



Chairperson's Report

In the last year, the Association has celebrated its 25th Anniversary. We have continued our work to improve and modernise our stock further, and we are pleased that 100% of our stock now meets the Scottish Housing Quality Standard (SHQS). Recent work we have carried out includes the replacement of kitchens and boilers to more than a third of our stock; all electric central heating systems have now been replaced by modern gas central heating systems, and we have much improved insulation levels in most of our tenement stock. Planned work in the next year will include renewal of windows in Phase 3, and paintwork to much of our stock.

The last few years have been challenging for our tenants, with many welfare reforms hitting not only those reliant directly on benefits, but many low paid workers. So far, protection from the Bedroom Tax has been achieved mainly through availability of Discretionary Housing Payments, however we do not know if the relief will be maintained in the future, but we will work closely with a range of other agencies to maximise tenants' eligibility for benefit.

We are pleased that the Association continues to perform well against a range of key performance indicators, and that we enjoy good (but not perfect!) levels of satisfaction from our own tenants and residents. My thanks go to our Management Committee, without which Trafalgar couldn't exist, and the staff for their hard work over this and previous years.

I hope that you will take the time to read our report, it indicates how we perform in relation to other landlords both locally and nationally, and I hope that you will agree we continue to make a difference.



John Munro, Chairperson

Scottish Housing Quality Standard



Trafalgar are committed to ensuring all homes are up to the high standard as required in the Scottish Housing Quality Standard. Across Scotland, 91% of social landlords achieved this in 2014/15.

Trafalgar Housing Association achieved 96%, and thanks to this year's kitchen and boiler replacement, we are pleased to report that this is now 100% complete.



Your home at Trafalgar

Across all of our homes, our rents were 7.0% cheaper than the average price in Scotland. With your rent being the primary source of income for Trafalgar Housing Association, we feel it best to make sure you are getting the best quality of home for the price you pay.



2 Apt

No. Owned 68

£60.78

Scottish Average

£68.55

Difference
-11.3%



3 Apt

No. Owned 109

£65.12

Scottish Average

£69.61

Difference
-6.4%



4 Apt

No. Owned 95

£72.62

Scottish Average

£75.70

Difference
-4.3%



5 Apt

No. Owned 29

£78.86

Scottish Average

£84.04

Difference
-6.2%



What you told us:

We raised the rent last year by an average of 1% across all 301 of our homes, compared to a West Dumbartonshire Council increase of 6.9%. Despite letting homes on average 7% below the Scottish Average, and all of our stock now meeting the Scottish Housing Quality Standard, only 79% of tenants felt our rent represented good value for money. Although this was better than the previous year, this is something we would like to improve upon when the next survey takes place.



Your home at Trafalgar

Trafalgar Housing Association are committed to a demanding repairs target time, which means you can ensure we keep your home up to scratch at all times. In 2014/15, on average, we completed emergency repairs **1 hour and 18 minutes** after they were reported, compared to nearly 6 hours for the Scottish Average. For repairs not classed as an emergency, we responded over **4x faster** than the average throughout Scotland.



It's not just about getting it done fast, it's about getting it done right, and Trafalgar and our contractors completed **94.9%** of its repairs right **first time** round, in comparison to a Scottish average of 90.2%. Our repairs performance is regularly reported on by you, so if you are able to give us feedback – contact us by telephone on 0141 952 4676 or by email to admin@trafalgarha.co.uk



What you told us:

When we surveyed tenants, 85.2% of you were satisfied with the repairs performance over the reporting year. This is both a drop in your reports to us last year, and a significant drop on the West Dunbartonshire Council performance of 93.1%, and the Scottish Average of 89.3%. We feel that this is the most surprising of the satisfaction indicators included in this report, given our quick response times being considerably quicker than the sector average for both categories of repair, and a strong performance for getting repairs right first time.



Money in the Bank

Trafalgar generated a surplus of £249,486 for the year 2014/15 and consolidated its cash/investment position by £5,187 whilst investing a further £253,037 in property improvements.

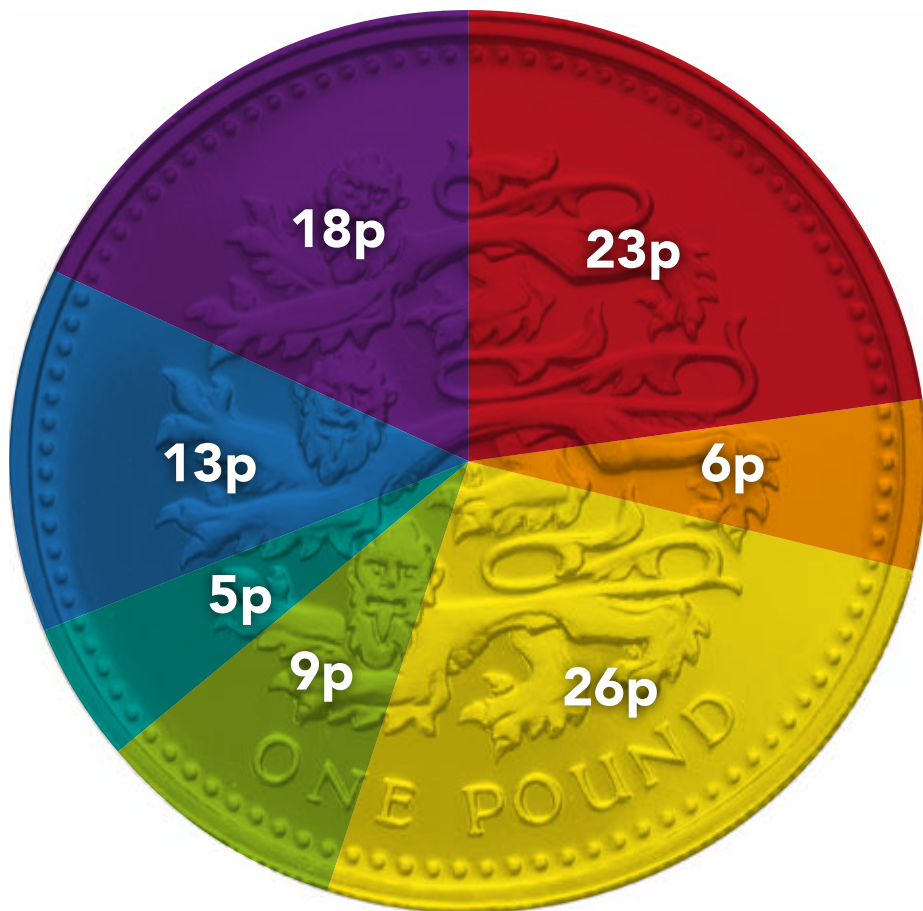
From an operational perspective it was pleasing to note that void rent loss fell during the year and that Management/Maintenance administration costs decreased as did Reactive Maintenance costs. The latter an indicator that the investment of £356,090 in Planned and Cyclical Maintenance/ Property Improvements had a positive effect, not only on the condition of the stock but also in reducing Reactive Maintenance costs.

The Association's Balance Sheet shows Net Assets of £2.97 million as at 31st March 2015, made up of a combination of housing property and cash/investments thereby providing Trafalgar with the means to continue to invest in its homes and deliver services to our stakeholders.

Over the course of the year, we collected 103.5% of the total rent owed, compared to 99.5% for the rest of social landlords in Scotland. We continue to consider how affordable our homes are, and are invested in ensuring that all tenants are in a position to pay in the current economic climate. If you feel you are unable to meet your rent, don't hesitate to get in touch with us. We are here to help!

How every £ is spent

Salaries/Staff Costs	23p
Office costs & Overheads	6p
Major Repairs/Improvements	26p
Reactive Maintenance repairs	9p
Housing costs	5p
Loan repayments	13p
Surplus	18p



Our tenants

In 2014/15, we let 23 homes to applicants from various sources.

While only 23 homes became available throughout the year, we still have a high demand for our properties, with 189 applicants on our waiting list at the end of the year.

We would like to thank all of our tenants for ensuring that Trafalgar's homes remain a desirable place to call home.



What you told us:

Of the tenants we spoke to, 98.7% of you told us you were happy about how we keep you informed. This is compared to 89.3% for the Scottish average, and we are confident that our joint work with the Tenants Information Service will continue to help us stay connected.



A whopping 100% of new tenants felt satisfied with their home when moving in! On average it takes us only 0.5 days to re-let a property that has become available, compared to the Scottish average of 36.8 days. This means we lost no income from homes lying empty, meaning more of your rent can be re-invested in your homes.



Neighbourhood & Community

Over the course of the year, we received only 21 reported cases of Anti-Social Behaviour. As Trafalgar are committed to dealing with any instance of anti-social behaviour, 100% of these were resolved within the locally agreed time-frames. This is in comparison to the Scottish average of 75.9%



Our AGM

We continue to have some of the most actively involved tenants that any housing association can boast of, and were thrilled that 55 tenants out of 301 attended our AGM in the Town Hall.



Trafalgar Housing Association:

Last year you told us that 96.1% of you were happy with the overall service provided by us. We feel this is the most important indication of your satisfaction, as it reflects the most general view of our service delivery. As our key performance indicators have shown throughout this report, we are performing significantly above average compared to the entire housing sector, and we are pleased that you feel the same way.

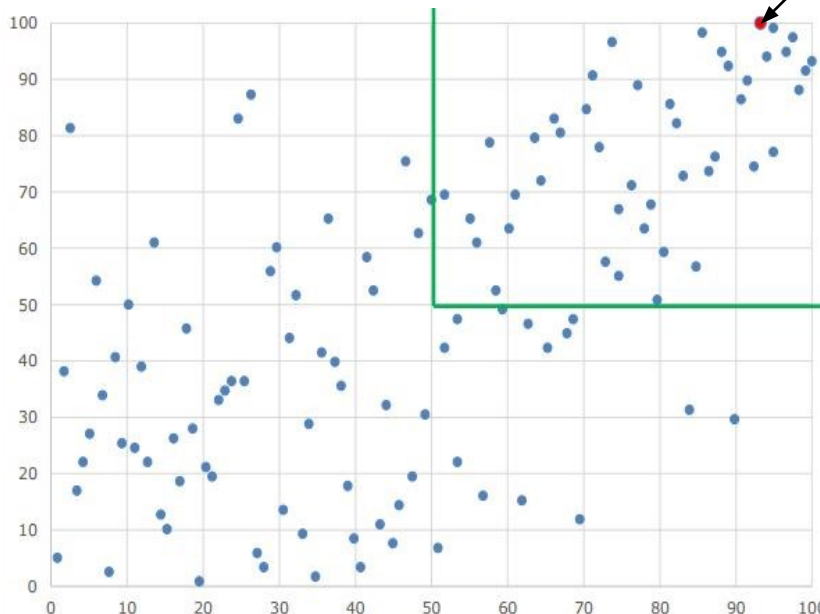


Trafalgar is part of Scotland's Housing Network, and has been recognised for repeatedly performing among the best in Scotland, despite being one of the smallest landlords. Alongside, please find a graph showing where we sit in comparison to the rest of the Scottish Housing Network members.

The full picture

**Better
Value for
Money**

Service v VFM



**Better
Service**



Staff & Committee 2014-2015

Eleanor Shannon - Chairperson to September 2015

John Munro - Chairperson from September 2015

Harriet Haire MBE - Vice Chairperson

George Norwood - Secretary

Committee Members:

Lily Lyden • Margaret Barr • Catherine Parker • Michelle Lyden • Kirsty Madziva
Derek Johnsen • Bernadette Swindon • Eileen McGhie • Anne Marie Bailey • Robert Kane

Paul McShane - Director

Alison Leabody - Property Services Manager

Angela Wood - Housing Officer

Katy Turnbull - Admin Assistant

Margaret Livingstone - Housing Manager

Sara Pattison - Admin Officer