

Help us build it



Help us keep it!

Lochfield Park Housing Association

Meeting the Scottish
Social Housing Charter
2013-14





LOCHFIELD
PARK
HOUSING
ASSOCIATION

The logo consists of four rows of large, bold, white letters. Each letter is filled with a different photograph of the Lochfield Park housing complex. The photos show various aspects of the development, including brick buildings, gardens, paths, and balconies. The overall design is clean and modern, with a blue square in the top left corner.

CHAIRPERSON

As the new chairperson of Lochfield Park Housing Association (from August 2014) it gives me great pleasure to welcome you to our first Scottish Social Housing Charter Report. (S.S.H.C.) The SSHC sets out the standards and outcome that Landlords should achieve. Each year we are required as your landlord to report on our performance against the Charter.

Lochfield Park recognises that the best way of measuring our performance is through tenants and service user feedback, the following report details our performance for the year and includes information from the Scottish Housing Regulator. We also include comparison with other RSL's in Scotland. In 2013 Lochfield Park conducted a comprehensive Tenant Satisfaction Survey which included the mandatory questions from the Scottish Housing Regulator. Key results are detailed within this report. This is to help you understand where performance is good and where we could improve.

I hope that you find this information useful and would welcome your feedback on the report.

Ann Whitley
Chairperson



Ann Whitley (Chairperson)

INTRODUCTION

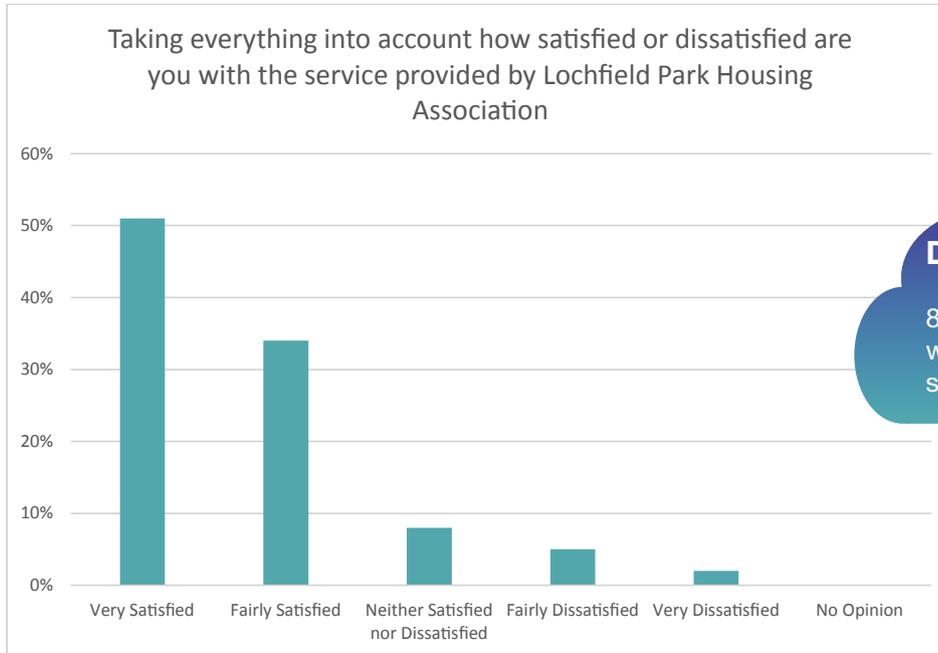
What is the Scottish Social Housing Charter?

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 outcomes.

Lochfield Park Housing Association will be measured against 14 outcomes, the chart below contains the outcomes and standards which are relevant to Lochfield Park.



TENANT SATISFACTION & PARTICIPATION (SOURCE LOCHFIELD PARK TENANT SATISFACTION SURVEY 2013)



Did you know?

85% of our tenants stated they were satisfied with our overall service?

Average QEF performance is 88% and the Scottish Average is 87.8%

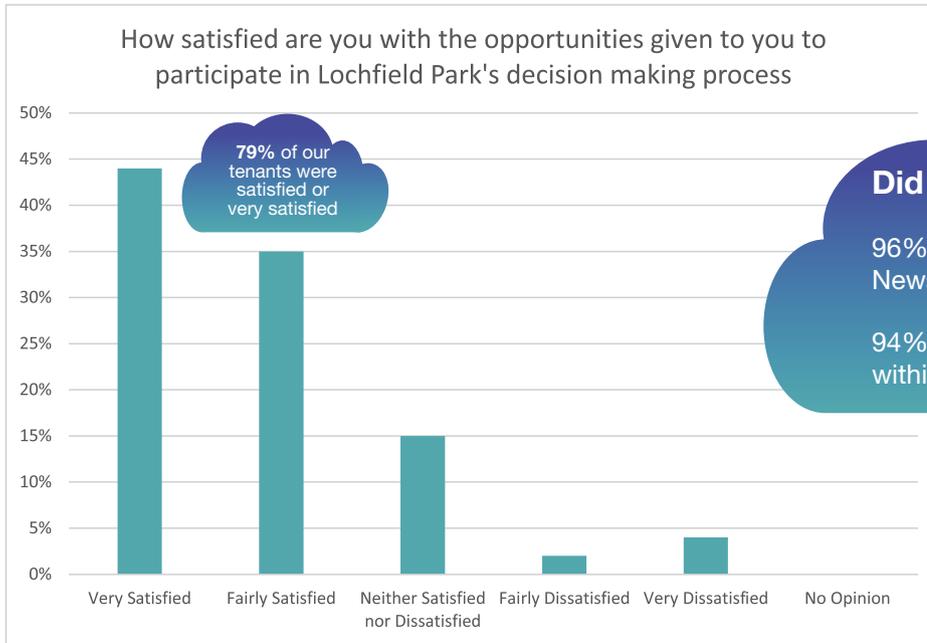
*QEF – Quality Efficiency Forum

Lochfield Park is always looking to improve and values your feedback.

This year we have introduced:

- Continuous reactive repairs surveys
- Tenant Participation Surveys
- We improved our website
- Introduced the allpay app to enable tenants to pay their rents using their mobile telephones
- Increased our Welfare Benefits Service to 5 days per week to help alleviate the impact of welfare reform

TENANT SATISFACTION & PARTICIPATION



Did you know?

96% of tenants read Lochfield Park Newsletters.

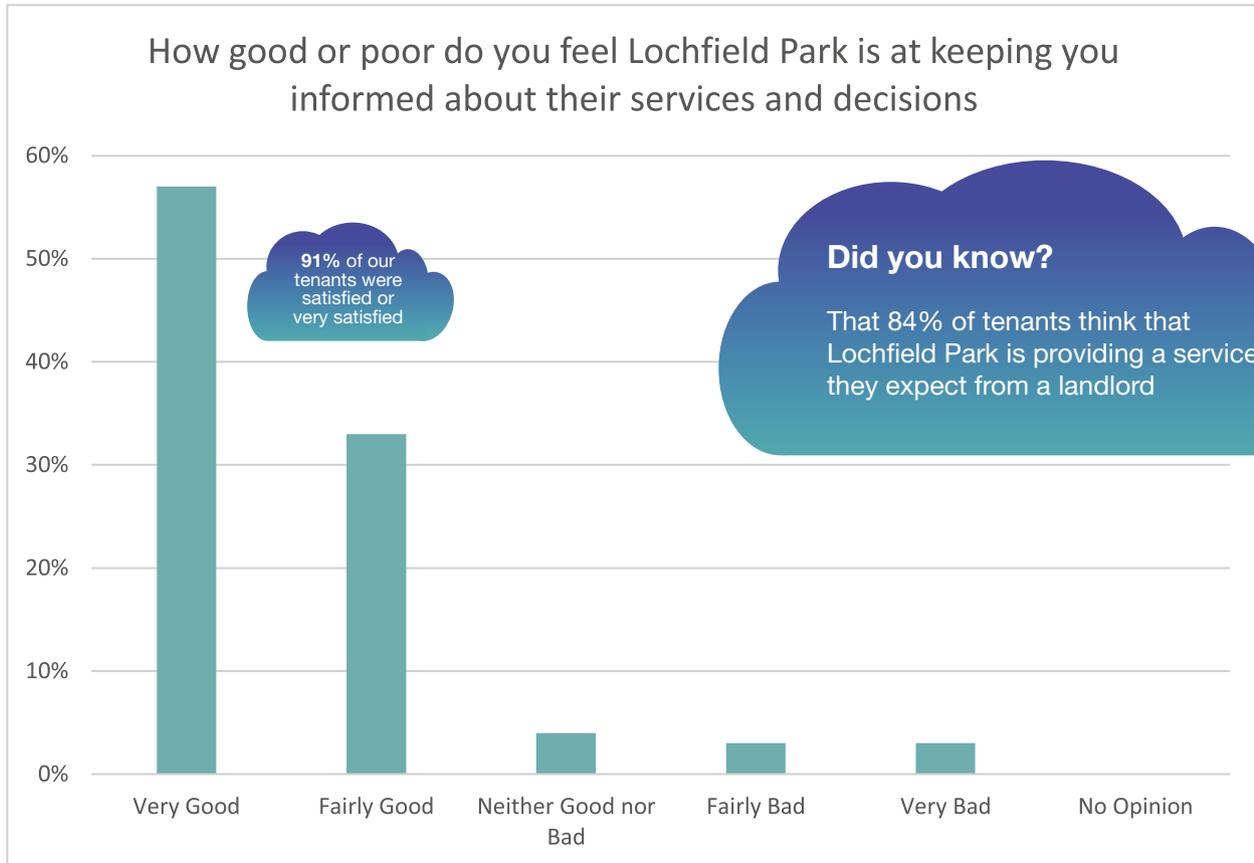
94% find the information contained within them useful

Average QEF performance is 78% and the Scottish Average is 78.4%

79% of our tenants were satisfied with the opportunities available to be involved in our decision making process, however only 27 tenants responded that they would be interested in joining a Tenant Participation Group.

As a result, the Association carried out a full Tenant Participation Survey in the summer of 2014, in order to find out how tenants would like to participate and engage with the Association.

TENANT SATISFACTION & PARTICIPATION

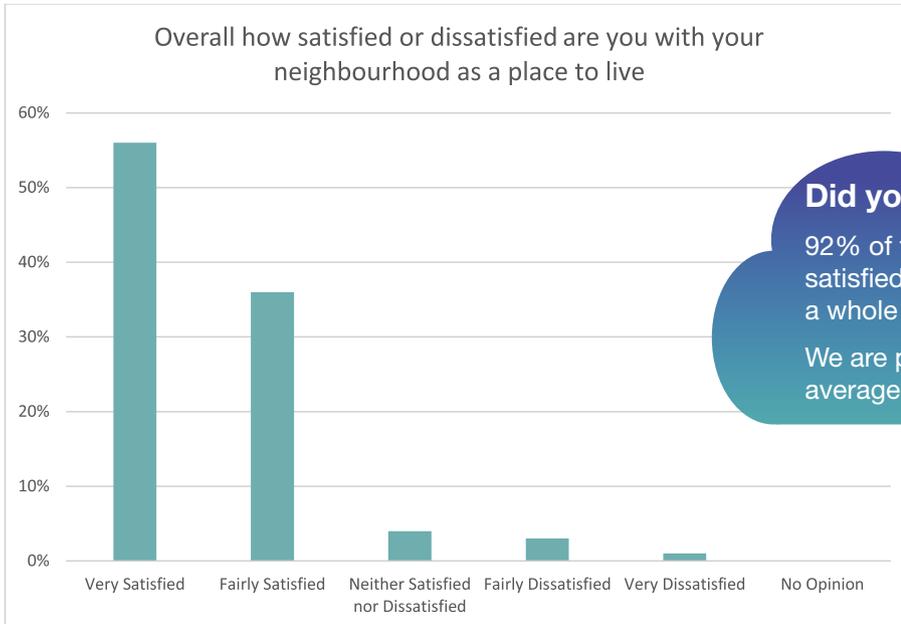


Average QEF Performance is 89% and the Scottish Average is 88.9%

We are pleased that 91% of our tenants thought we were good or fairly good about keeping them informed about our services and decisions.

The Association is looking at developing further ways to continue to improve the information sharing and service delivery and will not let complacency set in.

ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT



Did you know?

92% of tenants said they were satisfied with the neighbourhood as a whole to live.

We are pleased that this is above the average QEF Performance of 87%

We are pleased that 92% of our tenants were satisfied with the neighbourhood as a place to live.

The Association carries out regular Estate Management visits and works with an external contractor and tenants to ensure that the neighbourhood is maintained to the high standard.

94% of tenants stated that the area had either stayed the same or greatly improved during the last three years.

To continue to improve our neighbourhood, Lochfield Park has been working with Glasgow City Council to carry out environmental improvements to the private sector properties within the area. This included re-cladding, central heating, windows and new roofs. Tenants and owners have reported increased energy efficiency and reductions in their utility bills as a result of the improvements.

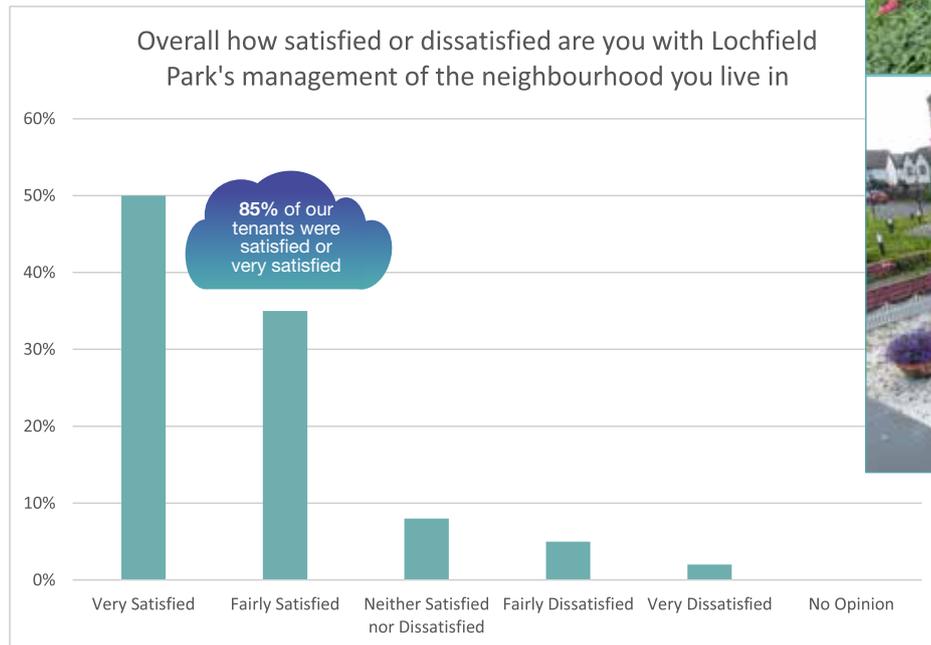


ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT

Lochfield Park employ an external contractor to maintain open spaces, litter pick and a grass cutting service.

We offer a reduced rate garden maintenance service for tenants who are not fit to carry out the work.

We also run the popular annual garden competition, awards and prizes are presented at our Annual General Meeting.



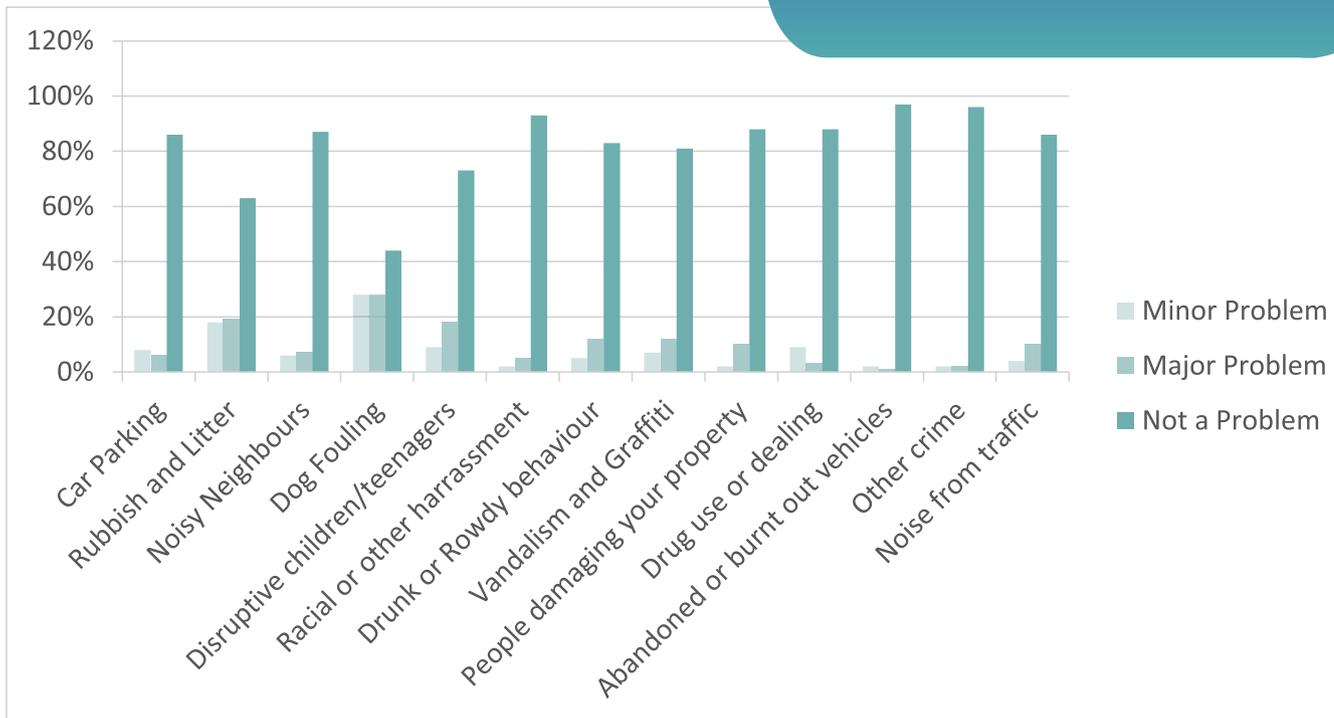
85% of tenants were satisfied or fairly satisfied with Lochfield Park's management of the area, compared with the Scottish Average of 84.2%

We also asked tenants about specific issues in our neighbourhood to help improve our services.

ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT

Did you know?

That 82% of tenants think Lochfield Park is a good landlord



The chart above showed that dog fouling and litter were the biggest issues within our area.

Due to the responses regarding this issue Lochfield Park took part in Clean Glasgow's Anti-Dog Fouling Initiative and continues to work closely with them to continue to reduce dog fouling, littering and graffiti within our area.

SERVICE LEVEL COMPLAINTS

Service Level Complaints

In 2012/13 Lochfield Park reviewed its Complaint Management System and Procedure to comply with the Scottish Public Sector Ombudsman's Model Complaint Handling Procedure.

All Stage 1 complaints were resolved when first reported to the Association, with no complaints being escalated to Stage 2.

Only 1 Stage 2 written complaint was received, which again was resolved by the Association without progressing any further.

	Number
Stage 1 Complaints	26
Stage 2 Complaints	1

What is a complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action or about the standard of service provided by us or on our behalf.

Anti-Social Behaviour

We had a total of 32 anti-social behaviour 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.

No Category C complaints (serious anti-social behaviour, assault etc.) were received during the period.

The Association will be reviewing its Anti-social behaviour Policy and Complaints Resolution targets in 2014. We will be contacting all tenants for their views on tackling anti-social behaviour in the area.

TENANCY SUSTAINMENT

It can be seen from the table, that tenancy sustainment has increased and is now above the Q.E.F. performance average of 87%. High sustainment levels show that new tenants are happy with their homes and the neighbourhood they live in.

Year	Number of Lets	No Sustained for 12 month's	% Tenancy Sustained for 12 months or more	Scottish Average
2010-2011	14	11	78.54%	88.86%
2011-2012	26	24	92%	88.89%
2012-2013	23	23	100%	87.70%

Did you know?

That 89% of our tenants were satisfied with the quality of their homes. The Average Q.E.F. Performance was 83%



ALLOCATIONS

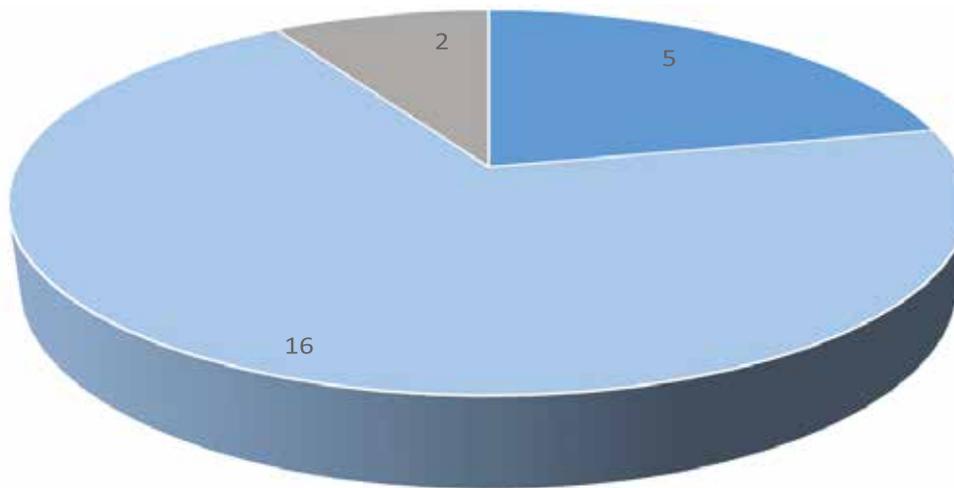
The chart is an analysis by group of allocations made throughout the year. It can be seen from the chart that the majority of allocations made were to waiting list applicants, however almost 22% were made to current tenants of the Association. Which is a significant increase on previous years.

The table shows the Association stock turnover for the last three years. It can be seen from the table that turnover is at a very low level.

We are pleased that we have a low turnover as this reduces our costs and is an indicator as to how satisfied our tenants are with our services.

Year	% Turnover
2011-2012	2.94%
2012-2013	5.46%
2013-2014	4.83%

Breakdown of Allocations



■ Existing Tenants ■ Waiting List Applicants ■ Other

VOIDS



Lochfield Park's re-let times are well below both the national average and the Qualify Efficiency Forum average.

Maintaining low re-let times is essential to minimise void loss to the Association and reduce waiting times for applicants.

Void Loss

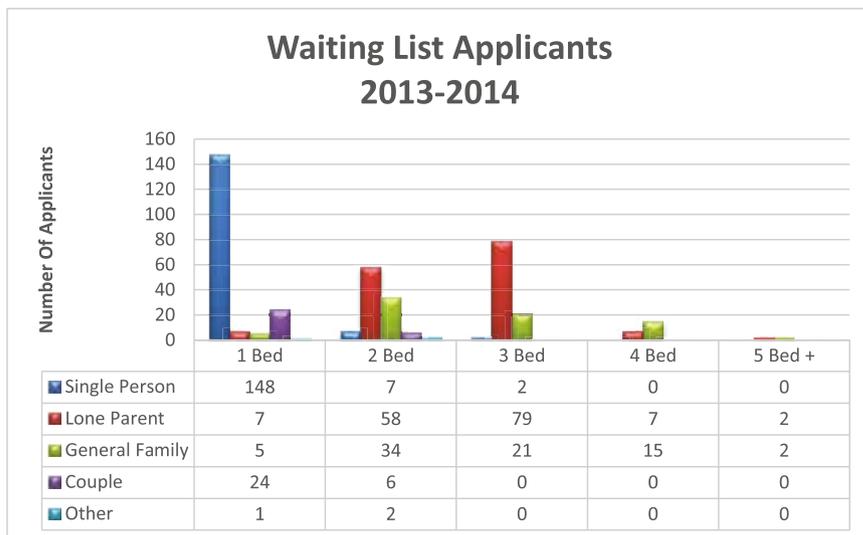
The Association's rent loss due to voids equated to 0.23% of its annual rental income, the Q.E.F. Average is 0.72% and the Scottish average is 0.46%.



WAITING LIST

The graph shows the number of applicants on our waiting list. It can be seen that the majority of applicants are waiting on one bedroom properties. However our lowest turnover is within our 1 bedroom stock therefore these applicants can expect to wait for a significant period of time before being made any offer.

Our highest turnover is within our 2 bedroom tenement stock, however many applicants aspirational requirements are for main door properties and therefore can also expect to wait a considerable period of time before being made any offers.



The table shows the number of applications received during the year and the application category. It can be seen from the table that the majority of applications are from single people and lone parents. The high number of applications from single people is reflected in the high number of people on the waiting list for one bedroom properties.

The Association continues to receive a high number of applications, indicating that it continues to be a desirable area to live.

Applications Received	
Year	Number of Lets
25	Couple
123	Lone Parent
70	General Family
141	Single Person
11	Other

ETHNIC ORIGIN OF WAITING LIST

Year	No.
White Scottish	310
White English	1
White Welsh	1
White Northern Irish	0
Other White Background	3
White Irish	2
Other White	2
Indian	0
Pakistani	0
Bangladeshi	0
Chinese	1
Other Asian Background	0
Caribbean	0
African	12
Other Black Background	1
Other Background	2
Gypsy/Traveller	0
Polish	18
Any Mixed Background	1
Black	4
Arab	1
Unknown	22
Refused	6

Ethnic Origin of 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 a higher number than in previous years of both Polish, and African applicants.

Lochfield Park recognise that for many of our applicants and tenants, English is not their first language, accordingly we have been a member of "Happy to Translate" for a number of years.

New Common Allocations Policy

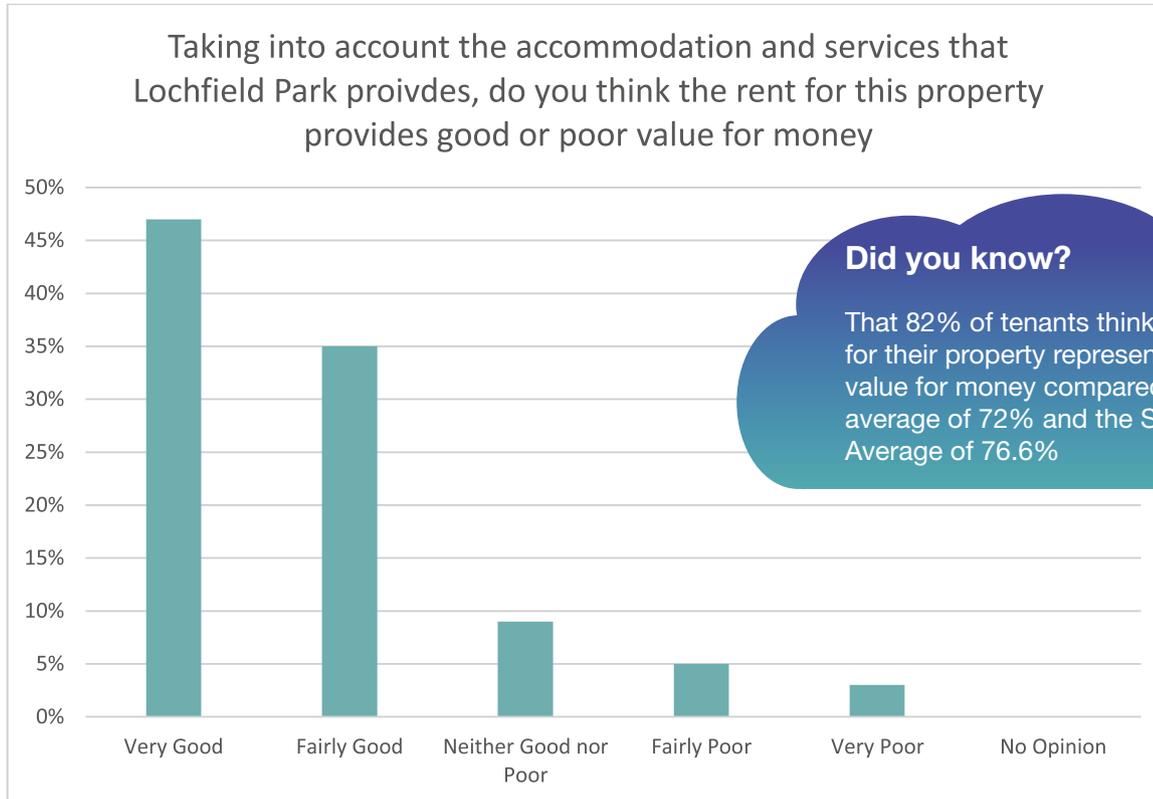
The Association has been working with other landlords in the Greater Easterhouse area to develop a Common Allocations Policy to provide ease of access and transparency to the letting of properties between the four participating landlords.

A full consultation survey was carried out in 2014 with the expected launch of the policy in November 2014.

Did you know?

That 87% of tenants think Lochfield Park provide a friendly & professional service

RENTS/VALUE FOR MONEY



Did you know?

That 82% of tenants think the rent for their property represents good value for money compared to Q.E.F. average of 72% and the Scottish Average of 76.6%

Did you know?

That our average rent increase for the last three years was 3.13%

We are a member of Quality Efficiency Forum, this is a group of 32 social landlords who compare performance and share good practice to improve services. This year our rent increase was lower than 25 of the other landlords in the Forum.

RENT ARREARS

2013/2014	Non Technical	Technical	Total Arrears
	%	%	%
Current Tenant	2.7	2.1	4.8
Former Tenant	0.2	Nil	0.2
Total Arrears	2.9	2.1	5.0

The table shows that rent arrears have increased since last year, this is a result of changes to Welfare Benefits including Bedroom Tax, non-dependent deductions and benefit caps. Non-Technical arrears are higher due to Housing Benefit administration.

Rent collection is an extremely important part of the Associations business as this ensures that we are able to maintain a high level of service to all our tenants. The Association will continue to look for ways to maximise the options available for tenants to pay their rent, and ways to improve performance.

You can pay your rent in a variety of ways:

- Direct Debit or Standing Order
- Debit Card at our office or over the telephone
- Debit Card or cash at any Post Office or shop displaying the PayPoint sign
- Online by going to www.allpay.net or by calling 0844 557 8321

You can now download the allpay app which allows you to pay using your smartphone, anywhere, anytime.

Did you know?

That 88% of tenants are satisfied with ways available to pay their rent

WELFARE BENEFITS

The table below shows the amount of people who have used our Welfare Benefits service during the year and the amount of extra income gained. The service has seen an additional 341 people during the period compared to the same period last year.

It can be seen from the table that the number of housing benefit and Discretionary housing benefit cases are significantly higher than any other category, 150 more housing benefit cases, and 61 Discretionary housing benefit claims were dealt with during this financial year. This increase is as a direct result of welfare reform and the introduction of the bedroom tax.

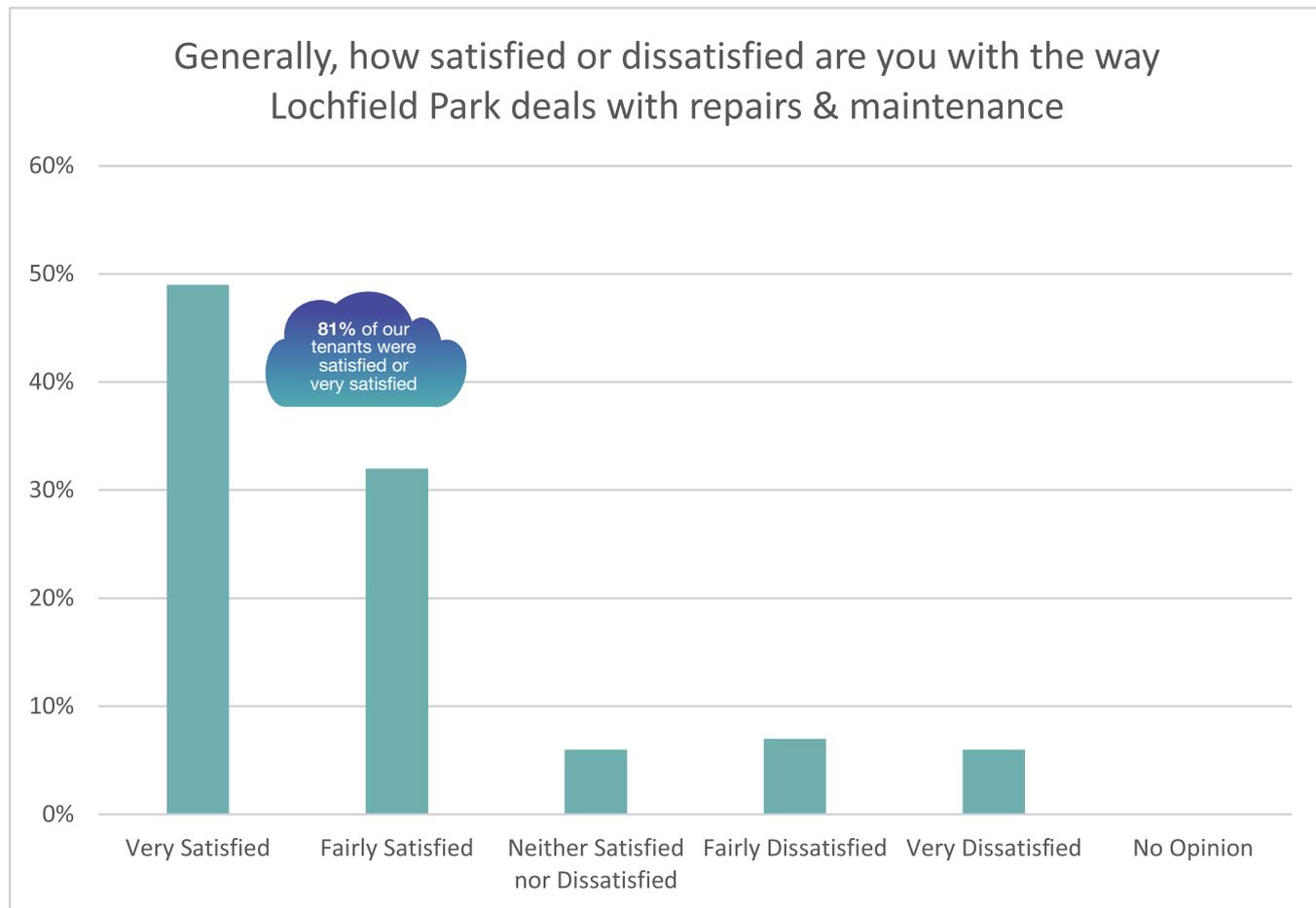
Client Financial Gains		
Benefits	No. Clients	Gains
JS Job Seekers Allowance	6	£24,237.00
Employment Support Allowance	44	£176,212.00
Child Tax Credits	13	£30,442.00
Working Tax Credits	10	£28,155.00
Child Benefit	2	£4,368.00
Retirement Pension	2	£14,318.00
DLA	24	£34,378.00
Attendance Allowance	5	£12,396.00
Carers Allowance	2	£6,214.00
Pension Credit	10	£4,251.00
Income Support	20	£14,185.00
Social Fund	25	£9,635.00
Housing Benefit	258	£83,365.00
Council Tax Benefit	102	£28,115.00
Discretionary Housing Benefit	131	£28,166.00
Appeals	12	£17,890.00
Charities	119	£3,950.00
	785	£520,277.00

Did you know?

That Lochfield Park has increased its Welfare Benefits Service to 5 days per week

Benefits		Clients	Debt	Debts Settled	Debts Outstanding
Council Tax		6	£6,589	£7,852	-£1,263
Benefit Overpayments		5	£32,147	£12,598	£19,549
Gas		20	£2,251	£1,989	£262
Electricity		24	£1,259	£1,986	-£727
Credit Cards		8	£15,012	£412	£14,600
Personal Loan		5	£6,852	£1,058	£5,794
Store Cards		3	£3,973	£2,465	£1,508
Benefit Overpayments		0	£20,424	£9,842	£10,582
Bankruptcy		0	£15,689	£15,689	£0
Catalogue		3	£1,659	£1,456	£203
		10			
Total		84	£105,855	£55,347	£50,508
Debt Balance	£50,508				

REPAIRS AND MAINTENANCE



Our satisfaction level was 81% which is below the Scottish Average of 87.6%. This is an area where we will look for improvement in the next year.

REPAIRS AND MAINTENANCE PERFORMANCE

Reactive Repairs

Category	Lines Issued	% Completed on Time
Emergency	61	100%
Urgent	277	96%
Routine	655	97%
Right to Repair	96	100%
Void Repairs	118	100%

Did you know?

That Lochfield Park provides a 24 hour Emergency Repair Service and we completed these repairs in 1.8 hours compared to the Scottish Average of 6.9 hours

Right First Time Repairs

Lochfield Park has a target of 5 days to complete non-emergency repairs, however our current performance is 3 days which is significantly better than the Q.E.F. average of 4.65 days and the Scottish Average 8.2 days.

During the year we issued a total of 1211 work orders under the headings, Emergency, Urgent, Routine, Right to Repair and void repairs.

The Association aims to provide a high quality repairs service and we will look at ways to improve customer satisfaction.

The Association records Contractors performance on qualifying Right First Time Repairs and it was noted that 97.8% of these repairs were completed "Right first Time", with only 15 repairs requiring return visits.

The QEF average was 99% and the Scottish average of 87.2%.

Our 2013 Tenant Satisfaction results showed that:

68% of Tenants have had repairs carried out in the last 12 months

86% of tenants were satisfied with the repairs service provided

87% of tenants were satisfied with the Quality of Work

90% of workmen showed identification

94% of workmen cleaned up after themselves

PLANNED MAINTENANCE

During the year the Association completed the following Planned Maintenance programmes:

Paint Programme - Phase 7

The Association completed an external paint programme to 34 properties at Phase 7.

Kitchen Replacements - Phase 4a

39 kitchens were renewed. Feedback from tenants was very positive with 100% satisfaction levels.

Bathroom Replacements - Phase 1

The Association has now replaced 43 bathrooms in Phase 1 at a cost of £ 2,356 per bathroom.

Boiler Replacements

The Association replaced 15 boilers throughout the year.

Gutter Cleaning

The Association completed gutter cleaning to all properties.

Scottish Housing Quality Standard (SHQS)

All of the Association properties currently meet the SHQS.

Did you know?

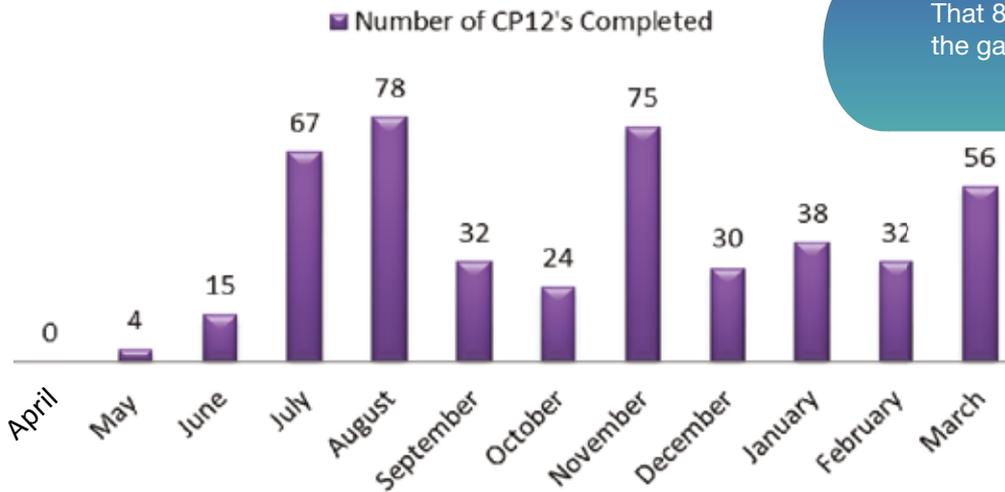
That 100% of tenants were satisfied with the bathroom replacements and were pleased that the Association had included showers as part of the upgrade.

Did you know?

That Lochfield Park completed 8 Stage 3 Adaptations to the value of £ 22,956 last year .

GAS SAFETY

Number of CP12's Completed



Did you know?

That 89% of tenants are happy with the gas servicing arrangements

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 2013 and March 2014.

The Association's performance in this important area was 100% compared with the Scottish Average of 98.1%

FINANCE

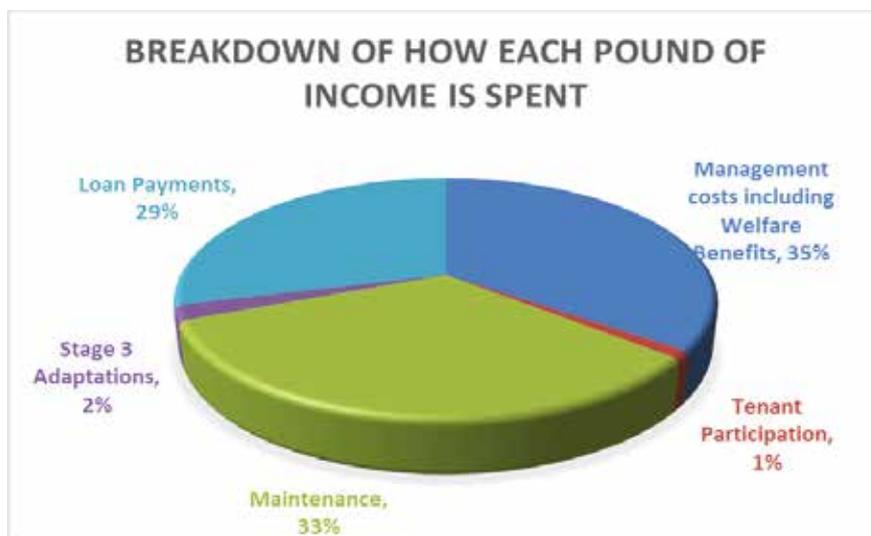
Each year the Association approves an annual budget which sets out in financial terms its plans for the year. It then measures its actual performance against the budget through quarterly Management Accounts. This enables both Staff and Committee to monitor the Association's performance throughout the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

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 its debt levels fall.

Key Performance Indicators	Actual	Sector Average
Net Surplus	19.5%	10%
Debt Per Unit	£16,085	£17,930
Staff costs to turnover	21.4%	23.1%
Interest costs to turnover	22.04%	24.95%
Direct Maintenance costs to turnover	11.21%	19.62%

How your rent is spent?

The following pie chart shows how each pound of your rent payment is allocated.



Management Committee 2013 / 2014

Ann Whitley - Chairperson (from Aug 2014)

Hannah McDonald - Vice Chair (from Aug 2014)

Margaret Cox - Secretary

Cathy White - Treasurer

Janet McAloon - Committee member

Jane Boyce - Committee member

Steven Gallacher - Committee member

Marie Quinn - Committee member

Kate Serries - Committee member

Jade Ross - Committee member

Theresa McKerracher - Committee member

Michelle Lavery - Committee member

June Robertson - Committee member

Michael Quinn - Committee member (resigned Aug 2014)

Margaret Grant - Committee member (resigned Aug 2014)

Joan Buchanan - Committee member (from Sep 2014)

John Crawford - Committee member (from Sep 2014)

Staff 2014

Kenneth Halliday - Director

Allan Docherty - Maintenance Manager

Liz Cumming - Office Manager

Liz McEachran - Housing Manager

Paul Harrison - Housing Officer

Chris O'Brien - Housing Services Assistant

Annie Shannon - Housing Services Assistant

Rachel Cooper - Assistant Housing Services Officers

Victoria Phelps - Assistant Housing Services Officers



Did you know?

That 89% of tenants find the staff helpful

GOVERNANCE

Management Committee

The Management Committee comprises of tenants and owner occupiers, this ensures local decision making and accountability. Lochfield Park have a full complement of 15 Management Committee members.

All Management Committee members attend training sessions throughout the year to ensure that their skills base and knowledge allows them to effectively manage and run the Association. This year they received training on Allocations, Maintenance, Health & Safety, Finance and Governance.

They also reviewed and updated the following policies this year:

- Code of Conduct for Committee members
- Health & Safety Policy
- Risk Management Policy
- Financial Regulations Policy
- Treasury Management Policy
- Conflicts of Interest Policy
- Allocations Policy
- Membership Policy
- Financial Procedures Policy

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 by phone on 0141 771 2228

e-mail – info@lochfield.co.uk

website: www.scottishhousingconnections.org/HA/Lochfield-Park/

This is our first Report on the Charter and accordingly we are very keen to hear your views on ways this can be improved.

- Do you like the layout?
- Did you find the format easy to read and understand?
- Is the information contained useful?
- Is there other information you would like us to include?
- Would you be interested in starting a resident's panel to look at our reporting methods?

Or if you would like to give us general feedback please contact us.

Help us build it



Help us keep it!

Lochfield Park
Housing Association

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HAPPY TO TRANSLATE