



 **Trafalgar**
HOUSING ASSOCIATION

2017-18
Annual Report

Chairperson's Report

I am pleased to present this year's Annual Report which highlights our performance during the most recent financial year.

The report shows how we compare to other landlords locally and nationally in terms of tenant satisfaction levels and against a range of key performance indicators which are set nationally by the Scottish Housing Regulator.

The Association is committed to providing the highest possible level of service to tenants whilst ensuring that our rent levels remain as affordable as possible to our tenants.

What we achieve as a landlord is a reflection of the teamwork that exists between our Management Committee and Staff to ensure that our standards remain high.



John Munro, Chairperson

This year I was deeply saddened to report the death of Etta Haire MBE in January at the age of 87. Etta served on our management committee for 28 years between 1989 and 2017 including three terms as Chairperson. In addition to her hard work for the Association she was crucial to setting up the Trafalgar Play-Scheme which ran for many years, helped us secure our stock transfer in the Terraces area, and was a friend and mentor to many on the Management Committee over the years, including myself.

My thanks go to Etta and the many others who have volunteered their time over the years, and to our staff team who continue to achieve great results.

I hope you take the time to read over the report and let us know your views.

John Munro
Chairperson

Homes at a glance



2 Apt

No. Owned 70

£63.13

Weekly Average

West Dunbartonshire

£69.55

Scottish Average

£76.53



3 Apt

No. Owned 109

£66.86

Weekly Average

West Dunbartonshire

£74.51

Scottish Average

£79.52



4 Apt

No. Owned 94

£74.48

Weekly Average

West Dunbartonshire

£82.25

Scottish Average

£87.68



5 Apt

No. Owned 27

£81.20

Weekly Average

West Dunbartonshire

£93.23

Scottish Average

£96.92

Homes at a glance



4%

**Average
rent
increase
across our
stock**

Scottish Average

3.3%

West Dunbartonshire
Average

2.8%



93.9%

**Tenants
who thought
their rent
represented
good value
for money**

Scottish Average

83.0%

West Dunbartonshire
Average

83.95%



94.3%

**Homes
meeting
the Scottish
Housing
Quality
Standard**

Scottish Average

94.4%

West Dunbartonshire
Average

96.8%



100%

**Homes
meeting
the Energy
Efficiency
standard for
social housing**

Scottish Average

85.6%

West Dunbartonshire
Average

83.5%

Repairs & Maintenance



1.2

Average hours taken to complete an emergency repair

Scottish Average

4.1

West Dunbartonshire Average

2.53



3.15

Average days taken to complete a non-emergency repair

Scottish Average

6.6

West Dunbartonshire Average

4.91



98.9%

Repairs completed right first time

Scottish Average

93.6%

West Dunbartonshire Average

92.03%



100%

Gas safety checks completed on time

Scottish Average

99.8%

West Dunbartonshire Average

99.1%

91% of tenants who had a repairs service in the last year were satisfied with the repairs made, in comparison with 92.1% across Scotland, and 90.64% for West Dunbartonshire.



Our tenants



100%

**Anti-social
behaviour
cases resolved
within locally
agreed
timescales**

Scottish Average

88.88%

West Dunbartonshire
Average

92.04%



5.0

**Cases of
Anti-social
behaviour
per 100
homes**

Scottish Average

6.04

West Dunbartonshire
Average

8.16



3

**Average days
taken to re-let
a property**

Scottish Average

31

West Dunbartonshire
Average

22.8



31

**The number
of homes
which became
vacant and
were let in the
year**



92.6%

**New tenants
satisfied with
the quality
of their
home when
moving in**

Scottish Average

90.4%

West Dunbartonshire
Average

95.95%

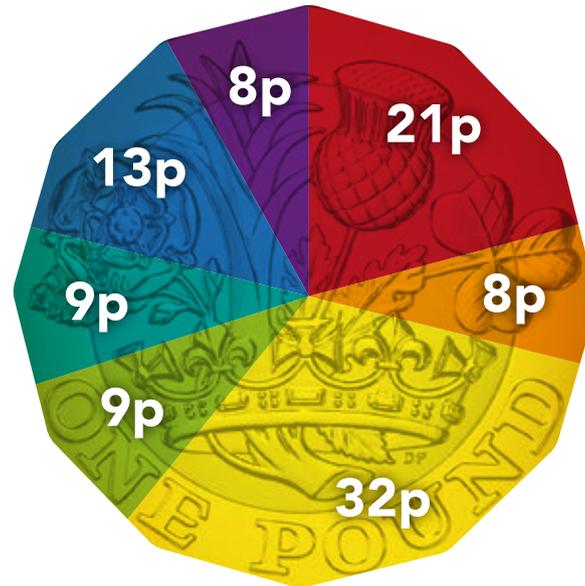


Finance

Trafalgar's Statement of Comprehensive Income displays a surplus of £414,275. However, this is an accounting surplus rather than a cash surplus. An accounting surplus does not include improvements carried out on our stock which are not displayed in our Statement of Comprehensive Income.

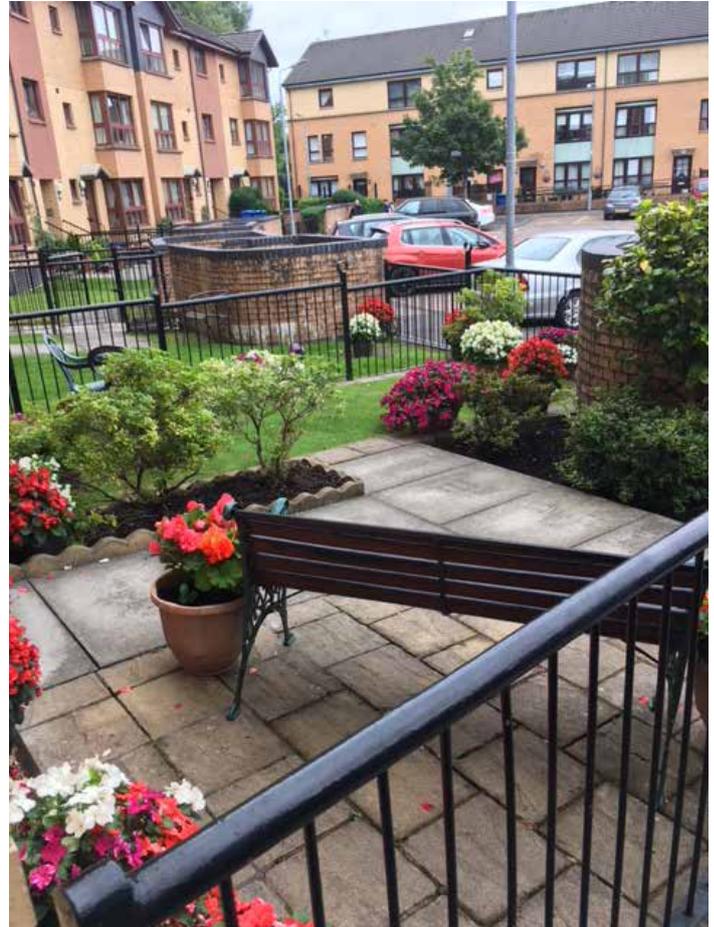
The most important thing for a Housing Association is the level of funds it has to invest in its homes and services for its stakeholders. The Statement of Financial Position shows Trafalgar has funds of £2.05 million at the end of the financial year. Reserves have increased from £3.94 million to £4.35 million in the last financial year.

HOW EVERY £ IS SPENT



 Salaries/Staff Costs	21p	 Reactive Maintenance repairs	9p
 Office costs & Overheads	8p	 Housing costs	9p
 Major Repairs/Improvements	32p	 Loan repayments	13p
		 Surplus	8p

Over the course of the year, we collected 100.6% of the total rent owed, compared to 99.6% for the rest of social landlords in West Dunbartonshire. Only 0.1% of rent was lost due to homes remaining empty in the year, compared to 0.75% across West Dunbartonshire. This means that we are making the most of the rent paid by you as tenants.



Clydebank Independent Resource Centre

Clydebank Independent Resource Centre provides welfare rights advice and debt/money advice for local residents. The service is free of charge and available to anyone, regardless of their circumstances. During the financial year 2017-2018, the centre dealt with 122 enquiries by our residents, with total monetary gains of £83,564.20. With full roll out of Universal Credit scheduled for November 2018, even more of our residents may require the advice and assistance provided by the centre's specialist staff.

The Independent Resource Centre provides advice on benefits and welfare issues, including checking benefit entitlements, help with filling in applications forms and



advice on what to do if you have been refused a benefit. They can also help with an appeal if you need to appeal a decision made by the DWP about your benefits.

Advice and assistance can be given on a wide range of benefits, including:

- Housing Benefit and Council Tax Reduction
- Universal Credit
- Job Seekers Allowance
- Income Support
- Employment Support Allowance
- Incapacity Benefit
- Disability Living Allowance
- Personal Independence Payments
- Child Benefit
- Tax Credits
- Carers Allowance
- State Pensions and Pension Credit

The centre can also give you advice on any problems you are having in relation to money, budgeting or debt and they can help you to deal with creditors.

If you need advice or assistance, please don't hesitate to contact us, or contact Clydebank Independent Resource Centre directly on 0141 951 4040.

Management Committee

Committee Members who are all local tenants who have freely given their time, energy and talents for long periods of their lives in order to see their local area improved.

If you would like to join the association's Management Committee, please get in touch with the office for more information. We are keen to retain the strong local control and representation we have had throughout our history, and we will offer training and support for those interested in joining the committee.



The current Management Committee is made up as follows:

John Munro - Chairperson

Eleanor Shannon - Vice Chairperson

Carol Scholes - Secretary

John Butcher - Member

Joshua Campbell - Member

Elizabeth Grass - Member

Nicola Lyden - Member

Eileen McGhie - Member

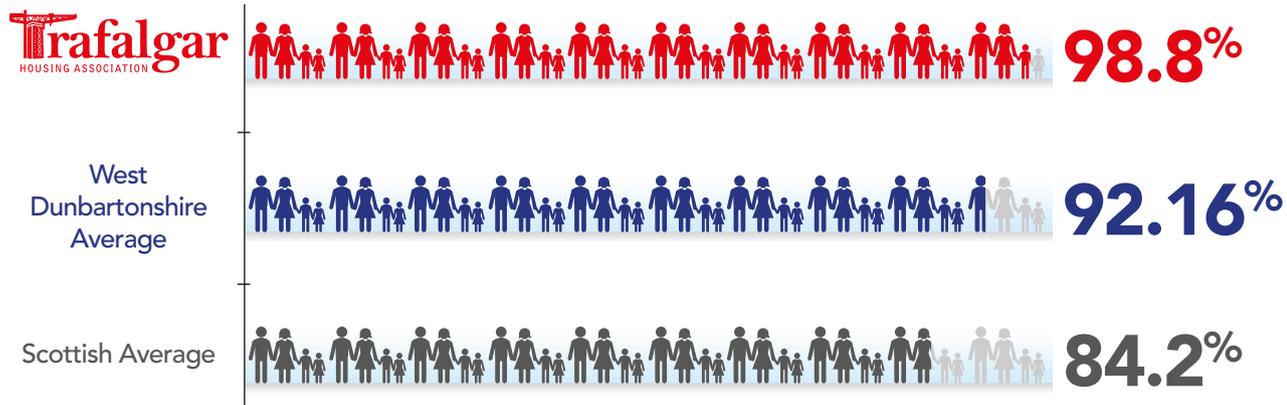
Gill Montgomery - Member

Bernadette Swindon - Member



Communication with Trafalgar

Tenants satisfied with opportunities to participate



SPSO Scottish Public Services Ombudsman

100% of all of our Stage 1 and Stage 2 complaints were responded to on time in accordance with the Scottish Public Services Ombudsman timescales.





Scottish Average
89.7%
 West Dunbartonshire Average
91.45%



Scottish Average
88.3%
 West Dunbartonshire Average
88.16%

Tenants Satisfied with being kept informed about services and decisions



100%

West Dunbartonshire Average



94.7%

Scottish Average



90.9%

ETTA HAIRE MBE OBITUARY - Community Housing Champion



Born July 25th, 1930

Died January 25th, 2018

Harriet (known as Etta) Haire, who has died aged 87, was a remarkable lady who overcame personal misfortune and later became a prominent figure in Clydebank and nationally in the community housing association sector.

She was widowed aged 43, and left with five children to bring up, which she did through dint of hard work and the application of her sterling personal qualities.

She was awarded an MBE in 2000, for her housing work. At nearly 60, she had been an original member of the steering group which led to the Trafalgar Housing Co-Operative in 1990, later the Trafalgar

Housing Association, so called as its initial involvement centred round housing in that Clydebank street in the Dalmuir area, where she and her family lived.

She remained involved in the Association till 2016, serving three terms as chairperson and spells as secretary and vice chair. Widely admired for her integrity, drive, community spirit, she was very much at the forefront of Trafalgar's success. She epitomised its aims; to provide, manage, and maintain good quality affordable housing, controlled by local people, and contribute to the area's wellbeing.

For her, tenants' interests in having decent housing, economic rents and an effective repair service were paramount.

Born Harriet Dawkins Higgins in Clydebank, she was the eldest of four children of

George and Isabella and brought up in the town's Livingstone Street area. A bright pupil, she initially attended a local primary school before going on to Dumbarton Academy where her academic ability was noted.

Family circumstances curtailed her schooling, however, as well as the onset of the Blitz which caused not only considerable loss of life but enormous damage to the town. Her father worked as a dock porter and was also an air raid warden. She sometimes recalled her experiences of being ushered into shelters during raids.

When war finished, the family moved to Morecambe whose coastal location it was thought would help with her father's respiratory difficulties but unfortunately he died in 1946. The family then returned to

ETTA HAIRE MBE OBITUARY - Community Housing Champion (Continued)

Clydebank where Mrs Haire started working in the bakery to contribute to the family budget.

In 1950 she met Sam Haire socially in the town and they started going out together. He was from Belfast where he worked in Harland and Woolf's shipyard and a year later the couple married in Clydebank where they set up home, with Mr. Haire finding work at the town's John Brown's yard.

They had six children, Margaret , Billy , Gordon, Andrew, Isobel and Debbie and by 1962 moved into a house in the then newly built Trafalgar Street. In 1973 Mr. Haire died after a short period of illness leaving his wife to bring up five dependent children (Margaret having recently married). Mrs. Haire worked as a school cleaner doing both morning and evening shifts and the

children were always well fed and clothed, as she managed her small wages and the contribution of the welfare state.

The street's housing stock deteriorated and by the 1980's poor insulation, flat roofs, and decaying fabric of three-storey tenements were bringing social issues in their wake.

The area was becoming no longer attractive to tenants and it was clear that Clydebank District council, landlords for most properties, had no funds to invest in improvements work. As she approached retirement, with her family all but independent, this she took this predicament as a challenge, which she took up for the betterment of her community.

She and colleagues succeeded in having the housing stock of 218 properties transferred to the Trafalgar Association after 91 per cent

of tenants backed the move. Over six phases of development, refurbishments were carried out involving some demolition and new construction. In 1998 she played a crucial role in the transfer of 180 properties in 'the Terraces', in the town's Radnor Park, also to the Trafalgar Association. This was achieved despite competition from others and much credit was due to Mrs. Haire whose standing as a fellow tenant and lead figure in the Association was instrumental in eliciting a 90% favourable vote. These houses, also run down, were demolished and rebuilt.

She insisted her MBE was for the Association, not her. . Months previously she had been treated to a surprise celebration when the director of the Scottish Federation of Housing Associations gave a speech in her honour.

Her genuine interest in others was reflected in a lifelong interest in politics. She enjoyed dancing and for about 20 years enjoyed a loving relationship with Bill Jardine until his death in 1998. He had family in South Africa whom they visited and she also enjoyed travelling to visit her family throughout the U.K. A member of the Morison Memorial Church, she set up a 'Toddlers' group and volunteered in the café. Mrs. Haire is survived by five children, Andrew having died last year, 12 grandchildren and six great grandchildren.

The above obituary appeared in The Glasgow Herald newspaper on 27th February 2018 and has been reprinted with the permission of Stephen Naysmith and The Glasgow Herald.

Overall performance

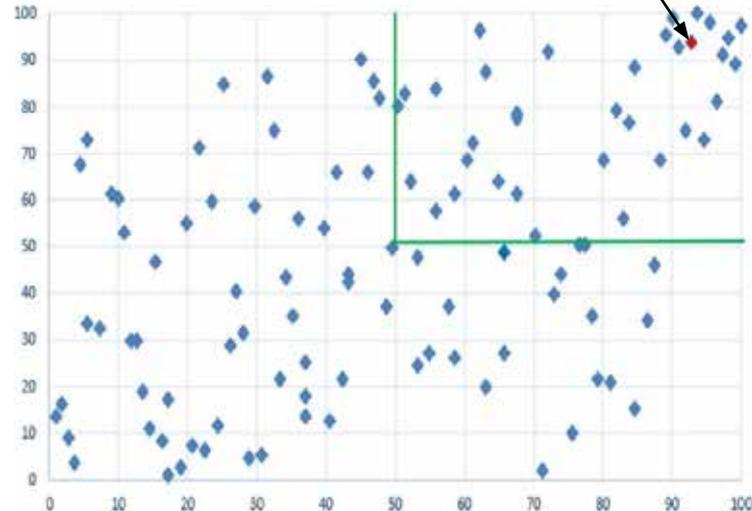
We regularly compare ourselves to other landlords, to see how we are performing. Trafalgar is part of Scotland's Housing Network, and has been recognised for repeatedly performing among the best in Scotland, despite being one of the smallest landlords. Opposite, please find a graph showing where we sit in comparison to the rest of the Scottish Housing Network members at August 2018 in terms of service quality and value for money.

Better Value for Money



Trafalgar
HOUSING ASSOCIATION

Service v VFM



Better Service



Staff at October 2018

Paul McShane - Director

Margaret Livingstone - Housing Manager

Angela Wood - Housing Officer

Yvonne McDonald - Maintenance Officer

Sara Pattison - Admin Officer

Katy Turnbull - Admin Assistant

Fiona Wylie - Temp Housing Assistant

28th AGM

We were delighted to welcome 35 of our members to this year's AGM which was held on Tuesday 18th September 2018 in Clydebank Town Hall.





Trafalgar

HOUSING ASSOCIATION

Trafalgar Housing Association

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