the benefit of the public, buildings of historical and architectural significance; advance knowledge about the history and role of Castlemilk; and provide facilities for education, training, employment and recreation.

Cassiltoun Stables Nursery Limited is a charitable company established to provide a childcare facility for 0-5 year olds.





# CEO Introduction

**Like many other social landlords the past year has presented Cassiltoun with a number of challenges.**



**Primarily this has related to the impact of inflation and rising costs in the business , coupled with the knowledge that many of our tenants are also struggling financially and as a community-based landlord we want to help people where we can. I am proud that despite the economic challenges we have been able to continue to provide many of our community activities despite our rent increase being lower than inflation and our business plan assumptions.**

To achieve this the Board reviewed its 30-year financial plan, reprofiled some areas of expenditure and has continued to seek ways of reducing costs in the business. Our investment in new telephone,

Human Resources and Housing Management systems (which will go live in November 2023) will help to drive both business efficiencies, flexibility and improved services to tenants and service users.

As well as spending time on digital improvements, our focus over the past 12 months has been on landlord health and safety compliance. In March 2023 we completed Electrical Installation Condition Reports (EICRs) on all our stock and have now got these on a rolling 5 year programme, an audit of our gas safety processes came back with high levels of assurance and we have recently been reviewing our approach to damp and mould in preparation for the Autumn and Winter months.

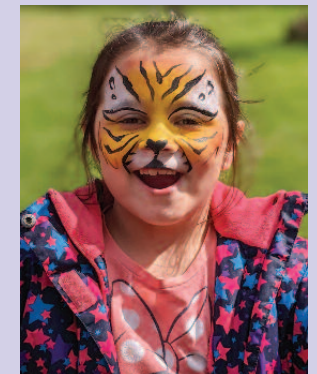
After taking a post Covid dip, tenant satisfaction with our repairs service and estate management has improved significantly and our recent completion of

a window installation programme came back with a satisfaction level of 100%.

It was good to see many of you at our AGM in August or at one of our many events and activities throughout the year. I always enjoy talking to you and getting feedback, both positive and negative, about our services.

This annual report highlights our performance, achievements and the outcomes for our tenants and wider community. If you have any questions or ideas about how we should present our Annual reports in the future I would be delighted to hear from you. If you want to get more involved in the work of the Association we have many opportunities from volunteering at events, being part of a tenant panel or even becoming a Board member – please get in touch.

**Clair Malpas** *Cassiltoun Group CEO*





# Strategic and Operational Objectives

## Strategic Objective

## Operational Objective

### Value For Money

Ensure that our rents remain affordable, and we deliver effective and efficient services that provide value for money.

Meet all objectives set out in the annual KPI's and SMART plans

Achieve high levels of customer satisfaction (90%) with our Reactive, Cyclical and Environmental contracts

Implement digital improvements including: new Housing Management system, new phone system and Office 365 migration

### Homes and Neighbourhood

Maintain the high quality of our housing stock and the wider estate ensuring the comfort of tenants and the protection of investment.

Continue with Action Plan to assess compliance against EESSH2

Achieve all statutory requirements for fire and smoke detectors, legionella, asbestos, electrical and gas requirements and guidance on damp and mould

Review and Update Asset Management Plan and investment programme

### Community Regeneration

Contribute to the wellbeing of the local community by working with tenants, residents, partners and funders to develop initiatives that promote the physical and social regeneration of Castlemilk and increase levels of Social and Financial inclusion.

Deliver outcomes set out by existing funders and seek other funding opportunities

Deliver a tenant conference to create new opportunities for engagement and feedback

### Governance and Compliance

Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial, management and regulatory compliance.

Complete Internal Audit programme

Submit 2023 Annual Assurance Statement and meet Regulatory Requirements to achieve a compliant status with the SHR

Ensure that Subsidiary Business plans and management agreements are reviewed and approved

Gain Cyber Essentials accreditation

Complete an external audit of compliance against the areas of Landlord Health & Safety

Produce a tenant scrutiny report

### Our People

Ensure we attract and retain highly skilled and knowledgeable staff and Board members. Continue to invest in, and support our staff, volunteers and Board members to ensure they maximise their potential.

Complete review for Investors in People

Ensure that the Board of Management complete their annual training and learning plans

Complete Board recruitment and induction programme

Staff complete annual appraisals, 1-2-1's and implement agreed training plans



# Operational Review

## Principal Risk and Uncertainties

The Cassiltoun Group has a robust planning framework in place which includes how we manage risk and uncertainties. The Cassiltoun Group approach to risk management was recently reviewed by our Internal Auditors and the Group gained strong assurance. Each part of the Group has a risk register which is regularly reviewed by the staff team, the Audit and Risk Sub-Committee and the Boards of Management.

The Association is a member of SHAPS and the Strathclyde Pension schemes and manages its liabilities by regularly reviewing its pension schemes and ensuring that all costs are included in its long-term business plan.

In 2022/2023, the Association undertook a review of its pension provision and will complete this in 2023/2024.

After a period of higher-than-normal staff turnover, the Association completed a staff structure review in 2022/2023 and staffing levels have now stabilised and the new teams are working effectively.

Inflation and supply chain issues continue to impact the Association, the wider sector and its tenants and although the rent freeze announced by the Scottish Government in 2022/2023 was not continued for the Social Housing sector, the Association took all these risks into account when considering and preparing its annual budget and operational objectives for 2023/2024.

## Corporate Governance

Our governing body is our Board of Management who are responsible to the wider membership. Board of Management members serve on a voluntary and unpaid capacity and we recognise that this puts even more onus on us to ensure that we set and achieve high standards of professionalism in our work.

The Board of Management is elected by the members of the Association. It is the responsibility of the Board to oversee and lead the strategy and overall direction of the Association, set policy, and monitor the operational activities of the Association and its subsidiary companies.

## Going Concern

The Board of Management has reviewed this year's results and projections for the next 30 years. It has a strong expectation that the Group and Association has adequate resources to continue in operational existence for the foreseeable future.

## Performance Management

Our strong performance is underpinned by a planning framework which includes SMART plans, a Risk Register, SWOT and PEST analysis, regular monitoring of organisational KPI's, the Asset Management Plan and the Association's Financial Business Plan.

Our Tenants Charter Report Card outlines our charter performance and how we benchmark both locally and against the Scottish average. Areas that require action

for improvement have been identified and action plans put in place. We receive very few complaints of a serious nature and we take prompt action to resolve and learn from those received.

## Best use of resources

Our staff structure review ensured that we were utilising our staffing resources effectively and enabled us to expand our technical team to allow the Association to give more focus to critical business areas such as our investment programme, repairs performance and satisfaction and landlord health and safety compliance.

The Association took on a number of funded work placements during the year including 4 modern apprenticeships. This supports the Association's objectives and enables people to enter the workplace and get a start in their career in housing. The Association has always been committed to taking on placements and training and developing its staff team. Our ongoing performance, innovation and strong customer focus depends on a highly motivated, highly engaged and well-trained staff team.

Our investment programme in 2022/2023 saw the Association deliver the following improvements:



**New kitchens for 88 properties**



**New distribution boards in 89 properties,**



Our repairs performance is detailed below:

Category	Number	Average time to complete	% completed on time
Emergency	1,078	2.39 hours	100%
Urgent and Routine	2,629	6.53 days	98.5%
Right First Time	2,452	-	93%

Through our planned investment work, repairs and other cyclical work, we continue to ensure that our stock meets the Scottish Housing Quality Standard and identify and take a proactive approach to any that need investment to bring it up to standard.

The Association's performance on rent and voids remains strong. Despite higher levels of stock turnover due to the completion of our new build programme, our void loss was 1%. In challenging economic circumstances, the Association also met its arrears target with rent arrears of 4.3% of gross rental and service charge income less void loss for 2022/2023.

The Association offers help with benefits and debt and believe that the provision of this is value for money for tenants. The Advice Team have been invaluable during the past year as the cost-of-living crisis and in particular food and fuel poverty has increased.



## Tenant Feedback

In 2022/2023 overall tenant satisfaction as captured in our Tenant survey reduced slightly to 84%. The cause of this was principally due to our repairs performance which was impacted by a range of factors. An improvement plan is in place and initial results are that satisfaction in this area has improved. Other feedback from tenants remains positive with regular high levels of overall satisfaction being identified from surveys, regular consultations and from our community advisory panel.



## Policies and Procedures

The Board approves policy and procedures on a rolling basis unless changes in guidance or legislation enforce earlier reviews.

## Treasury Management

The Association has an active treasury management function, which operates in accordance with the Treasury Management Policy. In this way the Association manages its borrowing and investment arrangements to ensure that it is always able to meet its financial obligations as they fall due.



# Community Team Update



Alongside our many wonderful volunteers, partner organisations and with the support of our funders, the Community Team have delivered a huge range of projects that align with our Community Development Strategy.

We successfully received over £200,000 of external funding to deliver firm favourites as well as new and innovative ideas responding to local aspirations, platforming community changemakers and tackling the rising cost of living.

## Some examples include:

- The Creative Writing Group designing and delivering a successful **'Year of Stories'** project as one of many happening across Scotland
- Completing our volunteer-led Cycling Scotland project in Castlemilk Park seeing path improvements, training, the regeneration of Castlemilk Youth Complex's Cyclewise Hub and more signage
- The Youth Advisory Panel's Bangin' Food 'n' Bingo project continuing for another year
- A Castlemilk Park & Castlemilk Explorers Volunteer, Maja Wojtowicz wins Paths For All's Community Volunteer of the Year Award!
- Castlemilk Explorers being shortlisted for the prestigious Nature of Scotland Awards in the Youth & Education Category!
- Supporting local groups such as **Get Rugged** and **Castlemilk Cooks Up Memories** to develop their own projects
- Working closely with the Money Advice Team to secure funds for a range of fuel and food support



**LOADS** of partnership working  
and **TONNES** of community  
involvement!



# Community Activities

## A Snippet of our Statistics!

**386** times community artists attending Stables Studio!



**32** hours of Community Advisory Panel scrutiny



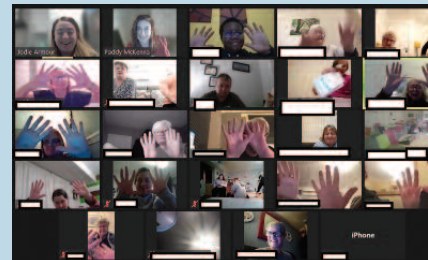
**8** Castlemilk Explorers Sessions with **109** attendances!

**48** sessions of Community Gardening

**243** people engaged with community woodland education!

**524** meals delivered & **579** games played at Bangin' Food 'n' Bingo!

**Over 1,500** meals & snacks for children as part of Castlemilk Together's Food & Fun Programme!



**285** attendances of creative writing!



**3,057** times people attended a Castlemilk Park Event with **362** hours of volunteer time to make them happen!



# Financial Highlights

The Association generated a surplus for the year of £429,109. Once actuarial gains and losses relating to the valuations of the SHAPS and Strathclyde Pension Schemes have been accounted for this results in total comprehensive income of £164,109. The Association had net assets as at 31 March 2023 of £9,567,155.

If you have any questions about these accounts or of the subsidiaries please do not hesitate to contact us. The full accounts are available on the website under documents library and then accounts.



**£1,097k**

Spent on  
Major Repairs,  
Responsive  
Repairs and  
Cyclical Maintenance



**£386k**

Spent on  
Estate  
Maintenance



**£562k**

Spent on  
Management Costs



Income (£000s)	2022/23	% of income	2021/22
Rents and service charges	5,027	84%	4,669
Proportion of HAG grant (not cash)	661	11%	585
Factoring	65	1%	64
Development (non capital)	0	0%	1
Welfare Rights, Wider Role & Trust	164	3%	359
Interest received and similar	35	1%	1
Gain on disposal of property, plant and equipment	16	0%	0
<b>Total income</b>	<b>5,968</b>		<b>5,679</b>

Expenditure (£000s)	2022/23	% of income	2021/22
Salaries and wages	1,361	23%	1,328
Welfare Rights and Wider Role	135	2%	315
Management costs	562	9%	535
Major repairs & non capital development	117	2%	211
Responsive repairs	716	12%	655
Cyclical maintenance	264	4%	266
Estate maintenance	386	6%	358
Factoring	61	1%	39
Depreciation and bad debt	1,508	25%	1,409
Interest payable and financing	429	7%	288
<b>Total expenditure</b>	<b>5,539</b>		<b>5,404</b>
Surplus for the year	429	7%	275

## Board of Management as at 14 August 2023

George Kelly	<i>Chairperson</i>
Anne M Stuart MBE	<i>Vice Chairperson</i>
Richard Sullivan	<i>Treasurer</i>
Evelyn Ferguson	<i>Board Member</i>
Teresa McGowan	<i>Board Member</i>
Chris O'Brien	<i>Board Member</i>
Julie McNeil	<i>Board Member</i>
Barbara Duisk	<i>Board Member</i>
Jennifer McInnes	<i>Board Member</i>
Gayle Fitzpatrick	<i>Board Member</i>
Faye Mitchell	<i>Board Member</i>
Harry Mills	<i>Board Member</i>
Ryan Davidson	<i>Co-opted Board Member</i>



## Staff Breakdown as at 31 March 2023

	2021/22	2022/23
<b>Total Number of staff</b>	27	35
<b>Male</b>	9	8
<b>Female</b>	18	27
<b>Full time</b>	22	27
<b>Part time</b>	5	8
<b>Staff Turnover</b>	32.82%	22.6%
<b>Staff Absence (Target 3%)</b>	6.48%	3.12%
<b>Days lost due to absence</b>	381.5	197

## Registration particulars

### Financial Conduct Authority

Co-operative and Community Benefit Societies Act 2014 • Registered Number 2190 R(S)

### Scottish Housing Regulator

Housing (Scotland) Act 2010  
Registered Number 84

### Office of the Scottish Charity Regulator

Charities and Trustee Investment (Scotland) Act 2005  
Scottish Charity Number SC 035544

### External Auditor

Azets Audit Services • Titanium 1  
King's Inch Place • Renfrew PA4 8WF

### Internal Auditor

Wylie & Bissett • 168 Bath Street  
Glasgow G2 4TP

### Banker

Bank Of Scotland  
110 St Vincent Street • Glasgow G2 5ER

### Solicitor

T C Young • 7 West George Street  
Glasgow G2 1BA



# Annual Return on the Scottish Social Housing

## Introduction

Fiona McGowan, Director of Operations



Welcome to Cassiltoun Housing Association's tenth annual Tenants' Charter Report Card. Again, this year has been incredibly difficult for everyone and the Association's staff team had again many challenges to face. This included the current economic situation and supporting tenants through this. Having the ethos of the "Social Housing Charter" truly embedded into our culture helped us in meeting these challenges.

You will find contained within this report information on how Cassiltoun Housing Association have performed over a range of areas set out in the Charter Standards and Outcomes with comparisons to the Scottish Average and other local Associations' and in addition to this benchmarking information for financial year 2020/21 and 2021/2022. Whilst performance has dipped from previous years given the current economic crises, I am delighted to report that we still benchmark strongly against the Scottish Average and our peers. We have also continued to provide high quality customer service and value for money for our tenants' rent money.

## The Cassiltoun Standard

Cassiltoun Housing Association prides itself on our high standards of performance, customer service and satisfaction. In order to ensure that we maintain these standards, we rigorously monitor our performance against the targets that we set each year which are contained within our Operations Service Plan. Performance is reported quarterly to the Operations and Regeneration Sub Committee and continues to be published in our newsletters.

The information contained within this report will illustrate some of the challenges that we faced and although performance has dipped in some areas for financial year 2022/23 we understand the reasons for this and are working hard to improve on this for 2023/24. However, the full sector has faced the same challenges and we know that our performance compares favourably against the Scottish average and also that of neighbouring Housing Associations which we will demonstrate throughout this report.

## Getting Good Value Value for Money

Cassiltoun Housing Association believes that it is vital in this economic climate that we demonstrate excellent value for money for the rent money that our tenants' pay. We were delighted that in our Tenant Satisfaction Survey carried out in September 2022 in line with the Scottish Housing Regulator's guidance 81% of our tenants felt that the rent that they paid for their property represented good value for money, although this is a decrease of 2% from our 2019 survey, given the current economic climate and the difficulties that tenants are facing we feel that this is a good endorsement of the rents charged and services provided. Our next satisfaction survey is due to be carried out in September 2025. Detailed on page 13 is the Association's average rent increase compared against the Scottish average and some locally based Housing Associations. As you can see Cassiltoun's rent increase is only slightly above the Scottish Average and the other Housing Associations in the area.

# Charter - Report Card 2022/23

## from Rents and Service Charges

### Rent Increase

	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
2022/23	6.60%	5.14%	6%	6.5%	5%	3.9%
2021/22	3.0%	2.98%	3.9%	4.1%	4.2%	1.9%
2020/21	1.6%	1.22%	1.5%	1.5%	0.0%	1.6%

### Average Weekly Rents

2022/23	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
2 Apartment	£81.37	£83.46	£75.45	£75.58	£79.37	£85.22
3 Apartment	£84.53	£86.28	£85.27	£80.09	£93.03	£91.28
4 Apartment	£93.20	£93.96	£94.20	£91.09	£103.20	£105.90
5 Apartment +	£108.24	£103.72	£107.48	£94.56	£115.72	£115.99
2021/22						
2 Apartment	£78.16	£82.35	£71.54	£72.60	£75.53	£83.96
3 Apartment	£81.44	£86.21	£80.86	£76.94	£89.91	£89.63
4 Apartment	£92.24	£93.69	£89.33	£87.50	£100.08	£103.98
5 Apartment +	£102.32	£100.25	£101.91	£90.84	£111.80	£113.92
2020/21						
2 Apartment	£77.05	£79.48	£71.54	£71.52	£73.10	£81.95
3 Apartment	£79.52	£82.60	£80.86	£76.26	£90.20	£87.41
4 Apartment	£90.98	£89.81	£89.33	£86.23	£100.56	£102.20
5 Apartment +	£100.87	£99.97	£101.91	£89.61	£112.55	£112.01

### Rental Income

It is vitally important for the Association to collect as much of the rental income that is due as possible. We understand that our tenants experienced financial hardship due to the pandemic and now the current economic crises. We have a dedicated Money Advice Team who support all our tenants, residents and service users this includes applying for benefits and debt advice. To ensure that we do collect as much rent as possible we follow our rent management procedures (collecting rents and reducing arrears) and void management procedures (letting empty properties as quickly as possible).

The total amount of rent due to be collected in:

**2022/23** was **£4,765,061** and we actually collected **£4,733,477**. Of the money collected **£2,816,411** was direct payment to the Association from Housing Benefit/Universal Credit for 740 tenants.

**2021/22** was **£4,409,579** and we actually collected **£4,457,983**. Of the money collected **£2,519,403** was direct payment to the Association from Housing Benefit/Universal credit for 723 tenants.

**2020/21** was **£4,162,850** and we actually collected **£4,114,850**. Of the money collected **£2,411,139** was direct payment to the Association from Housing Benefit/Universal credit for 717 tenants.





## Rent Collected, Arrears and Void Loss

2022/23	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
Percentage of rent due to be collected actually collected	99.34%	99.03%	100.05%	99.27%	99.34%	97.45%
Total Rent Arrears	4.39%	6.86%	4.39%	2.31%	6.89%	5.84%
Void Loss	0.89%	1.4%	0.33%	0.23%	1.28%	0.49%
2021/22						
Percentage of rent due to be collected actually collected	101.1%	99.28%	100.09%	98.42%	98.22%	98.93%
Total Rent Arrears	3.69%	6.34%	3.77%	2.17%	6.31%	5.16%
Void Loss	0.72%	1.43%	0.54%	0.06%	0.95%	0.55%
2020/21						
Percentage of rent due to be collected actually collected	98.84%	99.1%	100.5%	100.4%	97.2%	99.4%
Total Rent Arrears	4.60%	6.14%	4.63%	2.60%	4.78%	7.72%
Void Loss	0.68%	1.37%	0.4%	0.1%	1.7%	0.8%

As you can see, annually Cassiltoun's performance benchmarks well against the Scottish Average and our neighbouring Associations.

## Tenancy Sustainment

The following table details the Association's performance in terms of tenancy sustainment.

It demonstrates annually where tenancies have been sustained for more than 1 year.

	2022/23	2021/22	2020/21
Total Lets	113	108	71
Total Sustained	106	105	66
Existing tenants percentage sustained	95.65%	100%	100%
Section 5 Referrals (homeless) percentage sustained	92.86%	94.29%	91%
Waiting list percentage sustained	93.55%	97.87%	93.5%
Total percentage sustained	93.81%	97.22%	93%



# Access to Housing and Support

As we are a community-based organisation, our community is at the heart of everything that we do. In order to maintain our community, we need to ensure that tenancies are sustained and turnover of our properties remains low.

Therefore, in order to assist our tenants to remain within their own homes as their needs change, the Association each year carry out various medical adaptations, which includes walk in showers and handrails. The low figure for 2020/21 was due to COVID-19 restrictions.

Adaptations	2022/23	2021/22	2020/21
Applications received requesting adaptations to homes	37	32	14
Number of applications completed	12	15	2
Number of applications still to be completed	25	17	12
Cost of adaptations funded by Cassiltoun	£21,108	£29,792	£0
Cost of adaptations which were grant funded	£26,968	£15,503	£4,572
Average number of days to complete an adaptation	83.23 days	71.13 days	35.33 days

It is vital that the Association ensures that properties are allocated in line with the Allocation Policy and the Association's Annual Letting Plan which is approved by the Board. The following allocations were made:

Allocations	2022/23	2021/22	2020/21
Number of empty dwellings that arose throughout the Year	64	71	80
Number of properties let	85	**113	*108
Existing Tenants	10	23	26
Waiting List	51	62	47
Homeless referrals from Glasgow City Council	24	28	35

\*This figure includes the 42 newbuild properties at Barlia.

\*\* This figure includes the 60 newbuild properties at Castlemilk Drive.

In order to demonstrate Cassiltoun's performance you will find comparisons with our neighbouring Associations:	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow Ltd
<b>2022/23</b>						
Percentage of stock turnover	6.10%	7.42%	6.01%	9.11%	10.69%	6.92%
Percentage of offers refused	26.88%	30.87%	16.90%	1.35%	29.75%	19.89%
Average days to re-let	42.60 days	55.61 days	15.1 days	9.31 days	33.53 days	20.61 days
<b>2021/22</b>						
Percentage of stock turnover	6.94%	7.76%	7.54%	4.07%	5.94%	7.83%
Percentage of offers refused	9.09%	32.93%	10.84%	11.76%	28.00%	22.24%
Average days to re-let	29.68 days	51.57 days	24.5 days	4.67 days	43.93 days	23.48 days
<b>2020/21</b>						
Percentage of stock turnover	7.90%	6.95%	6.11%	3.79%	8.11%	7.21%
Percentage of offers refused	5.08%	31.94%	24.29%	12.50%	39.08%	18.92%
Average days to re-let	33.09 days	56.3 days	21.9 days	11.9 days	54.4 days	41 days

Homelessness	2022/23	2021/22	2020/21
Total number of homeless household referrals received under Section 5	27	37	39
Total number of individual homeless households' referrals received under section 5 that result in an offer of a permanent home	27	34	36
The total number of accepted offers	22	27	35
The percentage of offers that resulted in a let	81.48%	79.41%	97.22%



## Quality and Maintenance of Homes







Category	2022/23		2021/22		2020/21	
	Cassiltoun	Scottish Average	Cassiltoun	Scottish Average	Cassiltoun	Scottish Average
Average time taken to complete emergency repairs	2.39 hours	4.17 hours	2.54 hours	4.16 hours	2.32 hours	4.22 hours
Average time taken to complete non emergency repairs	6.53 days	8.68 days	4.45 days	8.87 days	3.26 days	6.79 days
Reactive Repairs completed Right First Time	93.27%	87.80%	91.00%	88.27%	96.28%	91.46%
Tenants satisfied with repairs or maintenance carried out	79.58%	88.02%	89.78%	88.01%	89.78%	90.05%
The number of times we did not meet our statutory duty to complete a gas safety check	0	1032	**18	17.2	*23	97
Homes Meeting the Scottish Housing Quality Standard	96.84%	79.02%	89.8%	74.57%	99.21%	86.83%
Homes Meeting the Energy Efficiency Standard for Social Housing	Now included in SHQS		97.4%	90%	99.9%	90.87%

\*This was due to tenants shielding and not allowing the gas contractor into their homes to carry out the gas service.

\*\*Newbuild properties, gas commissioned but delay in dates of entry due to Covid-19, information not received in time from contractor therefore properties were already at anniversary date when this was received. This has been rectified.

## Tenant Satisfaction

During September 2022, an independent Tenant Satisfaction Survey was carried out in line with Scottish Housing Regulator's Guidance and achieved a 40% response rate. We were disappointed with the results which are shown below (the figures in brackets are from our previous survey in 2019) and an improvement plan has been put in place. The surveys are carried out on a 3 year cycle.

	Cassiltoun	Scottish Average
 Percentage of tenants satisfied with overall service provided by landlord.	<b>83.73%</b> (91.25%)	<b>86.70%</b> (87.74%)
 Percentage of tenants who feel landlord is good at keeping them informed about services and decisions.	<b>94.81%</b> (99.50%)	<b>89.68%</b> (91.15%)
 Percentage of tenants satisfied with opportunities given to them to participate in landlord's decision making.	<b>97.41%</b> (99.75%)	<b>85.86%</b> (86.81%)
 Percentage of tenants satisfied with the quality of home.	<b>82.55%</b> (90.50%)	<b>84.16%</b> (85.44%)
 Percentage of tenants satisfied with repairs service.	<b>79.58%</b> (89.78%)	<b>88.02%</b> (88.01%)
 Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in.	<b>90.80%</b> (93.75%)	<b>84.30%</b> (85.09%)



Worse than the Scottish Average



Similar to the Scottish Average



Better than the Scottish Average

# Neighbourhood and Community

## Complaints

The Association has a Complaints Policy and Procedure in line with the SPSO's model guidance. Whilst we endeavour to get our services and those of our contractors right first time, in reality we recognise that this does not always happen and welcome complaints from our tenants and service users. By monitoring and assessing the complaints that we receive, we learn where mistakes have been made and learn from these in order to improve both our own and our contractors' performance and service provided.

Complaints	2022/23	2021/22	2020/21
Stage 1 Complaints Received	51	75	49
Stage 2 Complaints Received	2	14	12
Complaints carried over from previous Year	0	1	0
Complaints responded to in full in line with Policy at 1st Stage	100%	100%	97.96%
Complaints responded to in full in line with Policy at 2nd Stage	100%	92.86%	100%
Average time in working days for full response at Stage 1	4.27 days	3.64 days	4.12 days
Average time in working days for full response at Stage 2	17 days	15.92 days	16.33 days

### What we learned:

Area of Complaint	Substance of Complaint	Outcome
Service (Association)	Residents finding it difficult to contact the Association by telephone.	Phone system did not have a facility to advise residents that they were in a queue or to go straight through to report a repair or pay rent. The current phone system was no longer fit for purpose. Therefore a procurement exercise was undertaken and a new phone system installed.



Anti-Social Behaviour	2022/23	2021/22	2020/21
Number of cases reported	89	92	120
Cases Resolved	86	88	115
Percentage of cases resolved	96.63%	95.65%	95.83%

Court Actions	2022/23	2021/22	2020/21
Number of abandoned properties	12	7	18
Court Actions initiated	6	12	1
Properties recovered for non payment of rent	3	0	0
Properties recovered for anti-social behaviour	0	1	0





## Factored Owners

Our factored owners are an integral part of our community and access many of the services that we provide. In 2019, a satisfaction survey was issued to all our factored owners, however only 26 returns were received. Of these returns, 53.85% were satisfied with the service that they received, which is one of the things that we aim to improve on. The survey due to be carried out in early 2022 was deferred due to the pandemic and will now be carried out in late 2023.

Management Fee	Cassiltoun	Scottish Average	Ardenglen	Northview	Wheatley Homes Glasgow Ltd
2022/23	£101.12	£107.59	£91.33	£48.18	£194.48
2021/22	£98.16	£104.67	£89.22	£45.18	£187.27
2020/21	£97.32	£103.12	£88.67	£50	£181.99

Our Annual Management Fee per factored property has benchmarked below the Scottish Average consistently.

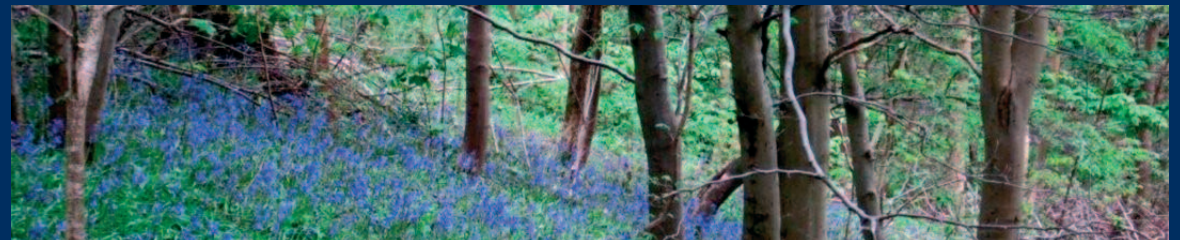
## In Summary

### How has Cassiltoun Housing Association performed?

The figures contained within this report card not only for Cassiltoun Housing Association, but other landlords and the Scottish average demonstrate the challenges we face each year. However, when we compare our Charter Indicator performance against the local landlords and the Scottish average performance for all landlords the evidence points to a consistently strong performance.

#### For example:

- Our rent increase was marginally above the Scottish average, however our rents levels remain competitive
- Satisfaction levels dipped but remained high and high and on the whole is above the Scottish average.
- Our housing stock is in good condition
- We complete emergency and non-emergency repairs quickly
- We collect our rents
- We do not lose excessive rental income due to re-let performance
- We support Glasgow City Council in re-housing homeless persons



Last year the Association identified four main areas for improvement which were:

**Further reduction in rent arrears:**

2020/21 – 4.60%  
2021/22 – 3.69%  
2022/23 – 4.39%

**Improved void loss performance:**

2020/21 – 0.68%  
2021/22 – 0.72%  
2022/23 – 0.89%

**Improved days to let:**

2020/21 – 33.09 days  
2021/22 – 29.68 days  
2022/23 – 42.60 days

**To ensure that 100% of our properties receive their gas servicing within the anniversary date:**

18 Newbuild properties, gas commissioned but delay in dates of entry due to Covid-19, information not received in time from contractor therefore properties were already at anniversary date when this was received. This has been rectified.

**2022/23 – 100% Compliance**

We achieved 1 of the 4 above objectives and those we did not achieve will remain objectives for 2023/24.

Our new objectives for 2023/24 will include:

- Reduction in rent arrears (4.39%)
- Further improved days to let (42.60 days)
- Improve void loss performance (0.89%)

We also have an action plan in place to improve our levels of tenant satisfaction. The next survey is not due until September 2026 when we will aim to achieve a better result.

**Charter Outcomes which do not apply to Cassiltoun Housing Association**

Outcomes related to Indicator 24 (Homelessness) is for Local Authorities only.

Outcomes relating to Indicators 31 (Average weekly rent per pitch) and 32 (Percentage of gypsies/travellers satisfied with the landlord’s management of the site) are for those who provide gypsy/traveller sites which the Association does not have.

**You can get further information on the Social Housing Charter in a number of ways.**

1. If you have internet access then visit the Scottish Housing Regulator’s website ([www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)). The website contains detailed information about the Charter and the Indicators.
2. Visit Cassiltoun Housing Association’s website ([www.cassiltoun.org.uk](http://www.cassiltoun.org.uk)) and check out the Charter Section and read previous newsletters with Charter information.
3. If you would any more information or other formats of the report, please contact our office, 59 Machrie Road, Glasgow, G45 0AZ. Tel: 0141 634 2673.





# Chairs Foreword and Introduction

This year Cassiltoun Trust has continued to deliver its community programmes and I am fortunate that I am able to attend many of them.



It is difficult to pick out my personal favourites but the Monday art class, the Thursday feed and the online bingo are all sessions that I look forward to. The common theme is that they all create a space for people to come together in a relaxed and friendly environment, whether that is whilst doing a piece of art, having a chat over a soup and sandwich or playing virtual bingo. At a time when people are struggling financially it is important that community spaces and activities are provided, free of charge, so people have a place to go and meet others.

Many of the activities are run by volunteers and community members supported by the staff team at Cassiltoun. I am extremely proud of work that the Trust delivers and the impact on people lives and the surrounding area.

Our work in the woodland is still ongoing and I was recently reminded of the transformation that Castlemilk Park has gone through in the past 13 years when I was looking at some old photographs. Thirteen years ago a feasibility study on the future of the Park was produced with an action plan. As the work in the Park has to be



externally funded and/or delivered by volunteers we knew that the aim to transform the Park into a 'community asset' was a long term goal. We are still working through that action plan today and having met the aspiration to offer employment and volunteering opportunities, improve the pathways, signage, entrance points, woodland management and biodiversity, I am excited about the next phase of improvements due to take place during the Autumn and Winter of 2023.

We are always looking for new people to join the Board of the Trust to help us to oversee the work that we do and our plans for the future. If you are interested, please get in touch. I would like to take this opportunity to thank the Cassiltoun Trust Board of Management, our volunteers, the staff we share with Cassiltoun Housing Association, our funders and the wider community.

**Anne M Stuart MBE** *Chair Cassiltoun Trust*





# Strategic and Operational Objectives

## Strategic Objectives 2023 – 2024

To empower our local community and extended communities to make positive changes in their lives by providing and enabling education/training, employment, health and leisure time opportunities.

Promote, enhance and preserve the public's knowledge of Castlemilk's rich history and heritage.

To continue to preserve the historical and architectural significance of Castlemilk Stables for the local and extended community and to promote the preservation of other historical landmarks in the area.

To promote, influence and implement local and national strategies that assist and drive community led economic regeneration and development.

**To achieve these, the Trust relies on the assistance of its parent organisation, Cassiltoun Housing Association Limited, with both a management agreement and the provision of experienced staff and administration to support effective governance.**

## Operational Objectives 2023 – 2024

**The Trust has 10 Operational Objectives which support the Strategic Objectives.**

- 1** To recruit new Board members and support existing Board members to sustain and improve their skills and knowledge to help ensure that they are as effective as possible.
- 2** Continue to develop partnerships with funders and local voluntary and statutory groups and deliver on all our funding targets.
- 3** Ensure the Trust is financially stable by monitoring our expenditure and obtain external grant funding for specific projects.
- 4** To develop Castlemilk Park with our strategic partners, volunteers and the local community.
- 5** Promote the objectives and role of Cassiltoun Trust and in particular its wider role as a vehicle for Community Development within Castlemilk and the wider regeneration community
- 6** To participate in the 2023 Glasgow Doors Open Day Festival and wider events. being held in Glasgow.
- 7** To obtain funding for and implement new heating for the building.
- 8** To deliver 2023 Bursary Programme.





# Operational Review and Achievements

**Cassiltoun Trust attracted almost £86,000 of external funding and delivered a variety of engagement programmes to almost 3,500 people.**

Cassiltoun Trust's externally funded projects has enabled increased Castlemilk Park Events and activities, a widescale Volunteer Development Project, a drama group, continuation of Community Arts, the Community Garden, online Bingo, youth participation, weekly community lunch, Conversation Cafe bringing together New Scots and long term Castlemilk residents as well as our award-winning Digital Inclusion Project.

Our volunteer development programme supports Cassiltoun Trust's objectives through increasing opportunities for skill sharing and development for local residents including Castlemilk Park Volunteers. This has resulted in ongoing

development, maintenance and celebration of this space in partnership with both the local community as well as strategic partners via the Castlemilk Park Steering Group.

The volunteers also promote the objectives of Cassiltoun Trust as a vehicle for community development with specific highlights including a local resident winning the Paths For All Community Path Volunteer of the Year and being invited to Scottish Parliament for their award and Castlemilk Explorers Group winning the Scottish Wildlife Trust Trustee's Group Award for volunteering and a motion being raised to congratulate them at UK Parliament.

The Trustees are working through investment plans which will preserve the historical and architectural significance of the stables building.

## Financial Review

The financial results of Cassiltoun Trust are as follows:

	2022/23 £	2021/22 £
Funds balance brought forward	547,688	518,785
Surplus for the year	10,373	28,903
Funds balance carried forward	558,061	547,688

## Plans for the future

The review of the buildings heating system will be undertaken throughout 2023/2024 along with planned investment works within the building. This includes things like internal lighting upgrades and external painter works. There will be the continuation and further development of volunteer and community activities from the stables and woodlands. There will also be the exploration of funding opportunities which link into the strategic aims and objectives of the Trust.

## Structure, governance and management

Cassiltoun Trust has a Board of Trustees who have the responsibility to ensure that the business achieves its strategic and operational aims and objectives

The charitable company has a Memorandum and Articles of Association which establish the objects and powers of the charitable company and details how It is to be governed.



# Business Review

## Financial Highlights

Income (£s)	2022/23	% of income	2021/22
Rental income	135,888	61%	117,996
Grants received	85,926	39%	87,167
Donations	0	0%	0
Interest Received	292	0%	16
<b>Total income</b>	<b>222,106</b>		<b>205,179</b>

Expenditure (£s)	2022/23	% of income	2021/22
Management fee	10,374	5%	10,270
Cleaning	11,808	5%	11,427
Insurance	5,677	3%	5,229
Legal, Professional and marketing	6,289	3%	322
Water Rates	7,207	3%	6,509
Repairs and Maintenance	7,649	3%	16,400
Project costs	84,926	38%	78,738
Heat and light	59,962	27%	30,513
Audit and accountancy	5,400	2%	4,250
Depreciation and bad debts	10,693	5%	9,777
Others	1,748	1%	2,841
<b>Total expenditure</b>	<b>211,733</b>		<b>176,276</b>
Surplus for the year	10,373	5%	28,903

## Board of Trustees – September 2023

Anne M Stuart MBE	Chairperson
Lewis MacSween	Vice-Chairperson
Charlie Millar	Treasurer
Christine Devine MBE	Board Member
Charlie Turner	Board Member
Susan Casey	Board Member
Glenn Elder	Board Member
Councillor Margaret Morgan	Board Member
Deborah McGlashan	Board Member
Bridget Crossan	Board Member

Trustees are provided with training and go through an induction process to enable them to perform their obligations.

## Registration particulars

### Registered at Companies House

Registration Number SC205629

### Office of the Scottish Charity Regulator

Charities and Trustee Investment (Scotland) Act 2005  
Scottish Charity Number SC030310

### Auditor

Azets Audit Services • Titanium 1 • King's Inch Place  
Renfrew PA4 8WF

### Banker

Bank of Scotland • 110 St Vincent Street • Glasgow G2 5ER

### Solicitors and company secretary

T C Young • 7 West George Street • Glasgow G2 1BA





# Chair's Report

**The nursery has the capacity to offer 57 full-time childcare places. After another successful year, we were near our maximum capacity and continued to grow our waiting list for our 0-2 room and funded places within our 3-5s.**

Here at Cassiltoun Stables Nursery, we prioritise the Health and Wellbeing of both our children and their families' offering links to wider support networks within the local area. Multi agency working is paramount throughout the service ensuring every child and family receive the support they need.

We work in partnership with Glasgow City Council delivering high quality childcare and funded places to children aged 3 to 5 years and eligible 2s.

## Training and staff development

This year three modern apprentices gained their SVQ level 3 qualification. Two staff completed their SVQ level 4 and one member of staff completed the first year of their degree in Childhood Practice.

## Outdoor Learning

The nursery focused on outdoor learning taking literacy and numeracy outdoors. We did this in the nursery garden, through planting and growing as well as visiting the pond and the woodlands. Exploring in a natural environment not only stimulates children's imagination but it is fantastic for physical and mental health too. It offers time and space alone; space to run, jump and climb together and quiet time to reflect. Outdoors has it all!

Parents were able to share these experiences through logging into their child's online learning journals, chatting with staff and coming along to parent's night or our open family fun day.

Indoors we focused on wellbeing and independence and gladly welcomed visitors back into the nursery when the 'Animal Man' came to visit.

## Graduation

16 children graduated from the nursery moving onto school.

**Anne M Stuart** Chair *Cassiltoun Stables Nursery*





# Strategic and Operational Objectives



## Strategic Objectives 2022 – 2025

Ensure that our child care fees remain competitive and affordable.

Maintain high quality childcare services adhering to current Scottish Government Guidelines and curricular Frameworks.

Contribute to the wellbeing of the local community by offering employment, work experience and training placements.

Develop our workforce through education, training and coaching.

Ensure we actively involve parents in the operation of the Nursery and attract and retain highly skilled and knowledgeable Board and staff members.



## Nursery Operational Objectives 2023 – 2024

**The Nursery has 10 Operational Objectives which support the strategic objectives.**

- 1 Complete Assessment and Progress reports for all children measured against the SHANARRI indicators.
- 2 Majority of preschool children will achieve 90% attainment on their numeracy/literacy/health and wellbeing early level trackers.
- 3 Increase level of parent engagement: Online learning journals; 2 x 1-1 meeting with parents; Parent surveys.
- 4 3 newsletters, 1 graduation ceremony.
- 5 Achieve 53 FTE throughout the year.
- 6 Ensure that the Board of Management complete their agreed training and earning plans.
- 7 Progress with the Eco School Award.
- 8 All staff will become competent using the Realising the Ambition document for planning and observation.
- 9 Staff to become confident in delivering digital literacy in over 3s.
- 10 Carry out Staff Survey.



# Financial Highlights

Income (£s)	2022/23	% of income	2021/22
Childcare	570,041	93%	570,644
Grants received - other	39,691	7%	52,855
Insurance and furlough claim	0	0%	65
<b>Total income</b>	<b>609,732</b>		<b>623,564</b>

Expenditure (£s)	2022/23	% of income	2021/22
Wages and agency staff	389,706	64%	368,309
Staff training, uniforms	4,541	1%	7,574
Rent costs	84,598	14%	69,590
Toys, equipment, marketing and food	27,176	4%	45,626
Telephone, printing, stationery	3,308	1%	2,417
Insurance and subscriptions	9,252	2%	9,611
Cassiltoun HA management charge	16,442	3%	15,810
Governance costs, depn. and legal fee	11,895	2%	9,968
Loan interest, bank charges and bad debts	212	0%	118
<b>Total expenditure</b>	<b>547,130</b>		<b>529,023</b>

Surplus for the year	62,602	10%	94,541
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**£27,176**  
on toys,  
equipment,  
marketing and food



**£84,598**  
Rent costs



**£389,706**  
on wages and  
agency staff



**£4,541**  
Spent on staff  
training and  
uniforms



## Registration particulars

### Registered at Companies House

Registration Number SC205629

### Office of the Scottish Charity Regulator

Charities and Trustee Investment (Scotland) Act 2005  
Scottish Charity Number SC030310

### Care Inspectorate

Registration Number CS2012308178

### Auditor

Azets Audit Services • Titanium 1 • Kings Inch Place  
Renfrew PA4 8WF

### Banker

Bank of Scotland • 110 St Vincent Street • Glasgow G2 5ER

### Solicitor

T C Young • 7 West George Street • Glasgow G2 1BA

## Board of Trustees – as at August 2023

Anne M Stuart MBE	Chairperson
Jean Farrell	Board Member
Jennifer McInnes	Board Member
Leanne Gardner	Parent Board Member

The Board of Trustees are the appointed Directors listed at Companies House. Cassiltoun Housing Association Limited has the power to appoint members of the Board of Trustees with one place made available to a parent.

# Our Thanks...

Finally, we would like to thank all our staff, Board members, funders, local and national partners, contractors and volunteers, without whom we would not be able to deliver the range of high quality, respected and much needed services and activities to our tenants and local community.







### Cassiltoun Housing Association

email [housing@cassiltoun.org.uk](mailto:housing@cassiltoun.org.uk)

web [www.cassiltoun.org.uk](http://www.cassiltoun.org.uk)

Registered Scottish Charity  
No SC 035544

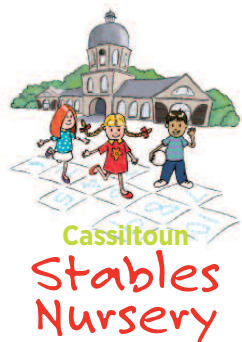


### Cassiltoun Trust

email [trust@cassiltoun.org.uk](mailto:trust@cassiltoun.org.uk)

web [www.cassiltountrust.org.uk](http://www.cassiltountrust.org.uk)

Registered Scottish Charity  
No SC 030310



### Cassiltoun Stables Nursery

email [nursery@cassiltoun.org.uk](mailto:nursery@cassiltoun.org.uk)

web [www.cassiltounstablesnursery.org.uk](http://www.cassiltounstablesnursery.org.uk)


Company Registration No SC 423689


Registered Scottish Charity No SC 043312

Care Inspectorate Registration  
No CS 2012308178

Castlemilk Stables • 59 Machrie Road • Glasgow G45 0AZ

telephone **0141 634 2673** • fax **0141 634 9987**

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