



**Trafalgar**  
HOUSING ASSOCIATION

**2015-16  
Annual Report**

# Chairperson's Report

**Welcome to our 2016 Annual Report, which includes our latest performance against the Scottish Housing Charter. We have included performance of other local landlords and the Scottish Average so that you can see for yourself how we compare.**

In the next 12 months we will be carrying out considerable investment to our housing stock, including new windows in 12-20 Trafalgar Street, new kitchens and boilers to much of 22-30 Trafalgar Street as well as upgrades to both our landscaped areas and main play area. Despite the extensive expenditure planned we always try to ensure our rent levels are affordable, and we are pleased to remain below local and national averages.

We will be consulting with you soon regarding our rent levels for next year but it is our intention to limit the increase to 1%, as we have managed for the last 2 years. It is worth noting that in the last 2 years the Scottish Average Rent Increase has been 2.66% and 1.88%, and that's on top of rent levels already higher than ours. Our average weekly rent is £68.52, whereas the average across West Dunbartonshire is £72.80 and £73.99 across Scotland.



John Munro, Chairperson

Throughout this report you will see us report on the Key Charter Indicators as chosen by the Scottish Government. These can be broadly split into Performance Figures and Satisfaction Levels.

Whilst we are happy with the actual performance levels we have achieved, some of the satisfaction figures have not been quite as good, but we are going to do our best to improve these levels. In the 26 Years since we were founded we have refurbished over 100 properties and built almost 200. Throughout that period we been committed to provide the best service possible for local residents in both the Trafalgar and Terraces Areas.

I hope you take the time to read this report and let us know of your views, positive or otherwise.

**John Munro**  
Chairperson

# Homes at a glance



## 2 Apt

No. Owned 7

**£62.08**

Weekly Average

West Dunbartonshire

**£66.35**

Scottish Average

**£70.39**

We are  
**11.8%**  
cheaper!



## 3 Apt

No. Owned 109

**£65.96**

Weekly Average

West Dunbartonshire

**£71.23**

Scottish Average

**£71.55**

We are  
**7.8%**  
cheaper!



## 4 Apt

No. Owned 94

**£73.08**

Weekly Average

West Dunbartonshire

**£78.72**

Scottish Average

**£77.60**

We are  
**5.8%**  
cheaper!



## 5 Apt

No. Owned 27

**£79.64**

Weekly Average

West Dunbartonshire

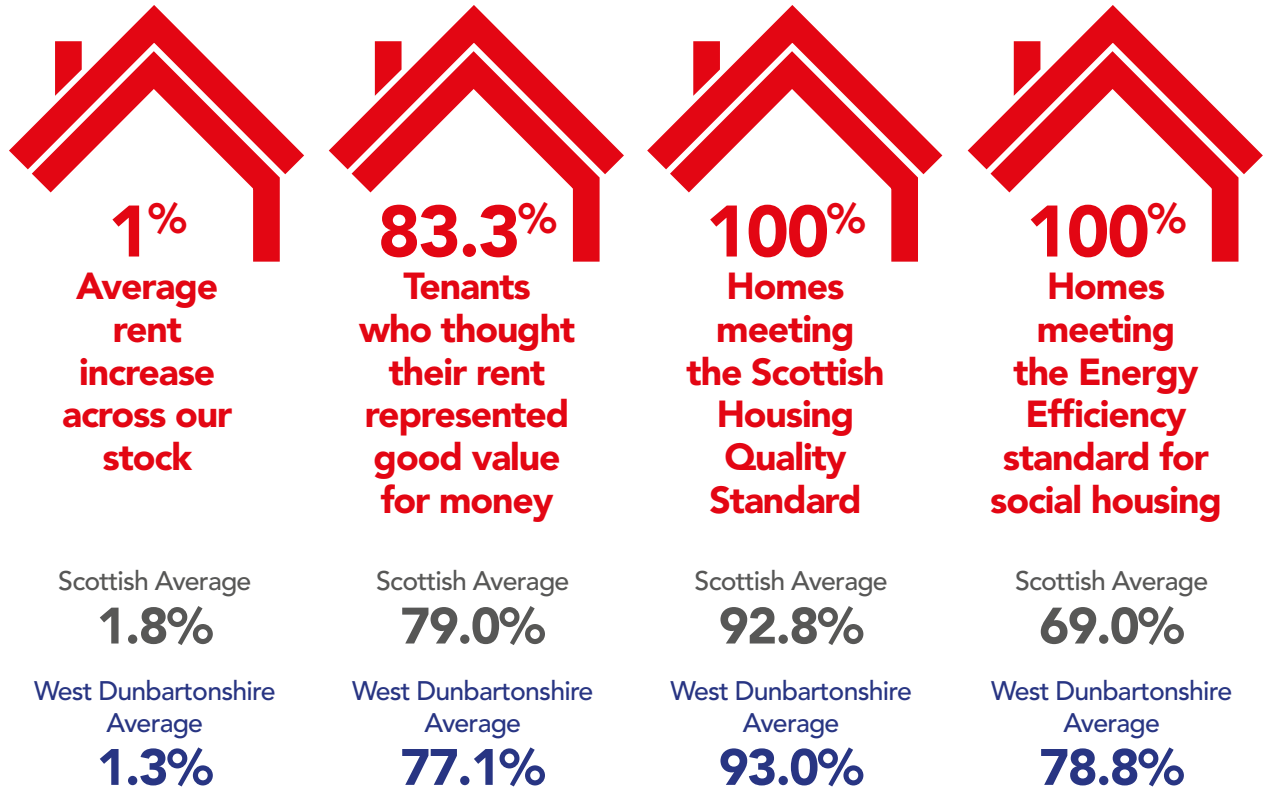
**£89.92**

Scottish Average

**£85.98**

We are  
**7.4%**  
cheaper!

# Homes at a glance



# Repairs & Maintenance



**0.9**

**Average  
hours taken  
to complete  
an emergency  
repair**

Scottish Average

**5.14**

West Dunbartonshire  
Average

**2.7**



**1.9**

**Average  
days taken  
to complete  
a non-  
emergency  
repair**

Scottish Average

**7.52**

West Dunbartonshire  
Average

**4.5**



**85.0%**

**of tenants who  
had a repairs  
service in the  
last year were  
satisfied with the  
repairs made**

Scottish Average

**89.9%**

West Dunbartonshire  
Average

**88.3%**



Scottish Average

**91.3%**

West Dunbartonshire  
Average

**95.1%**



Scottish Average

**99.8%**

West Dunbartonshire  
Average

**99.9%**

We were disappointed with the satisfaction level achieved with repairs, and would encourage any tenant unhappy with the work carried out by contractors in their home to get in touch with the office as soon as possible, and please remember to complete the repair satisfaction survey form we send you.



# Neighbourhood & Community



**100%**

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

Scottish Average

**86.6%**

West Dunbartonshire  
Average

**92.1%**



**7.7**

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

Scottish Average

**7.8**

West Dunbartonshire  
Average

**6.15**



**4.6**

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

Scottish Average

**35.4**

West Dunbartonshire  
Average

**17.7**



**24**

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



# Our tenants



**100%**  
**New tenants  
satisfied with  
the quality of  
their home  
when moving  
in**

Scottish Average

**87.7%**

West Dunbartonshire  
Average

**95.1%**

Trafalgar's Statement of Comprehensive Income displays a surplus of £309,837. 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.

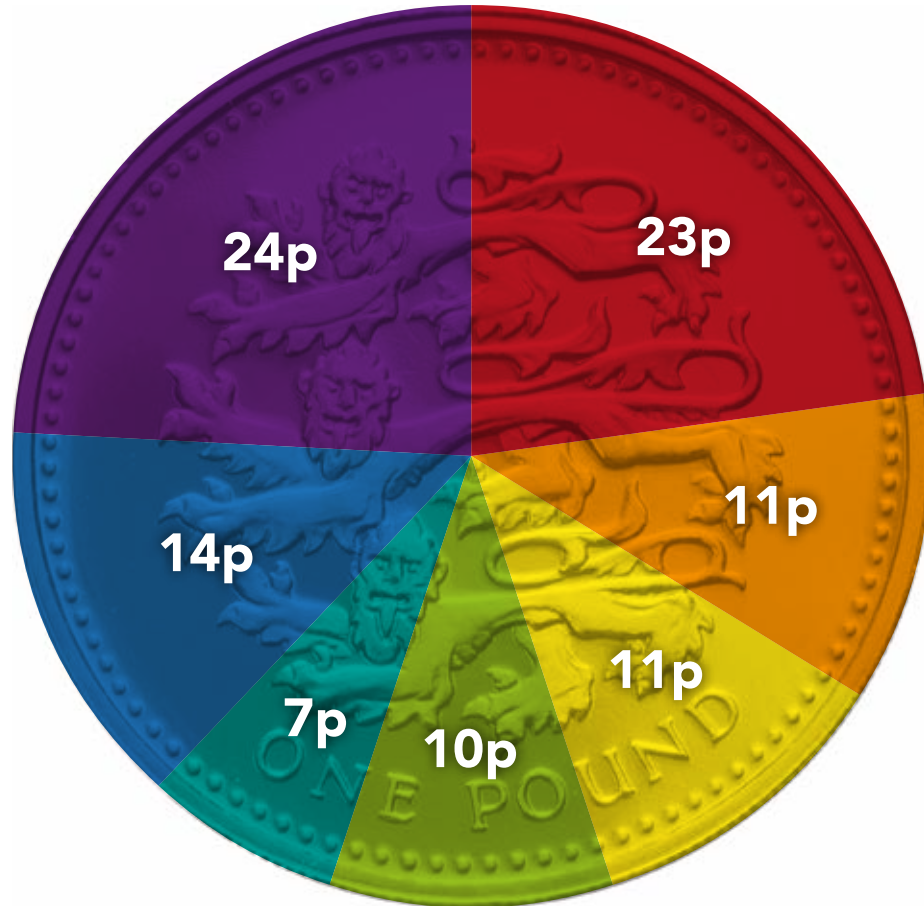
The most important thing for a Housing Association is the level of funds it has to invest in its homes and services for its stakeholders, the Statement of Financial Position shows Trafalgar has funds of £2.14 million at the end of the financial year.

Reserves have increased from £3.43 million to £3.74 million in the last financial year.

Over the course of the year, we collected 100.5% of the total rent owed, compared to 99.5% for the rest of social landlords in Scotland. Only 0.09% of rent was lost due to homes remaining empty in the year, compared to 0.99% across Scotland. This means that we are making the most of the rent paid by you as tenants.

# How every £ is spent

Salaries/Staff Costs	23p
Office costs & Overheads	11p
Major Repairs/Improvements	11p
Reactive Maintenance repairs	10p
Housing costs	7p
Loan repayments	14p
Surplus	24p



# Clydebank Independent Resource Centre

Trafalgar Housing Association, along with other local landlords, contributes to the centre because of the level of service that is given to the people we refer to them.

We have consistently seen that specialist advice is available on a wide range of benefits and debt related financial advice. In 2015/2016 around 60 cases involving over £120,000 of debt was handled by Trafalgar's referrals alone and with many Welfare Reforms yet to be introduced we see the provision of a locally provided welfare rights service as crucial to protecting vulnerable households in the same way that we seek to maintain affordable rent levels.



# Committee Members

Committee Members 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.

This year we would like to pay a special mention to the following people who have provided long service to The Association.

- George Norwood (15 Years)
- Eleanor Shannon ( 15 Years)
- Lily Lyden ( 16 Years)
- Etta Haire M.B.E. (26 Years)

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.



## Tenants Satisfied with Opportunities to participate



**93.60%**

West  
Dunbartonshire  
Average



**86.29%**

Scottish Average



**81.30%**



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.



# Overall Service Rating



Tenants satisfied  
with the quality  
of their home

Scottish  
Average  
**86.4%**

West  
Dunbartonshire  
Average  
**82.8%**



Tenants satisfied with the  
overall service of Trafalgar  
Housing Association

Scottish  
Average  
**89.0%**

West  
Dunbartonshire  
Average  
**90.2%**

## Tenants Satisfied with being kept informed about services and decisions



**98.7%**

West  
Dunbartonshire  
Average



**94.3%**

Scottish Average



**90.6%**

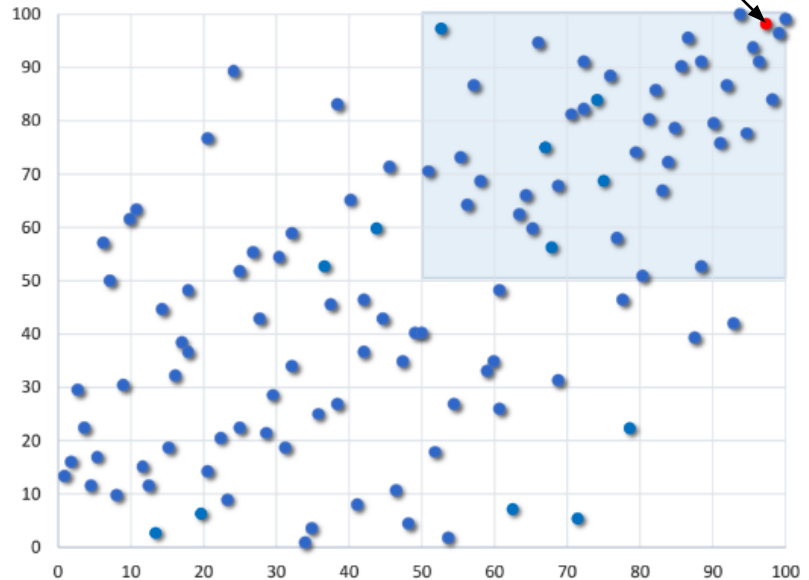
# Overall performance

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 other network members.

**Better  
Value for  
Money**

**Trafalgar**  
HOUSING ASSOCIATION

Service v VFM



**Better  
Service**

# Staff & Committee

## 2015-2016

John Munro - Chairperson  
Harriet Haire MBE - Vice Chairperson  
Eleanor Shannon - Secretary

### Committee Members:

Lily Lyden • Margaret Barr • Elizabeth Grass • Michelle Lyden • Bernadette Swindon  
Eileen McGhie • George Norwood • Harry Robertson • Anne Marie Bailey

Paul McShane - Director  
Margaret Livingstone - Housing Manager  
Angela Wood - Housing Officer

Yvonne McDonald - Maintenance Officer  
Katy Turnbull - Admin Officer  
Jack McIntyre - Admin Assistant