



LOCHFIELD PARK HOUSING ASSOCIATION LTD

Meeting the Scottish Social Housing Charter 2020-21

CHAIRPERSON



Ann Whitley
(Chairperson)

As Chairperson of Lochfield Park Housing Association I am pleased to submit to you our 2020-21 document “Meeting the Scottish Social Housing Charter”.

The Covid-19 pandemic has been traumatic for everyone in different ways with loved ones lost and disruptions to the way we live.

I would not even try to put all this into perspective as there are others more qualified to try and make sense of all that is going on.

This report merely provides readers with details of Lochfield Park Housing Association’s performance in the year 1st April 2020 to 31st March 2021 in all of our core activities.

The Association staff and committee have tried to maintain services to tenants throughout the period despite the difficulties associated with lock downs, the Public Health requirements and our prime responsibility to keep everyone safe.

Grateful thanks goes out to our Staff Team, Consultants, Contractors, and to you our tenants for the understanding, assistance and patience you have afforded us during this very difficult period.

Hopefully you will have appreciated the fact that services have continued throughout the last year and although the office has been closed to the public staff have been working from home and in the office when restrictions allowed, to maintain as normal a service as possible.

Our two new housing developments have continued on course although slightly behind schedule and we are hoping to receive the first handovers of new properties in the New Year.

The Government has indicated that there appears to be the first rays of light at the end of the Covid-19 tunnel and we are all hoping they are correct and as a country we can look forward to getting our lives back to some sense of normality.

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

Ann Whitley
Chairperson

Meeting the Scottish Social Housing Charter **2020-21**

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



Meeting the Scottish Social Housing Charter **2020-2021**

TENANT SATISFACTION

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

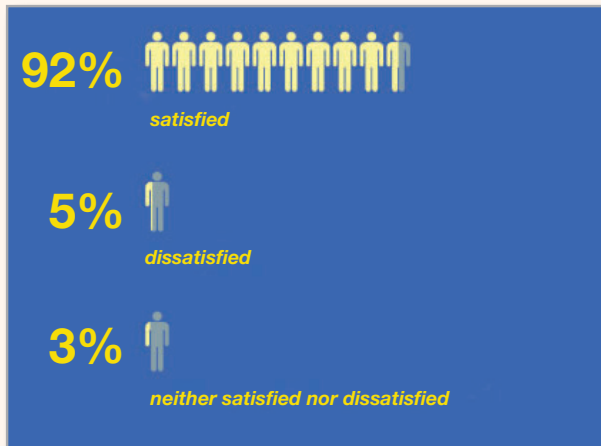


Scottish Housing Regulator Charter Indicator 1

Overall tenant satisfaction with the service that we provide has remained at a high level with 96% in 2021 stating that tenants are either satisfied or very satisfied with the service we provide. The Association carried out its Tenant Satisfaction Survey in May 2021 with all tenants invited to participate. The Association appreciates all those who took time to complete the survey and provide us with vital feedback. All participants were entered into a prize draw with 20 participants receiving shopping vouchers for taking part.

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 3



Scottish Housing Regulator Charter Indicator 6

“How good do you feel Lochfield Park is at keeping you informed about their services and decision’s?”



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?”

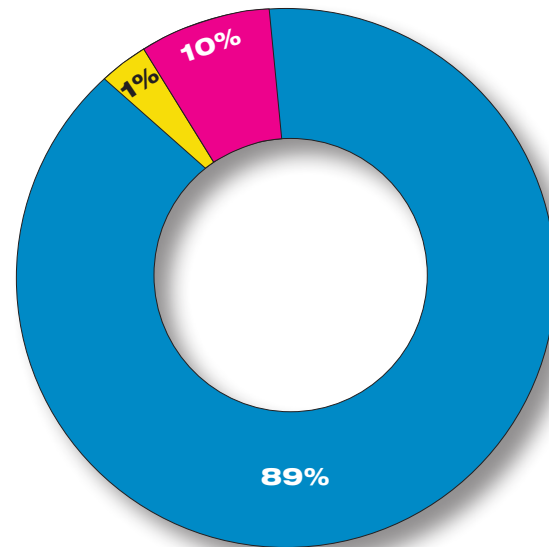
Our 2020 - 2021 Estate Maintenance programme included:

- ◆ Regular neighbourhood visits by staff.
- ◆ Ground Maintenance of open spaces.
- ◆ Removal of Giant Hogweed in our neighbourhood.
- ◆ Grass Cutting service.

The Association carried out bulk removal services during the Pandemic when services were suspended by Glasgow City Council.

89% of our tenants are satisfied with Lochfield Park management of the neighbourhood. We hope these levels of satisfaction will continue through the Association’s ongoing estate management programme.

Unfortunately due to the Covid-19 Pandemic, the Association was unable to run the Annual Garden Competition but we look forward to this returning in 2021-2022.



■ satisfied ■ dissatisfied ■ neither satisfied or dissatisfied

Scottish Housing Regulator Charter Indicator 17

89% 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.

ANTI-SOCIAL BEHAVIOUR COMPLAINTS

We had a total of 18 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
Category A	2
Category B	1
Category C	15

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. Stage 1 complaints are minor complaints that were resolved at first contact.

	Number
Stage 1 Complaints	12
Stage 2 Complaints	3

TENANCY SUSTAINMENT

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.

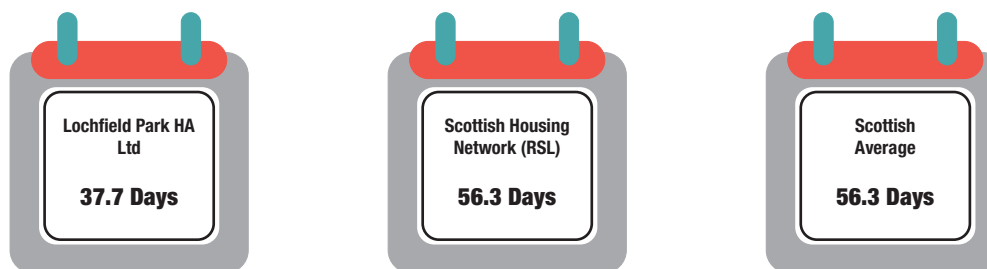
Year	Number of Lets	Number sustained for 12 months	% Tenancy Sustained for 12 months or more
2020-2021	16	16	100%
2019-2020	22	21	95%
2018-2019	40	36	90%

Scottish Housing Network RSL Average 2019-2020 85.1%. Over the period 1 tenant ended their tenancy.

Meeting the Scottish Social Housing Charter **2020-21**

VOIDS

Average Void Times



Lochfield Park is 37.7 days Scottish Housing Network 2020-2021 is 56.3 days Scottish Average is 56.3 Days

Void performance increased by 20 days from 17 days in 2019-2020 to 37.7 days in 2020-2021. As a result of the Covid-19 Pandemic Government lockdown during March to July no work could be carried out to any properties. Once restrictions were lifted work was able to begin on void properties. The void process took longer due to recommended periods between keys being received and staff being able to access properties. There are also longer repairs times as a result of changing working practices and availability of some trades as a result of some companies furloughing staff and backlogs of work.

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
2020-2021	56.3 days	37.7 days
2019-2020	31.8 days	17 days
2018-2019	31.9 days	11 days

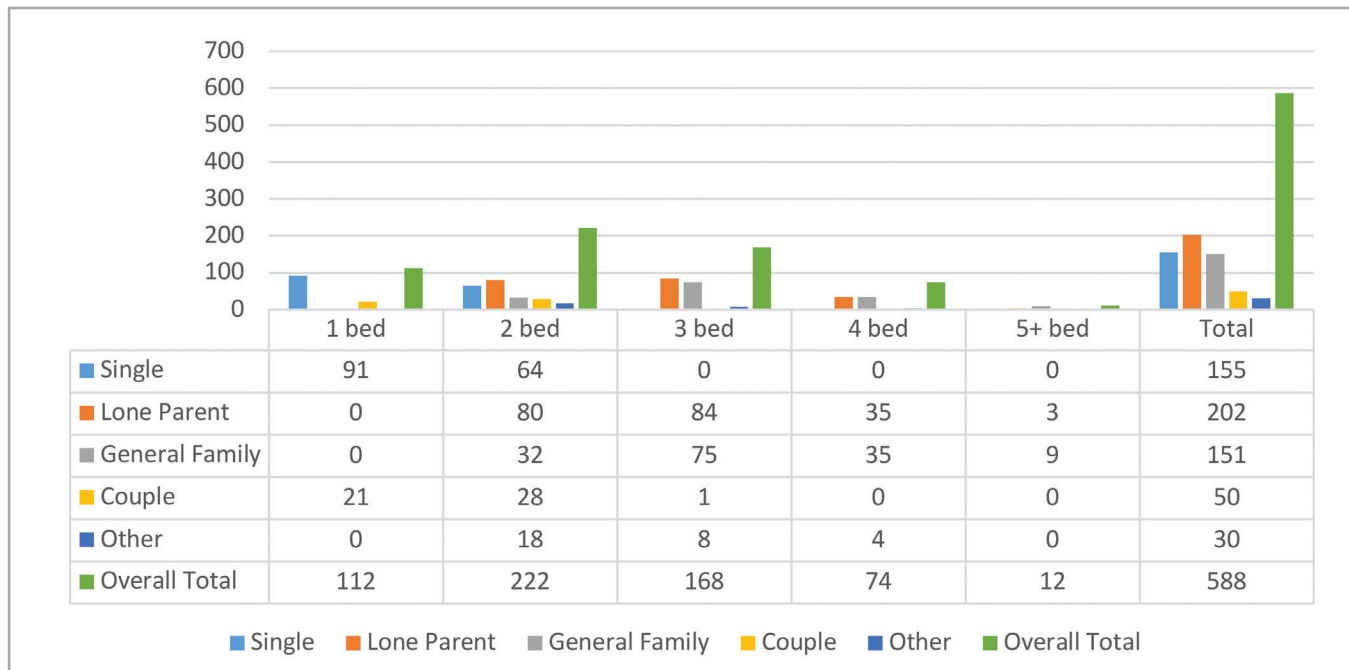
Year	Scottish Average	Lochfield Park Void Percentage
2020-2021	1.4 %	0.39%
2019-2020	0.92 %	0.12%
2018-2019	0.9%	0.1%

Meeting the Scottish Social Housing Charter 2020-2021

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 2020-21



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 re housing you can do so by contacting our office by telephone, in writing, by email and request a housing application pack. You can also apply for re housing by using our online application form.

ETHNIC ORIGIN WAITING LIST

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

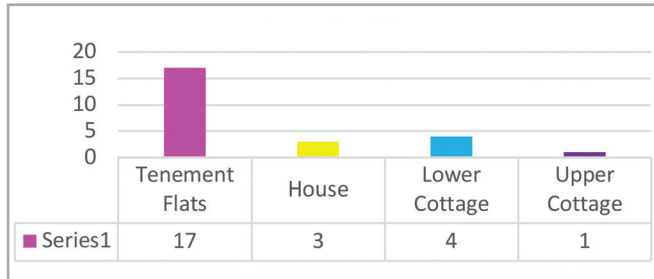
The majority of applicants identify themselves as being White Scottish, however we are seeing higher numbers than in previous years of African and Polish applicants.



Ethnic Origin	No.
White Scottish	413
White English	2
White Welsh	1
White Northern Irish	0
White Irish	0
Other White	14
Indian	0
Pakistani	1
Bangladeshi	1
Chinese	0
Other Asian Background	1
Caribbean	0
African	59
Other Black Background	6
Other Background	4
Gypsy / Traveller	0
Polish	48
Any Mixed Background	2
Black	10
Arab	5
Unknown	17
Refused	4
Total	588

ALLOCATIONS

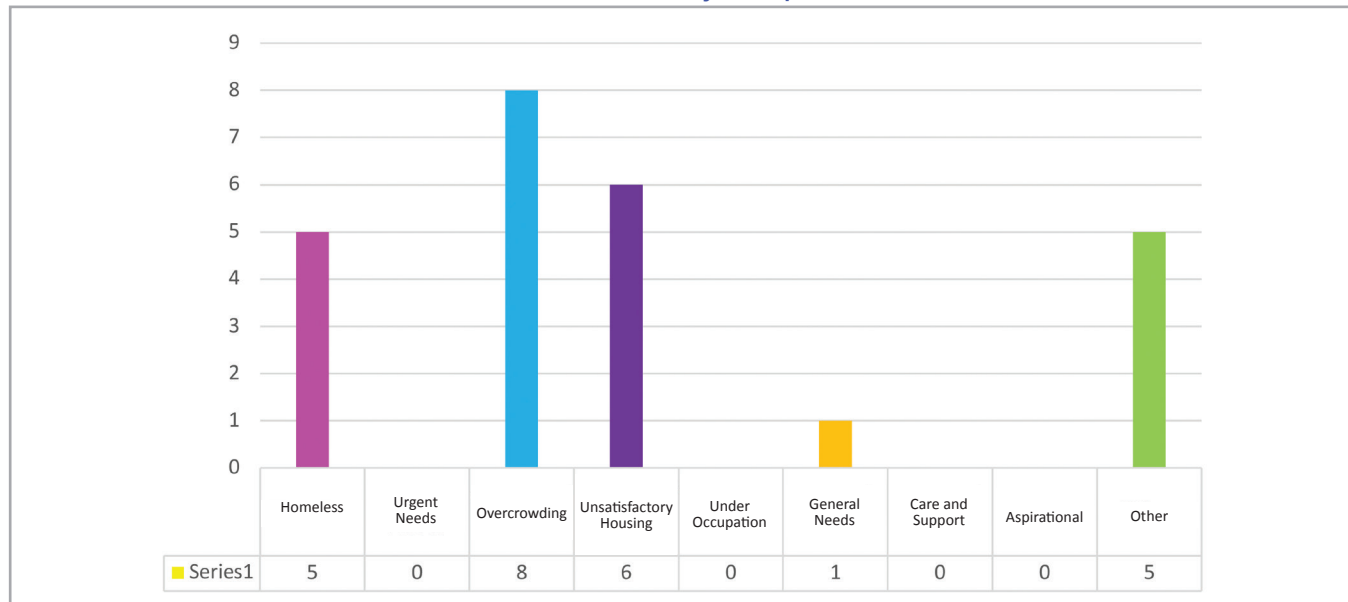
Property Types



Household Composition

Household Composition	Number
Couple	2
General Family	6
Lone Parent	1
Single Person	16
Other	0

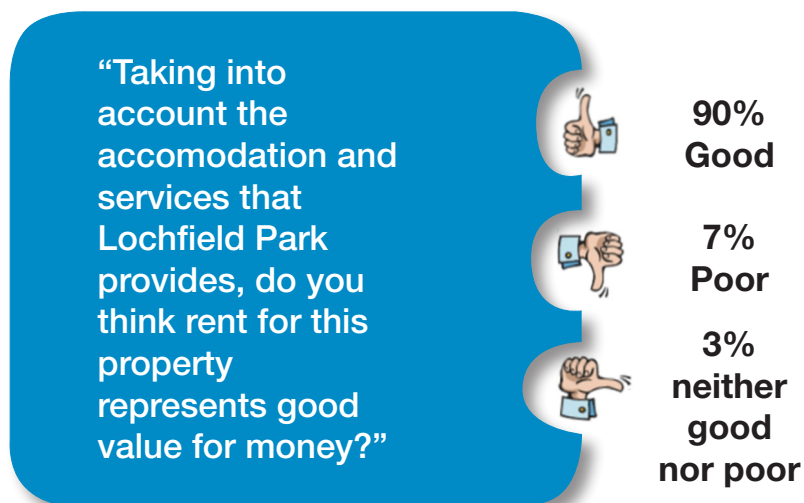
Allocation by Group



The charts show the number and types of properties which became available for let in the year. It shows there was a higher turnover of tenement flats compared to other property types with the majority of applicants being rehoused from Group 3, Overcrowding.

RENTS

The Scottish Federation of Housing Association’s Affordability tool indicates that our rents are affordable. This is reflected in our tenant feedback with 90% of respondents to our satisfaction survey thinking that our rent is good value.



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	1.22%	2020-21	0.0%
Rent Increase	2.49%	2019-20	2.0%
Rent Increase	2.97%	2018-19	2.4%

RENT ARREARS

2020-21	Non Technical		Technical		Total Arrears	
	£	%	£	%	£	%
Current Tenant	76,874	3.60	21,494	1	98,368	4.60
Former Tenant	839	0.04	Nil	Nil	839	0.04
Total Arrears	77,713	3.64	21,494	1	99,207	4.64

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

The tables show that total rent arrears have increased since last year. The Association recognises that many tenants have been financially negatively impacted by the Covid-19 Pandemic. The Associations staff and Welfare Benefits Officer are available to any tenant who may require assistance or money advice. Did you know you can pay rent in these various ways?

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.



WELFARE BENEFITS SERVICE

The Welfare Benefit service provided assistance to 521 tenants from April 2020 to March 2021. This represents 2067 related enquiries resulting in a total financial gain of £660,403. The average financial gain was £1,267 for each benefit and benefit related claim. This included £4,410 Cash for Kids Grant for 126 children receiving £35 each and 26 households who received £140 from the Warm Home Discount Scheme. The service was also able to access MEGA energy fund where 65 households shared £2,765 and 41 households shared £1,271 from Covid-19 Energy Fund which provided financial assistance for gas and electricity.

The service also applied for 20 ALDI vouchers each worth £20 and distributed those vouchers to people experiencing severe hardship. These Covid-19 initiatives provided an additional £12,486 to tenants.

The table below shows a breakdown of all the benefit awards as a result of the Welfare Benefits service for the year.

Welfare Benefits Services Successes 2020-2021

Benefit Type	Total Award
Housing Benefit	£85,362
Discretionary Housing Payment	£34,258
Council Tax	£52,252
Universal Credit	£216,421
Employment Support Allowance	£11,307
Personal Independence Payment	£131,560
Disability Living Allowance	£7,740
Pension Credit	£13,560
Income Support	£6,962
Attendance Allowance	£13,728
Child Tax Credit	£32,885
Working Tax Credit	£13,603
Carers Allowance	£3,497
Job seekers Allowance	£4,888
State Pension	£17,700
Child Benefit	£1,094
Welfare Fund	£620
Charities	£12,486

REPAIRS AND MAINTENANCE

The table shows that during the year 994 reactive repairs were raised. 99.8% of these jobs were completed on time. This is higher than last year's performance when 98.6% of jobs were completed on time.

Reactive Repair

	Lines Issued	% Completed on time
Emergency	17	100
Out of hours	69	100
Urgent	278	99
Routine	472	99
Right to Repair	79	100

"Right First Time"

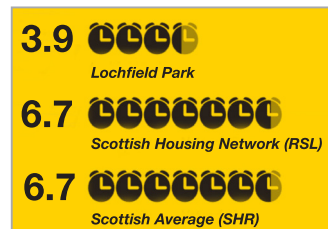
98.69% of qualifying repairs issued were completed "Right First Time". The Association aims to provide a high quality repairs service and we are always grateful to receive any comments regarding this service.

Medical Adaptions

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

Non- Emergency Repairs

Our average time to complete non-emergency repairs was 3.9 days. This is well below the Scottish Average of 6.7 days.



Right to Repair

Category	Lines Issued	% Completed on time
Right to Repair 1	75	100
Right to Repair 3	1	100
Right to Repair 7	3	100

Void Repair Lines

Category	Lines Issued	% Completed on time
Void Large	13	100
Void Small	182	100

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



Emergency Repairs

Our average time to complete emergency repairs was 2hr 6 mins. This is also well below the Scottish Average of 4 hours 12 mins .



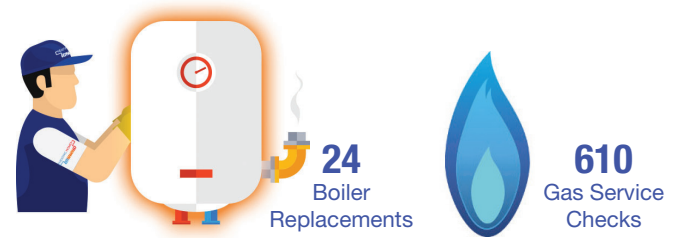
We are pleased that tenant satisfaction in our repairs and maintenance service has increased since our last survey. We are always trying to improve our repairs service. After having a repair carried out, we may contact you to find out how satisfied you are with the service provided.

PLANNED MAINTENANCE

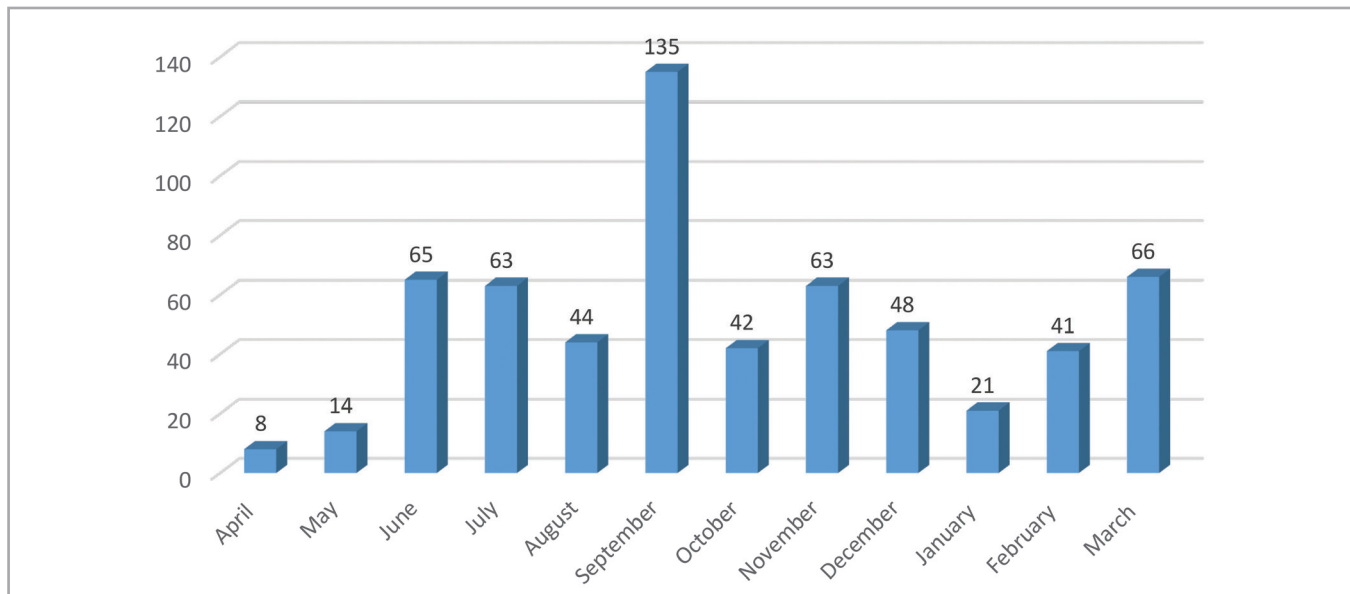
The Association carries out Planned Maintenance to protect our stock.
This year the Association carried out gutter cleaning to all of its properties.

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 2020 and March 2021.
This year the Association was unable to complete 15 gas services on time due to tenants self-isolating or shielding due to the Covid-19 pandemic and were unable to provide access at the time.



Gas Safety Inspections April 2020 - March 2021



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

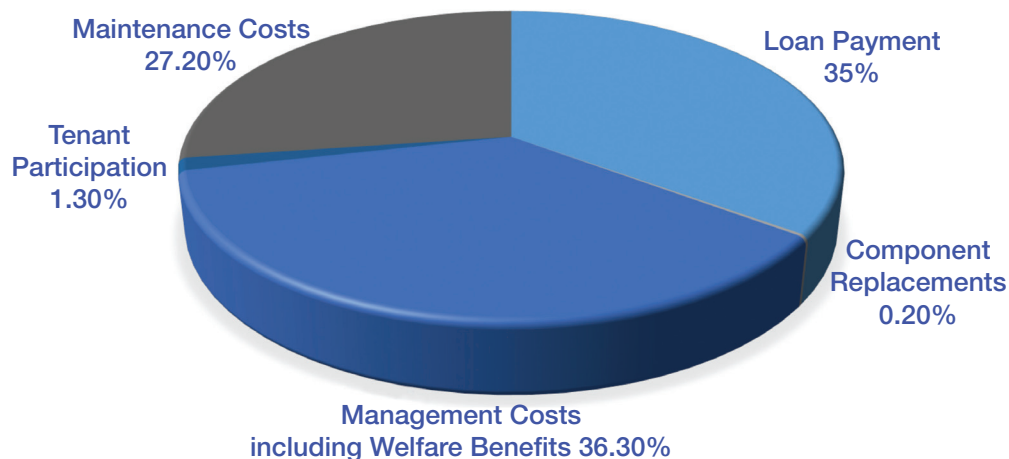
FINANCE

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 below that the Association is meeting all key performance targets. Over the year the Association has seen its bank balance increase and its debt levels fall. It is also seeing its management, staffing and maintenance costs being kept within planned levels for the year.

Key Performance Indicators	Actual 2020/21	Actual 2019/20
Net Surplus	16.2%	14.5%
Debt Per Unit	£12,742	£12,751
Staff costs to turnover	19.7%	18.3%
Interest costs to turnover	12.3%	12.2%
Direct Maintenance costs to turnover	17.8%	17.4%

Breakdown of how each £ of income is spent



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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.

The last year as we are all too aware has not been a normal year and yet, despite the Pandemic, our Management Committee has managed to fulfil the governance requirement to have a committee meeting at least 10 times during the year.

Items of note during 2020 / 2021 include

- ◆ We managed to maintain services to tenants despite the Covid19 restrictions with all staff continuing to work full time during the pandemic. This was achieved through a blended approach of working from home and in office when safe and in accordance with Government guidelines.
- ◆ We had a successful Annual General Meeting in September 2020 with a new additional member joining our Management Committee.
- ◆ We managed to progress our two new build housing projects at Abbeycraig Road and Abbeygreen Street.
- ◆ Carried out £30k of property adaptations to meet the needs of tenants with special requirements
- ◆ We managed to maintain the governance requirements of the Association, the Scottish Housing Regulator, other regulatory bodies and Lenders.
- ◆ We carried out major roof repairs to properties at Phase 4b and managed to absorb the cost through efficiency savings elsewhere.
- ◆ 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.
- ◆ We contributed to the local community through Cash for Kids, Our own “Help for Kids”, Christmas Hampers, “Help for Pensioners” and we also contributed to the FARE Christmas Hamper Appeal.
- ◆ We have continued to develop our digital inclusion strategy to include improvements to promoting Facebook and Twitter pages for the Association along with development of a new online Housing Application.

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.

This is an important aspect of our work which we hope to prioritise as restrictions are lifted and we return to the office full time.

ANNUAL ASSURANCE STATEMENT

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

The Covid-19 pandemic has significantly impacted the way the Association conducts its business and has required its Management Committee and staff to adapt to a digital format. We are confident that the measures we have put in place and the contingency planning that we implemented and have ensured that we are able to continue to meet our responsibility to our tenants, service users, regulators and funders.

We continue to monitor our Business Plan, budget and financial assumptions in the context of the ongoing emergency situation and associated business interruption. Our Business Plan reflects the regulatory guidance that was current at the time of its preparation and we will take account of updated regulatory advice.

The Management Committee has actively scrutinised and assessed all of the evidence and data required to ensure that the Association meets all regulatory requirements and standards.

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.

Last year our Assurance Statement identified a number of areas where we wanted to improve or enhance our governance and processes. However, the impact of the Covid-19 pandemic delayed some of these being completed. None of the areas identified are considered material or significant and the Association aims to finalise these improvements over the coming year:

- ◆ Review committee and staff appraisal processes
- ◆ Enhance equalities and human rights policy
- ◆ Review committee and staff training processes

The Covid-19 pandemic highlighted the importance of being able to communicate and engage with our service users. As a result, the Association will be developing a digital inclusion strategy for the next 12 months to ensure that all members of our community are able to access services and assistance.

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 27th November 2020.

Meeting the Scottish Social Housing Charter 2020-21

MANAGEMENT COMMITTEE & STAFF

Management Committee 2020 / 2021

Ann Whitley	- Chairperson from September 2020
Hannah McDonald	- Vice-Chairperson from September 2020
Marie Quinn	- Treasurer
Steven Gallacher	- Secretary
Joan Buchanan	- Committee Member
Audrey Gilfillan	- Committee Member
Moira Gilfillan	- Committee Member
Jade McCulloch	- Committee Member
Kate Serries	- Committee Member
Stuart Bermingham	- Committee Member
Michelle Lavery	- Committee Member
Helen Black	- Committee Member

Staff

Kenneth Halliday	- Director
Liz McEachran	- Deputy Director
Allan Docherty	- Maintenance Manager
Liz Cumming	- Office Manager
Laura Smith	- Senior Housing Services Officer
Paul Harrison	- Welfare Benefits / Housing Services Officer
Annie Shannon	- Assistant Housing Services Officer
James Grant	- Assistant Housing Services Officer
Lauren Mullen	- Assistant Housing Services Officer
Lucy Buchanan	- 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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The Scottish Housing Regulator No. HAC268,
Scottish Charity No. SC037694
Property Factor No. PF000221



HAPPY TO TRANSLATE

