

# LOCHFIELD PARK HOUSING ASSOCIATION LTD



Meeting the Scottish Social Housing Charter 2019-20



## CHAIRPERSON



Hannah McDonald  
(Chairperson)

As Chairperson of Lochfield Park Housing Association it gives me great pleasure to welcome you to our 2019-20 document “Meeting the Scottish Social Housing Charter”.

This report provides readers with details of Lochfield Park Housing Association’s performance in the year 1st April 2019 to 31st March 2020 in all of our core activities.

The last 12 months has once again been busy with ongoing work in the Brucefield Park Area and Planned Maintenance projects to the fore. We have also been successful in progressing our latest new build housing development at Abbeycraig Road. This project is the biggest in the Association’s history to date and will provide 84 new build properties.

We also progressed our Phase 11 project at Abbeygreen Street which will provide a further 15 properties for social rent.

None of these new developments would be possible without the Association being managed efficiently and effectively by the Management Committee and Staff Team.

This report shows that despite intensive work commitments we managed to maintain high performance levels in Housing Management and Maintenance and further strengthen the financial position of the Association through effective budgeting and control of expenditure.

The Management Committee and Staff Team have once again shown high levels of commitment to the Association and this has allowed us to achieve so much. We are

pleased to note that this is being acknowledged by ongoing satisfaction reviews which continue to be positive.

Our work in the Brucefield Park Area continues with the support of Glasgow City Council and to date we have acquired, improved and let 40 properties which has helped to turn the area around.

We continue to invest in our core housing stock through new kitchens, bathroom replacements, painter work contracts, ground maintenance and regular stock condition surveys, as well as gas and electrical safety inspections. Work commenced to upgrade every property with new smoke and heat detectors in compliance with the new Scottish Government Fire and Smoke Detector Regulations.

In accordance with our rules I will require to stand down as Chairperson at the next Annual General Meeting in September 2020 and I would like to thank our staff team and committee members for all of their co-operation and support during my tenure.

Please enjoy this annual review of performance and as always we would value any feedback you may wish to give.

**Hannah McDonald**  
*Chairperson*

## INTRODUCTION

Our main aim is to:

**“Contribute to sustaining the local community of Lochend and promote social inclusion”**

We also aim to contribute to the regeneration of Easterhouse through the provision of well-managed, high quality housing and housing services within the means of people in housing need.

### What is the Social Housing Charter?

The Scottish Social Housing Charter was introduced in April 2012 and requires that all Registered Social Landlords must demonstrate how they perform against a number of relevant outcomes.

Lochfield Park Housing Association is measured against the 14 outcomes set out in the chart below.

## SCOTTISH SOCIAL HOUSING CHARTER

				
<b>Customer Landlord Relationship</b>	<b>Housing Quality Maintenance</b>	<b>Neighbourhood and Community</b>	<b>Access to Housing and Support</b>	<b>Getting Good Value from Rents and Service Charges</b>
Outcome 1, 2, & 3	Outcome 4 & 5	Outcome 6	Outcome 7, 8, 9, 10 & 11	Outcome 13, 14 & 15
Equalities Communication Participation	Quality of Housing <i>Repairs, Maintenance and Improvements</i>	Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes	Housing Options <i>Access to Social Housing Tenancy Sustainment</i>	Value for Money <i>Rents and Service Charges</i>



## TENANT SATISFACTION

Taking everything into account how satisfied or dissatisfied are you with the service provided by Lochfield Park Housing Association?



### Scottish Housing Regulator Charter Indicator 1

Overall tenant satisfaction with the service that we provide has remained at a high level with 94% in the 2018 Tenant Satisfaction Survey stating that tenants are either satisfied or very satisfied with the service we provide. We will be carrying out a full Tenant Satisfaction Survey next year. Please look out for survey information coming soon.



*Everything's been amazing.*

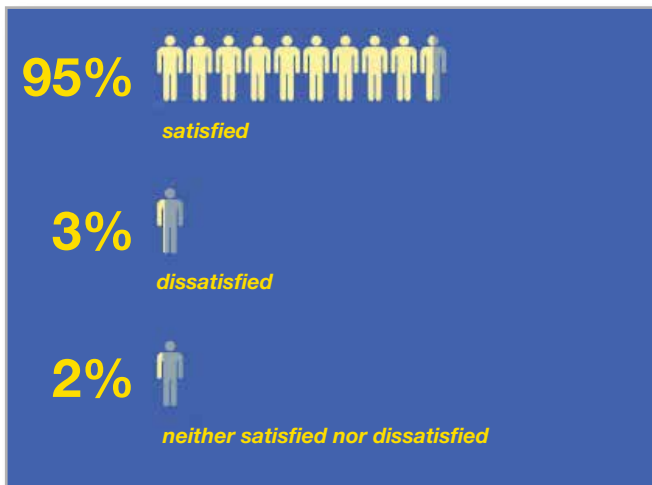
*I have a nice warm home*

## TENANT PARTICIPATION

*How satisfied are you with the opportunities given to you to participate in Lochfield Park's decision making process?*



**Scottish Housing Regulator Charter Indicator 6**



**Scottish Housing Regulator Charter Indicator 3**



*How good do you feel Lochfield Park is at keeping you informed about their services and decisions?*

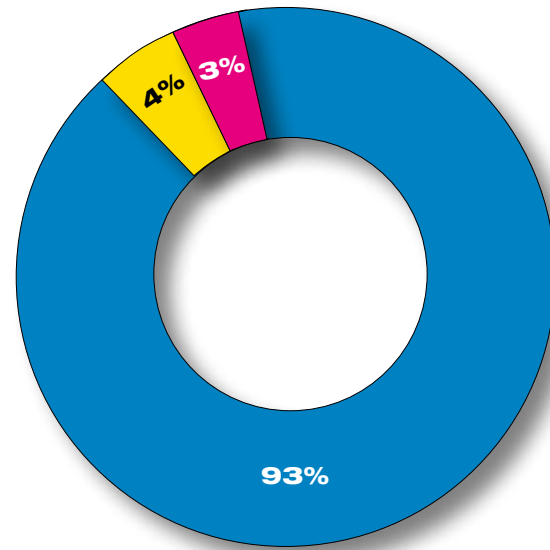
We strive to improve our tenant participation at Lochfield Park and always welcome any feedback that you may have to help us improve.

## ESTATE MANAGEMENT

“Overall, how satisfied or dissatisfied are you with Lochfield Park’s management of the neighbourhood you live in?”

Our 2019- 2020 Estate Maintenance program included:

- ◆ Regular neighbourhood visits by staff.
- ◆ Ground Maintenance of open spaces.
- ◆ New close doors.
- ◆ Grass Cutting service.
- ◆ Distribution of free poop scoop bags from our office.



■ satisfied ■ dissatisfied ■ neither satisfied or dissatisfied

### **Scottish Housing Regulator Charter Indicator 17**

*93% of our tenants are satisfied with Lochfield Park’s management of the neighbourhood. We hope these levels of satisfaction will continue through the Associations ongoing estate management programme.*

## ANNUAL GARDEN COMPETITION

The standard of gardens has been very good again throughout the year. Winners of our popular garden competition were announced at our Annual General Meeting in September 2019.





## ANTI-SOCIAL BEHAVIOUR COMPLAINTS

We had a total of 14 anti-social complaints during the year. The majority of the complaints received by the Association related to nuisance neighbour complaints i.e loud music, dog fouling etc.

	Number
<b>Category A</b>	<b>0</b>
<b>Category B</b>	<b>0</b>
<b>Category C</b>	<b>14</b>

The Scottish Secure Tenancy Agreement defines anti-social behaviour as: “any conduct which might reasonably be expected to cause, alarm, distress, nuisance or annoyance to any person or causing any damage to anyone’s property”.

We will accept complaints by letter, by phone, email or an interview.

We will provide as much support and assistance as possible to any tenant experiencing anti-social behaviour.

## SERVICE LEVEL COMPLAINTS

A complaint is an expression of dissatisfaction about our action, or lack of action about the standard of service provided by us on our behalf.

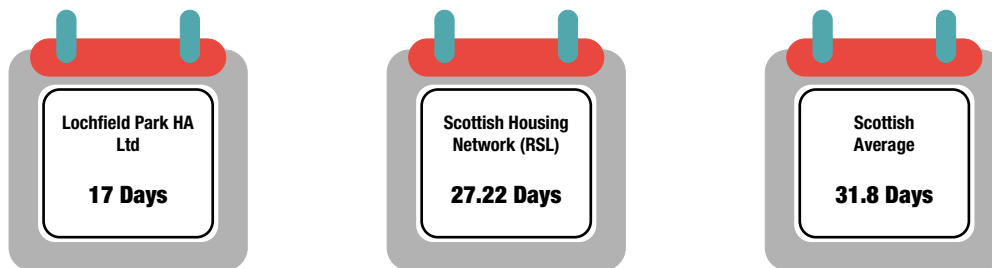
	Number
<b>Stage 1 Complaints</b>	<b>16</b>
<b>Stage 2 Complaints</b>	<b>1</b>

**Noise Nuisance**      **Harassment**      **Criminal Behaviour**  
**Pets/Animal Nuisance**      **VERBAL ABUSE**  
**Fly-tipping**      **Alcohol-related ASB**      **VIOLENCE**  
**Domestic Abuse**      **Hate Crime**      *Vandalism*  
**Drugs**      **ASB in Communal Areas**



## VOIDS

### Average Void Times



Lochfield Park is 17 days Scottish Housing Network 2019-2020 is 27.22 days Scottish Average is 31.8 Days

Void performance increased by 6 days from 11 days in 2018-2019 to 17 days in 2019-2020. This was due to a number of properties being returned for re let in poor condition.

It is important that properties are maintained to an appropriate standard. We remind tenants that it is essential to give the required 28 day notice period to end your tenancy and grant the Association access to conduct a pre-termination inspection. More information about the termination process is available in our office and on our website.

### Rent Loss

The Associations rent lost due to voids equated to 0.12% of its annual rental income. This is well below the Scottish Housing Network (RSL) average of 0.85% and Scottish Average of 0.92%.

Year	Scottish Average	Lochfield Park Average Days Void
2019-2020	31.8 days	17 days
2018-2019	31.9 days	11 days
2017-2018	31 days	23.9 days

Year	Scottish Average	Lochfield Park Void Percentage
2019-2020	0.92 %	0.12%
2018-2019	0.9 %	0.1%
2017-2018	0.7%	0.36%



Tenancy sustainment at Lochfield Park remains consistently high and has been above the Scottish average for a number of years. This is usually a sign of a stable community.

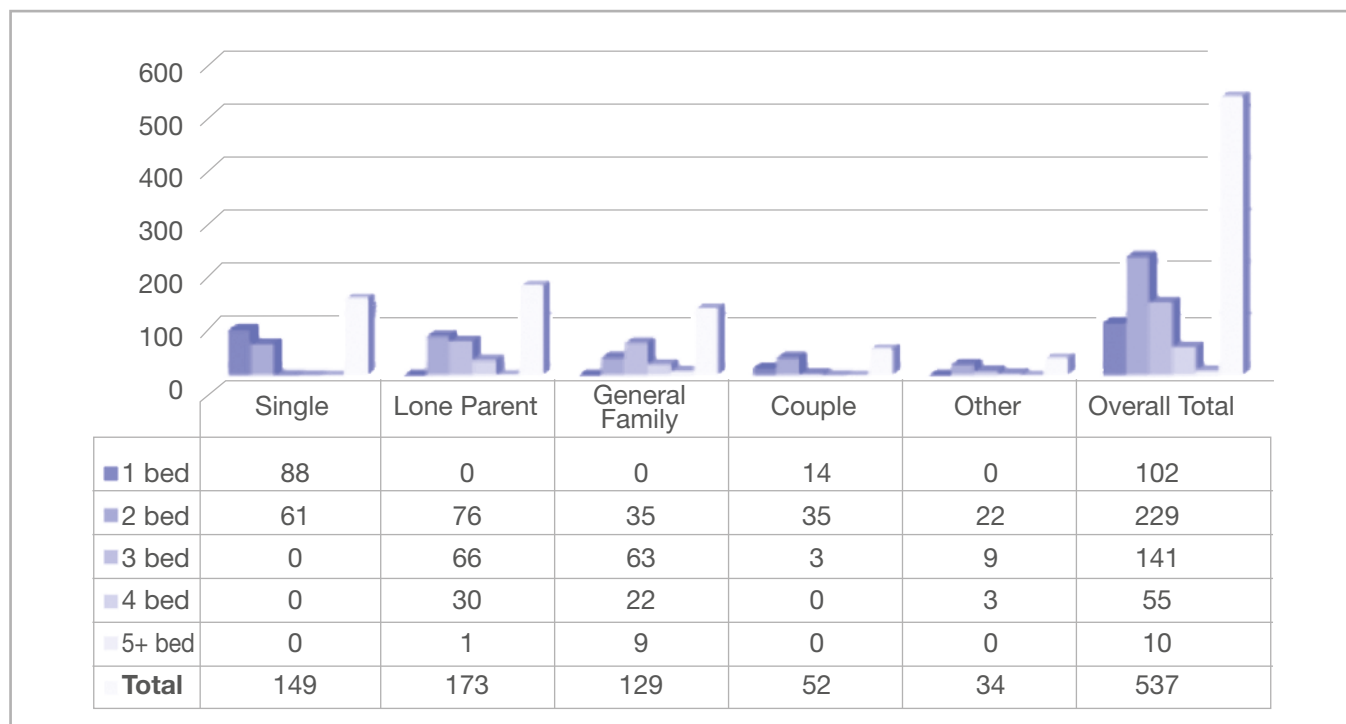
Year	Number of Lets	Number sustained for 12 months	% Tenancy Sustained for 12 months or more
2019-2020	22	21	95%
2018-2019	40	36	90%
2017-2018	30	28	93.3%

Scottish Housing Network RSL Average 2019-2020 85.10%.  
 Over the period 1 tenant ended their tenancy.

## WAITING LIST AND ALLOCATIONS

The graph shows the number of applicants on our waiting list. It can be seen from the graph that the majority of applicants are waiting on 2 or 3 bedroom properties.

### Waiting List 2019-20



Our highest turnover is within our 2 bedroomed stock, however many applicants aspirational requirements are for main door properties. Normally applicants would wait a long time before receiving an offer, however the Association is building 84 new homes over the next year which should assist with waiting times.

If you wish to apply for housing you can do so in person, or by contacting our office, by telephone, in writing, by email or by visiting our website and requesting an application pack.

## ETHNIC ORIGIN WAITING LIST

The table shows the ethnic origin of the current housing waiting list.

The majority of applicants identify themselves as being White Scottish, however we are seeing higher numbers than in previous years of African and Polish applicants.

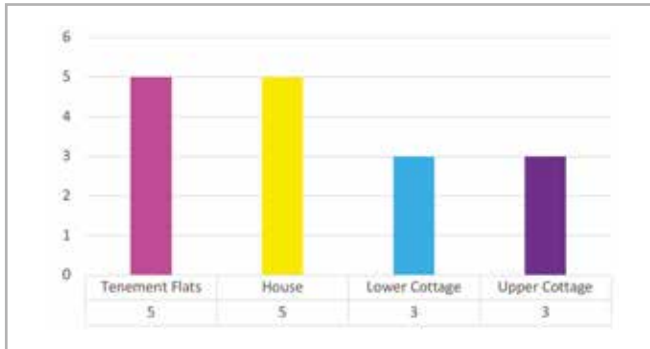


Ethnic Origin	No.
White Scottish	371
White English	3
White Welsh	0
White Northern Irish	0
Other White Background	0
White Irish	2
Other White	15
Indian	0
Pakistani	1
Bangladeshi	0
Chinese	1
Other Asian Background	2
Caribbean	1
African	56
Other Black Background	2
Other Background	4
Gypsy / Traveller	0
Polish	37
Any Mixed Background	2
Black	11
Arab	7
Unknown	15
Refused	7
<b>Total</b>	<b>537</b>



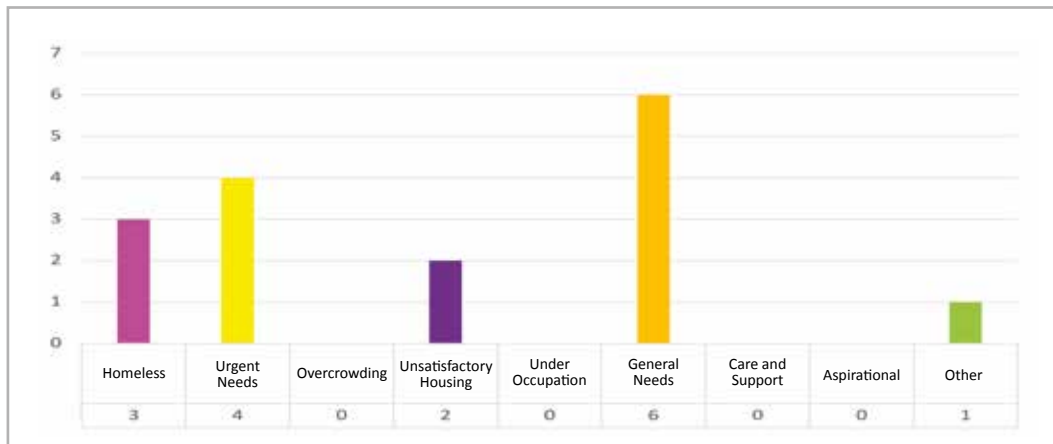
## ALLOCATIONS

Property Types



Household Composition	Number
Couple	3
General Family	0
Lone Parent	9
Single Person	4
Other	0

Allocation by Group



The charts show the number and types of properties which became available for let in the year.

It shows that both tenements and houses had equal turnover, with the majority of applicants being rehoused from Group 6 General Needs.

The majority of allocations were made to lone parent families.

## RENTS

The Scottish Federation of Housing Association's Affordability tool shows that our rents are affordable. This is reflected in our tenant feedback with 92% of respondents to our satisfaction survey thinking that our rent is good value.

“Taking into account the accomodation and services that Lochfield Park provides, do you think rent for this property represents good value for money?”



**92%**  
**Good**



**4%**  
**Poor**



**4%**  
**neither good nor poor**

### *Scottish Housing Regulator Charter Indicator 29*

The table shows the rent increase applied by the Association for the past 3 years. It can be seen from the table that our increases have been significantly lower than the average each year. The Association tries to keep rent increases to a minimum to ensure affordability whilst still providing high quality services.

	Scottish Average	Year	Lochfield Park
Rent Increase	2.49%	2019-20	2.0%
Rent Increase	2.97%	2018-19	2.4%
Rent Increase	3.21%	2017-18	2.5%

## RENT ARREARS

2019-20	Non Technical		Technical		Total Arrears	
	£	%	£	%	£	%
Current Tenant	57,078	2.73	22,097	1.06	79,175	3.79
Former Tenant	825	0.04	Nil	Nil	825	0.04
Total Arrears	57,903	2.77	22,097	1.06	80,000	3.83

2018-19	Non Technical		Technical		Total Arrears	
	£	%	£	%	£	%
Current Tenant	58,763	2.9	37,890	1.85	96,653	4.74
Former Tenant	5,892	0.28	Nil	Nil	5,892	0.28
Total Arrears	64,655	3.18	37,890	1.85	102,545	5.02

The tables show that total rent arrears have decreased since last year.



Please remember to pay your rent if the office is closed to prevent late payment and falling into arrears. If you require a replacement rent card please contact the office.

You can pay your rent using all the ways shown.

Remember if you are experiencing financial difficulties you can contact our Welfare Benefits Officer who may be able to assist you.

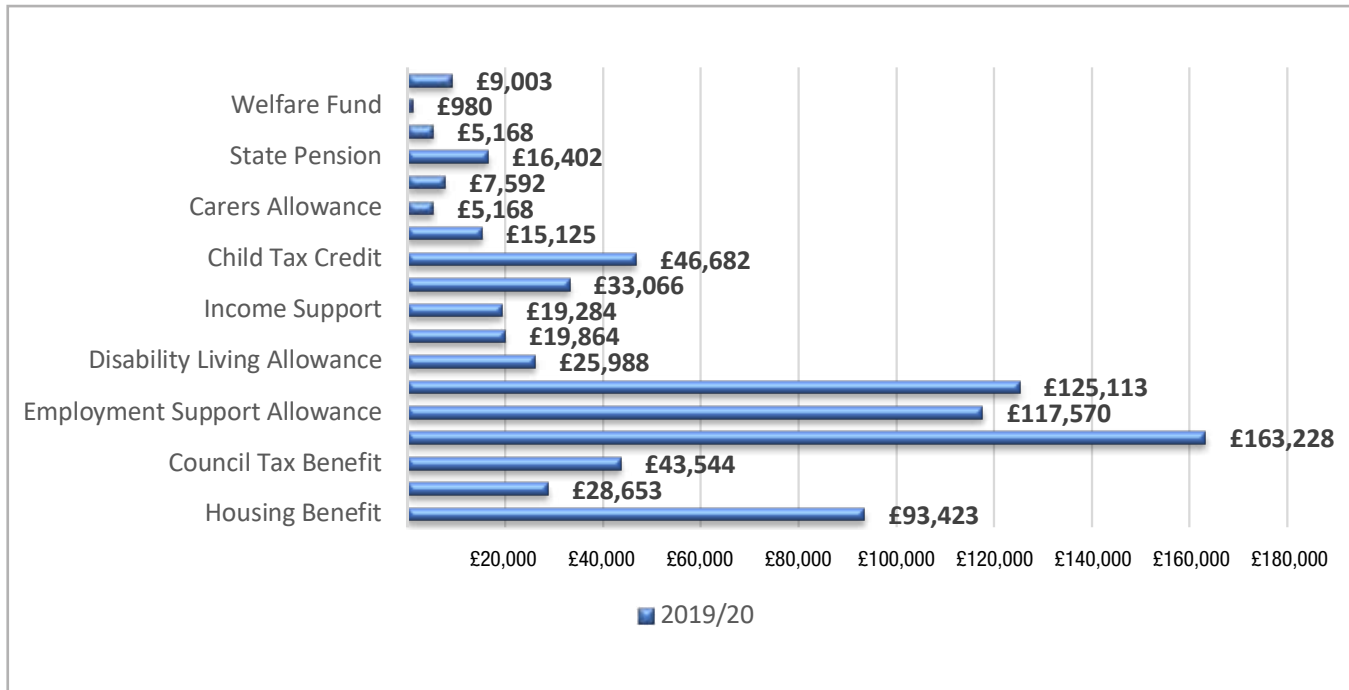
## WELFARE BENEFITS SERVICE

The table below shows the number of people who have accessed our Welfare Benefits service during the past three years seeking advice.

It can be seen from the table that Universal Credit claims are the most common enquiries. As expected fewer Housing Benefit enquiries were made as more tenants move to Universal Credit. There has also been an increase in both Personal Independence Payment and Employment and Support Allowance enquiries this year.

The welfare benefits service assisted with 2,091 benefit enquiries resulting in £769,975 in awards during the year. This is an increase of £338,672 in benefit awards in 2018-2019 with 328 less benefit enquiries made.

### Benefit Awards 2019-20





## REPAIRS AND MAINTENANCE

The table shows that during the year 1308 reactive repairs were raised. 98.6% of these jobs were completed on time. This is consistent with last performance when 98.5% of jobs were completed on time.

### Reactive Repair

Category	Lines Issued	% Completed on time
Emergency	13	100
Out of hours	72	100
Urgent	191	100
Routine	955	98.6

### Right to Repair

Category	Lines Issued	% Completed on time
Right to Repair 1	62	100
Right to Repair 3	10	100
Right to Repair 7	5	100

### Void Repair Lines

Category	Lines Issued	% Completed on time
Void Large	23	100
Void Small	110	100

### “Right First Time”

98.69% of qualifying repairs issued were completed “Right First Time”.

The Association aims to provide a high quality repairs service and we are always grateful to receive any comments regarding this service.

## REPAIRS AND MAINTENANCE

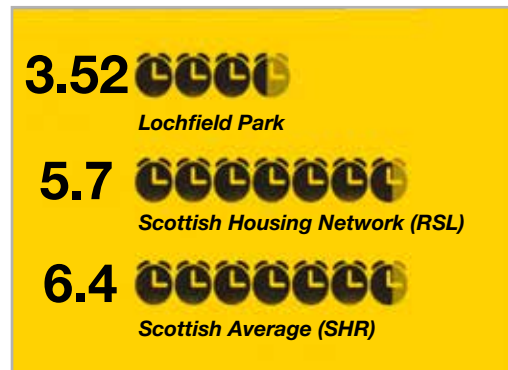
*“Generally, how satisfied or dissatisfied are you with the way that Lochfield Park deals with repairs and maintenance?”*

We are pleased that tenant satisfaction in our repairs and maintenance service has increased since our last survey. We are always trying to improve our repairs service. After having a repair carried out, we may contact you to find out how satisfied you are with the service provided.



### Non- Emergency Repairs

Our average time to complete non-emergency repairs was 3.52 days. This is well below the Scottish Average of 6.4 days.



### Emergency Repairs

Our average time to complete emergency repairs was 2hr 2 mins. This is also well below the Scottish Average of 3 hours 38 mins .



## **REPAIRS AND MAINTENANCE**

### **Medical Adaptions**

The Association carried out 9 (Stage 3) Medical Adaptations to properties to meet the needs of tenants with a medical requirement.

### **Scottish Housing Quality Standard**

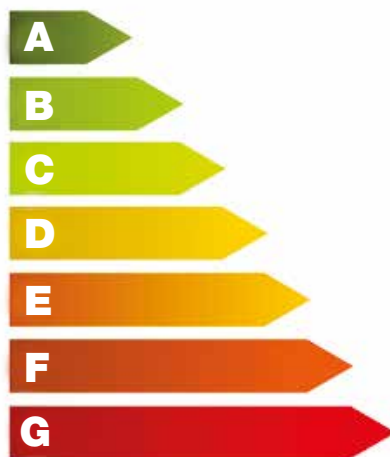
The Association completed a full Stock Condition Survey in October 2018 which confirmed that all of our properties meet the requirements of the Scottish Housing Quality Standard.

The Association is due to carry out a new Stock Condition Survey in 2020.

### **Energy Efficiency Standard for Social Housing (ESSH)**

The Associations properties also meet the requirements of the 2020

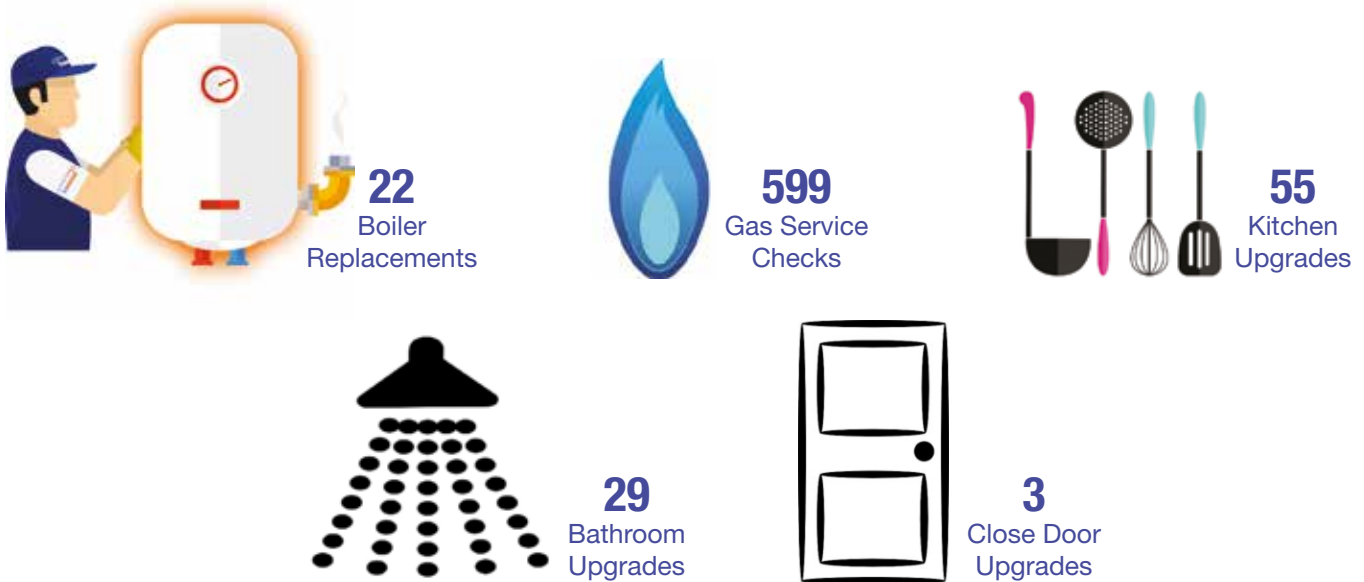
Energy Efficiency Standard for Social Housing.



## PLANNED MAINTENANCE

The Association carried out Planned Maintenance to protect our properties.

During the year the Association completed the following Planned Maintenance programs;



### Kitchens

The Association carried out 55 kitchen upgrades during the year.

### Bathrooms

Customer satisfaction surveys were carried out to those tenants who received Bathroom upgrades. The Association offered tenants the choice of wallboards, vanity unit and flooring.

### Door Entry

New close entry security doors were installed, followed by an internal paintwork program in 3 closes in the year.

### Gutter Cleaning

The Association also carried out gutter cleaning to all of its properties.



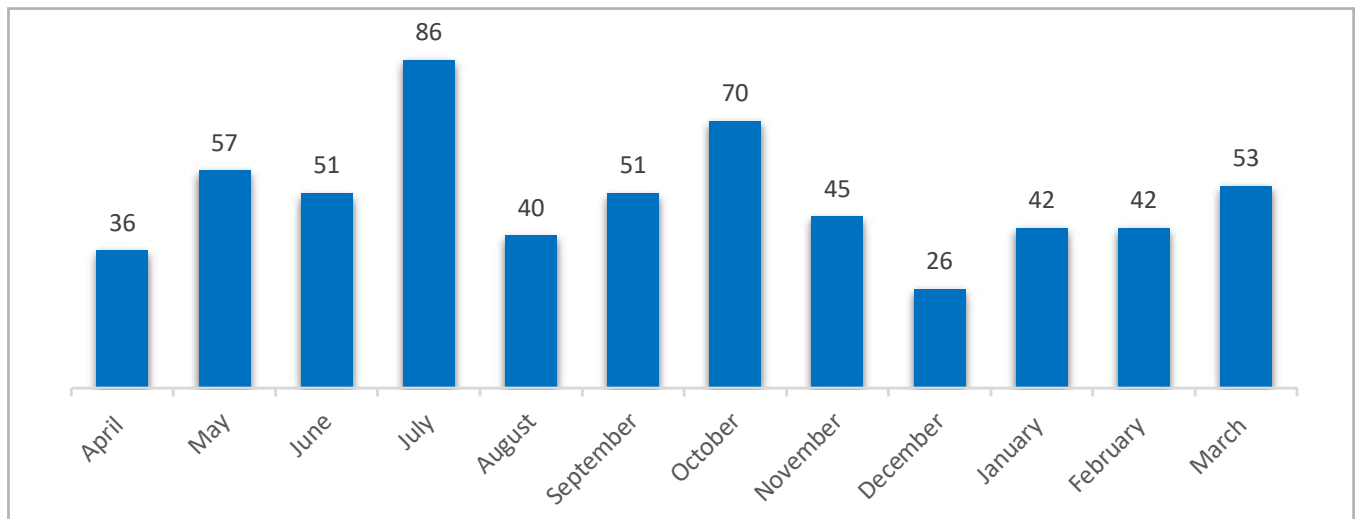
## **GAS SAFETY**

The Association is legally bound to ensure that all of its properties with gas have a current gas safety certificate.

The chart shows the number of gas safety inspections carried out between April 2019 and March 2020.

This year the Association was unable to complete one gas service on time due to the tenant having to self-isolate as a result of Coronavirus symptoms.

**Gas Safety Inspections April 2019 - March 2020**



We are pleased that 96% of our tenants are satisfied with the gas servicing arrangements.

We would like to thank all our tenants for their continuing support in this very important service area.



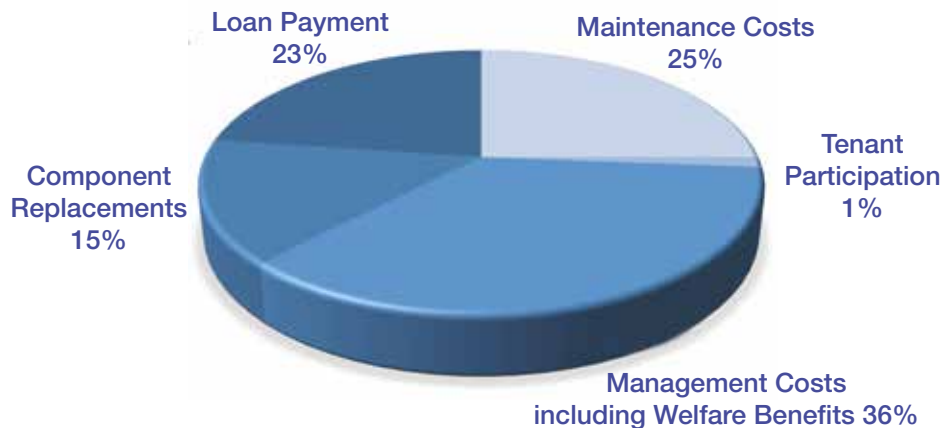
## FINANCE

Each year the Association approves an annual budget which sets out in financial terms its plans for the year. It then measures its actual performance against the budget through quarterly Management Accounts. This enables both the staff and Committee to monitor the Association's performance through the respective staff and Committee meetings.

In addition to the Management Accounts the Association monitors those areas it considers to be critical to achieving its targets through the use of key performance indicators. It can be seen from the table that the Association is meeting all key performance targets. Over the year the Association has seen its bank balance increase and debt levels fall. It is also seeing its Management, Staffing and Maintenance costs are also being kept within planned levels for the year.

Key Performance Indicators	Actual 2019/20	Actual 2018/19
Net Surplus	20%	19.1%
Debt Per Unit	£12,751	£13,570
Staff costs to turnover	15.2%	17.5%
Interest costs to turnover	15.2%	12.5%
Direct Maintenance costs to turnover	17.4%	15.6%

### Breakdown of how each pound of income is spent



## GOVERNANCE

### Management Committee

Lochfield Park Housing Association is governed by a Management Committee comprised of 12 local residents and it is they who ensure that targets and objectives agreed at the Strategy Day held in March / April of each year are achieved.

### Highlights of 2019 / 2020 include

- ◆ SFHA Spotlight Feature article on Lochfield Park Housing Association.
- ◆ Completion of Kitchen Contract at Phase 4b.
- ◆ Upgraded bathrooms at Phase 6.
- ◆ Carried out £30,000 of property adaptations to meet the needs of tenants with medical requirements.
- ◆ Gutter cleaning to all properties.
- ◆ Held a successful Annual General Meeting in September 2019 with over 30 delegates in attendance.
- ◆ Increased stock numbers through acquisition and improvement of properties in Brucefield Park area.
- ◆ Short, medium and long term projections updated.
- ◆ Welfare Rights / Financial Advice Service continued to grow.
- ◆ Performance Targets achieved in all key service areas.
- ◆ Progressed new build development at Phase 10 (Abbeycraig Road) project to site start.
- ◆ Progressed new build development at Phase 11 (Abbeygreen Street) to Project Approval.
- ◆ Procured an independent full housing stock valuation to strengthen the finances of the Association.
- ◆ Negotiated a new private finance facility with CAF Bank for our Phase 10 and phase 11 new housing developments.
- ◆ Submitted the Association's Annual Assurance Statement.

The Management Committee remains committed to investing in its staff team to ensure we have the right people with the necessary skills to provide the level of service our tenants expect.

We are also aware of the need for continual training and support for our Committee Members to ensure they have the skills necessary to perform their duties effectively.

## ANNUAL ASSURANCE STATEMENT

This year the Scottish Housing Regulator introduced a requirement for all Registered Social Landlords and Local Authorities to produce an Annual Assurance Statement.

The statements purpose is to provide assurance to our stakeholders that the Association complies with regulatory standards and identifies areas for improvement. Lochfield Park Housing Association submitted its first Assurance statement in October 2019.

Lochfield Park Housing Association's Management Committee confirms compliance with all relevant requirements set out in Chapter 3 of the Scottish Housing Regulator's Framework.

The assurance relates to the standards detailed below:

- ◆ Assurance and Notification
- ◆ Scottish Social Housing Charter Performance
- ◆ Tenant and Service User Redress
- ◆ Whistleblowing
- ◆ Equality and Human Rights
- ◆ Statutory Guidance
- ◆ Organisational Details and Constitution
- ◆ Regulatory Standards of Governance and Financial Management

This assurance is given by the Management Committee following review and assessment of a wide range of documentation including the following:

- ◆ The Associations business plan
- ◆ Reports on performance in key areas including finance, service delivery, asset management, development and risk
- ◆ Key governance documents Management Committee reports and minutes
- ◆ Internal and external audit reports
- ◆ Reports from the Associations agents and consultants
- ◆ Advice from external and specialist advisors
- ◆ Tenant consultation processes
- ◆ Benchmarking and peer group data
- ◆ Reports and advice from senior staff



## **ANNUAL ASSURANCE STATEMENT (continued)**

The Management Committee has been actively involved in the development and assessment of the evidence bank that brings together information which is routinely assessed and scrutinised by Committee throughout the year.

The Management Committee used both the Scottish Federation of Housing Associations and the Scottish Housing Network toolkits as a way of evaluating the available evidence base.

The Management Committee are now sufficiently assured that we comply with the regulatory framework and can confidently assure our stakeholders that there are no areas of material non-compliance.

This process has also allowed the Association to identify some areas where we aim to improve or enhance our governance and processes.

We do not consider these to be significant or material, however we will take steps in collaboration with our service users and stakeholders to undertake the following improvement options:

- |  |               |
|--|---------------|
| ◆ Complete a housing stock valuation survey              | March 2020    |
| ◆ Review committee and staff appraisal processes         | March 2020    |
| ◆ Enhance equalities and human rights policy             | August 2020   |
| ◆ Review committee and staff training processes          | April 2020    |
| ◆ Implement freedom of information policy and procedures | November 2019 |

We will publish this Annual Assurance Statement and share this with our service users and other stakeholders.

We will inform the Scottish Housing Regulator of any material changes in our level of assurance.

This annual assurance statement was approved by the Management Committee of Lochfield Park Housing Association at their Meeting on 22nd October 2019.

## MANAGEMENT COMMITTEE & STAFF

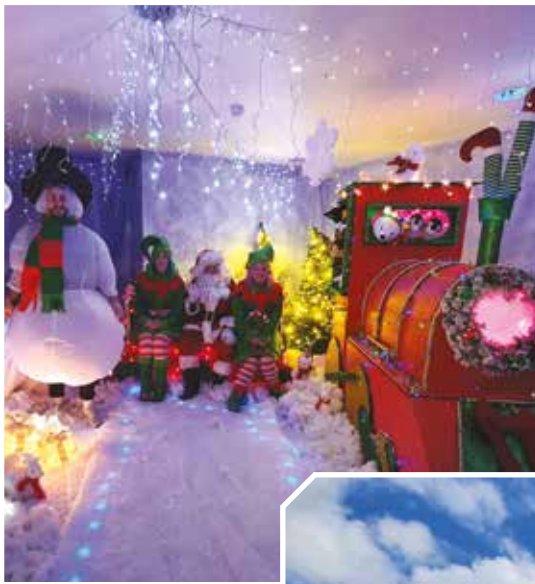
### Management Committee 2019 / 2020

<b>Hannah McDonald</b>	- Chairperson from September 2015
<b>Ann Whitley</b>	- Vice-Chairperson from September 2015
<b>Joan Buchanan</b>	- Secretary
<b>Marie Quinn</b>	- Treasurer
<b>Jane Boyce</b>	- Committee Member
<b>Margaret Cox</b>	- Committee Member
<b>Steven Gallacher</b>	- Committee Member
<b>Moira Gilfillan</b>	- Committee Member
<b>Jade McCulloch</b>	- Committee Member
<b>Michelle Lavery</b>	- Committee Member
<b>Kate Serries</b>	- Committee Member
<b>Stuart Bermingham</b>	- Committee Member
<b>Helen Black</b>	- Committee Member

### Staff

<b>Kenneth Halliday</b>	- Director
<b>Allan Docherty</b>	- Maintenance Manager
<b>Liz Cumming</b>	- Office Manager
<b>Liz McEachran</b>	- Housing Services Manager
<b>Laura Smith</b>	- Senior Housing Services Officer
<b>Paul Harrison</b>	- Welfare Benefits / Housing Services Officer
<b>Annie Shannon</b>	- Assistant Housing Services Officer
<b>James Grant</b>	- Assistant Housing Services Officer
<b>Lauren Mullen</b>	- Assistant Housing Services Officer
<b>Lucy Buchanan</b>	- Receptionist

LOCHFIELD PARK  
 HOUSING ASSOCIATION LTD







## THANK YOU

Thank you for reading our Report on the Charter!

We hope that you have found it helpful in understanding our performance.

We are also keen to hear your views on the Report and the information contained within it.

We welcome your feedback, you can contact us on the details below.

Help us build it



Help us keep it!

**Lochfield Park**  
Housing Association

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Registered under The Financial Conduct Authority No. 2444R(S),

The Scottish Housing Regulator No. HAC268,

Scottish Charity No. SC037694

Property Factor No. PF000221



HAPPY TO TRANSLATE

