



As part of its monitoring regime, the Scottish Housing Regulator requires that Registered Social Landlords (RSLs) submit data on their performance through the Annual Return on the Charter (ARC).

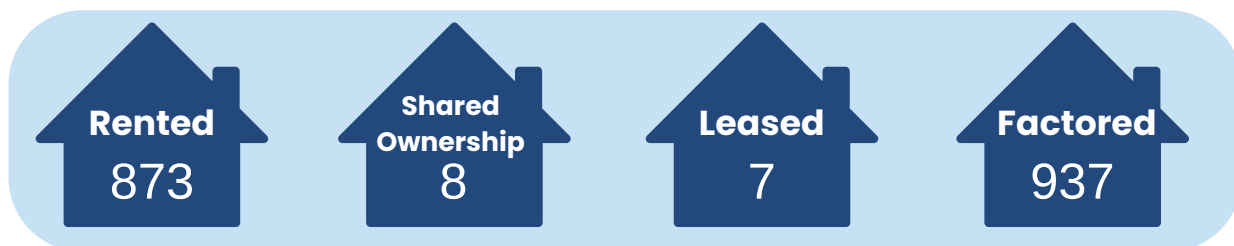
The full return submitted by the Association is available on the Scottish Housing Regulator's website at www.housingregulator.gov.scot. Based on the information submitted, the Regulator produces a Landlord's Report for the Association that summarises the key performance indicators. This is available on both Regulator's and the Association's websites.

	The Charter has six Association's		Main section's performance relating		Covering the to;
	Overall customer/landlord		Satisfaction housing quality relationship		& Maintenance
	Neighbourhood & Community		Access to Housing & Support		Value for money

The Association also makes information on its performance available to tenants and other service users showing how we compare to other landlords in our area, highlighting any areas of poor performance and outlining our plans for improvement.

In our report we have compared ourselves against the averages of 5 other local Associations of approximately the same size. These are referred to as our peer group. Where appropriate we have also provided the average for all social landlords in Scotland as well as South Lanarkshire Council.

WHAT WE OWN & MANAGE



OUR FINANCES

Income		Expenditure	
Rent Receivable	£4,121,283	Reactive Repairs	£411,554
Grants	£32,145	Planned & Cyclical Maintenance	£547,589
Interest Received	£26,327	Major Repair Costs	£373,861
Factoring Management Fees	£174,599	Estate Management Costs	£175,986
Commercial Properties	£62,438	Management & Administration	£1,748,530
Other	£500.00	Loan Repayments	£754,164
		Loan Interest	£265,986
Total Income	£4,417,291	Total Expenditure	£4,277,670



Average Management Costs Per Unit		Average Debt Per Unit (ie what we owe to lenders etc)	
2021/2022	2022/2023	2021/2022	2022/2023
£1,674	£1,672	£8,628	£7,524



KEY POINTS & ACHIEVEMENTS

£92,473.32 was paid towards the pension deficit

We paid back £754,164 towards our loans

The historic housing costs of properties owned by the Association are £35.7 million

We made an operating surplus of £739,955 in the year

INCOME REPORT

Average weekly rent charged	1 apt	2 apt	3 apt	4 apt	5+ apt
Rutherglen & Cambuslang HA	£47.30	£69.51	£87.32	£102.69	£128.71
South Lanarkshire Council	£64.58	£68.49	£75.83	£85.45	£90.61
Peer Group	£59.40	£77.37	£88.77	£98.11	£107.58
Scottish Average	£78.26	£83.46	£86.28	£93.96	£103.72

We are conscious of the fact that the average rents for our smaller properties are well below the national average and the average of our peer groups but that those for the larger properties are substantially higher.

A review of the rent setting will be carried out to ensure all our rents compare favourably with our neighbouring landlords.

RENT INCREASE APPLIED

Rutherglen & Cambuslang HA	South Lanarkshire Council	Peer Group	Scottish Average
5.0%	3.5%	5.0%	5.1%



PERCENTAGE OF TENANTS SURVEYED THAT FELT THEIR RENT REPRESENTED GOOD VALUE FOR MONEY

Rutherglen & Cambuslang HA	SLC	Peer Group	Scottish Average
81.68	89.4	87.1	81.8

Our recent satisfaction survey has highlighted that there has been a dip in the response from our tenants who feel that the rent represented good value for money. The Association will be taking a closer look at these results and look at ways to improve our services to tenants that will make our rents even better value for money for our tenants.

RENT COLLECTED


	Rent Collected (includes monthly rent plus arrears)		Rent Arrears as a % of the rent due		Rent lost due to Properties being Void	
	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
Rutherglen & Cambuslang HA	100.2%	100.23%	2.67%	1.94%	0.28%	0.11%
Peer Group Average	100.1%	100.14%	3.59%	3.18%	0.6%	0.4%
Scottish Average	99.3%	99.0%	6.3%	6.9%	1.4%	1.4%

There is no doubt that cost-of-living crisis has had an impact on our tenants, and we recognise that some tenants have experienced real financial difficulties. Association staff have worked hard to support tenants and as a result, the level of rent collected in the year slightly increased and we are slightly higher than our peer group and the Scottish average. However, we are pleased that the level of current rent arrears remained low thanks to the amount of support and assistance offered by staff as well as the clear priority our tenants gave to paying their rent. The level of rent lost due to properties being void has decreased slightly as a direct result of the decrease in the time it took on average to re-let our houses when they became empty.

INVESTMENT IN OUR STOCK

The Association is committed to providing affordable, modern housing and makes substantial investment in the maintenance and improvement of our stock every year. Our investment also ensures that our properties comply with all of the standards set by the Scottish Government including the Scottish Housing Quality Standards (SHQS) and the Energy Efficiency Standards for Social Housing (ESSH).

REPAIRS & MAINTENANCE SPEND 2022/2023

Category	Spend	<p>The spend on repairing and maintaining our properties returned to more normal levels during the year following restrictions to the maintenance programmes due to COVID.</p> 
Reactive (day to day) Repairs	£270,421	
Repairs to Void Properties	£62,060	
Cyclical Maintenance Programme	£390,202	
Planned Maintenance Programme	£1,027,663	

PERCENTAGE OF STOCK MEETING SHQS & EESSH

	Rutherglen & Cambuslang HA	Peer Group Average	Scottish Average
	2022/2023	2022/2023	2022/2023
SHQS	77.89%	90.5%	79.0%
EESSH	99.4%	97.1%	87.9%


Due to the size and type of some of our older properties we can't bring them up to the standards. These properties are therefore 'exempt' from having to comply.

OUR REPAIRS PERFORMANCE

Percentage of Tenants Satisfied with the Repairs Service	2022/2023
Rutherglen & Cambuslang HA	90.31%
South Lanarkshire Council	88.97%
Peer Group Average	89.5%
Scottish Average	88.0%

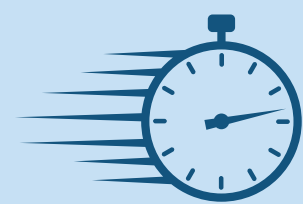
Our percentage of tenants satisfied with the repairs service remains high and above our peer group and the Scottish average.

We will be continuing to explore how we can improve the service to better meet the needs of our tenants.



Average Time to Complete Repairs	Emergency Repairs (hours)		Non-Emergency Repairs (days)		% Reactive Repairs Completed 'right 1st time'	
	2021/2022	2022/2023	2021/2022	2022/2023	2021/2022	2022/2023
Rutherglen & Cambuslang HA	2.4	2.59	5.0	4.5	91.7%	89.3%
South Lanarkshire Council	3.7	4.24	11.7	11.63	99.7%	99.5%
Peer Group Average	3.0	2.42	5.8	5.0	90.2%	88.2%
Scottish Average	4.2	4.2	8.9	8.7	88.3%	87.8%

Our ability to respond to repairs remains a focus for the Association and we will continue to prioritise improvement in our service across all the measures.



ACCESSES TO OUR HOUSES

Like virtually every social landlord, the number of households on our waiting list for housing far exceeds the number of properties that become available.

TOTAL NUMBER OF APPLICANTS ON THE WAITING LIST AS AT 31/3/23


1 apt	2 apt	3 apt	4 apt	5 apt	6 apt	Total
26	245	217	145	46	2	681

NUMBER OF NEW ALLOCATIONS


	1 apt	2 apt	3 apt	4 apt	5 apt	6 apt	Total
2022/2023	3	15	9	4			31

The above figures show that demand for the Associations properties continues to far outstrip the available void property supply each year. The Association continues to explore Development opportunities to build quality affordable Housing to help address housing need in Rutherglen and Cambuslang.

AVERAGE NUMBER OF DAYS TO RE-LET VACANT PROPERTIES

	2021/2022	2022/2023	<p>The average number of days it took to re-let properties returned to normal levels this year after COVID, although there are still challenges with getting utility meters changed over. We will continue to work on this area over the next year to ensure that our void properties are re-let as quickly as possible.</p> 
Rutherglen & Cambuslang HA	21.7	13.7	
SLC	21.5	27.8	
Peer Group Average	23.1	19.9	
Scottish Average	51.6	55.6	

PERCENTAGE OF TENANCY OFFERS REFUSED

	2021/2022	2022/2023	<p>The percentage of offers we make to applicants that are refused is lower than the national average and we will continue to invest in our properties to make them as desirable as possible.</p> 
Rutherglen & Cambuslang HA	28.5%	22.5%	
SLC	16.6%	22.56%	
Peer Group Average	22.3%	21.12%	
Scottish Average	32.9%	32.9%	

OUR FACTORING SERVICE

Number Factored as at 31/3/22	937
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AVERAGE ANNUAL MANAGEMENT FEE


Rutherglen & Cambuslang HA	£65.32	<p>Our management fee is well below the Scottish average and, while we want to provide the best value for money to all our customers, we must ensure that our fees for the services we provide to owners cover our costs.</p> 
SLC	£119.46	
Peer Group Average	£17.60	
Scottish Average	£104.67	

COLLECTION OF INVOICED CHARGES

	2022/2023
Total Factoring Charges Invoiced (1/4/22 – 31/3/23)	£174,598.72
Income from Management Fees	£93,007.65
Arrears Outstanding as at 31/3/23	£199,153.49

We recognise that the level of money owed by owners is extremely high and much of this is long standing, historical debt. We have a number of legal actions in place against owners that will allow us to recover arrears but reducing the level of outstanding debt is clearly going to be a priority area of work.

% OWNERS SATISFIED WITH THE FACTORING SERVICE

Rutherglen & Cambuslang HA	71.7%	<p>Our owners level of satisfaction with the factoring service is higher than our peer group organisations and the Scottish average. We will be carrying out an owners satisfaction survey this year to establish the level of satisfaction that our factored owners currently have with the service provided by the Association. We will consider the key findings from that survey to improve our service to owners.</p> 
Peer Group Average	47.55%	
Scottish Average	61.8%	

OUR SERVICE DELIVERY PERFORMANCE

% Tenants Satisfied with;

	Overall Service	Management of Neighbourhood
	2022/2023	2022/2023
Rutherglen & Cambuslang HA	90.1%	93.6%
SLC	91.9%	89.5%
Peer Group Average	91.6%	89.8%
Scottish Average	86.7%	84.3%

We are pleased that our performance in both overall service provision and management remains the equivalent or highest in all comparisons.

MANAGEMENT OF TENANCIES

	% Anti-Social Cases Resolved within Target	
	2021/2022	2022/2023
Rutherglen & Cambuslang HA	100.0%	100.0%
SLC	94.3%	96.7%
Peer Group Average	93.7%	98.3%
Scottish Average	94.7%	94.2%

We are pleased that our performance in resolving complaints of anti-social behaviour has stayed at the same level this year and as a result, we are the best performers in comparison to that of our peer group, South Lanarkshire Council and the Scottish average.

TENANT ENGAGEMENT

	Rutherglen & Cambuslang HA	SLC	Peer Group Average	Scottish Average
% Tenants who feel the Association is Good at Keeping them Informed	97.9%	96.1%	97.0%	89.7%
% Tenants Satisfied with the Opportunities to Participate	96.7%	97.3%	95.3%	85.9%

Despite our great levels of satisfaction, we are keen to engage more and work closer with our tenants and are putting structures and procedures in place to support this.

QUALITY & STANDARD OF THE HOUSING

	Rutherglen & Cambuslang HA	SLC	Peer Group Average	Scottish Average
% Tenants Satisfied with Quality of their Home	87.3%	90.6%	85.4%	84.2%

We are delighted that our tenants are satisfied with the homes they live in and are committed to ensuring we maintain all our properties to the highest possible standards.

COMPLAINTS HANDLING

Stage 1 Complaints	Rutherglen & Cambuslang HA	Scottish Average
% Responded to in Full	100%	95.3%

Stage 2 Complaints	Rutherglen & Cambuslang HA	Scottish Average
% Responded to in Full	100%	92.5%

MEMBERSHIP

Total No. of Members as at 31/3/23	157
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Becoming a member of the Association is the easiest way to participate and engage with the us. As a member you can not only vote for candidates to join the Management Committee, you can also stand for election to become a Committee member yourself. It only costs **£1** so pop in to our office to sign up today!

