

# Lochfield Park Housing Association Limited

## Business Plan 2019 – 2022

Help us build it



Help us keep it!

**Lochfield Park**  
Housing Association



## Contents

Page No:

1. Executive Summary	1
2. Mission Statement, Vision and Strategic Objectives	2
3. Lochfield Park, past, present and future	3
- Past	
- Present	
- Future	
- Development Strategy 2019 / 22	
4. Governance and Operational Infrastructure	6
- Registration & Regulation	
- Governance - The Management Committee	
- Organizational Structure	
- Policy Schedule	
5. Our Services	10
- Tenant Services	
- Development & Wider Role Services	
- Owner Services	
- Wider Role	
6. The environment in which we operate	12
- S.W.O.T. Analysis	
- P.E.S.T. Analysis	
- Outcomes from Strategy Review Day	
7. Implementation Plan	
- Operational Objectives (Short Term)	
- Operational Objectives (Medium Term)	
- Operational Objectives (Long Term)	
8. Asset Management	24
- Introduction	
- Housing Stock Analysis	
- Asset Management Strategy	
- Stock Condition Survey	
- 30 Year Planned Maintenance Programme	
- Scottish Housing Quality Standard Delivery Plan	
- EESSH (Energy Efficiency Standard Social Housing)	
9. Financial Planning and Forecasts	41
- Annual Budget	
- 5 Year Financial Projections & Assessment of Key Performance Indicators	
- 30 Year Cash Flow Summary	

- Financial Forecasts:	
o Main Assumptions	
o Private Finance	
o Treasury Management	
o Current Loan Portfolio	
o Current Loan Facility	
o Loan Covenants	
o Breaches	
o Security	
o Investments	
<b>10. Sensitivity analysis and scenario planning</b>	<b>58</b>
- Debt Servicing of Existing Stock	
- Financial Summary	
<b>11. Risk Assessment and Management of Risk</b>	<b>61</b>
- Risk Management Techniques	
- Areas of Risk & Approach to Risk Management	
<b>12. Performance Management – Self Monitoring Policy</b>	<b>72</b>
- Contents	
- Review	
- Self-Monitoring Policy – Performance Targets 2019 / 2020	
- Policy Review 2019 / 2020	
- Training & Development Plan 2019 / 2020	
- Activity Master Plan 2019 / 2020	
- Benchmarking Analysis 2019 / 2020	
o Finance	
o Housing Management & Maintenance	
<b>13. Tenant Participation Strategy</b>	<b>84</b>
- Tenant Participation Objectives 2019 / 2022	

#### List of Inserts

1. Housing Stock Analysis	27
2. Stock Condition Survey Summary	28
3. 30 Year Planned Maintenance Programme	30
4. SHQS Delivery Plan	32
5. 5 Year Financial Projections & Assessment of Key Performance Indicators 2018 / 2022	45
6. 30 Year Cash Flow Summary	56
7. Self-Monitoring Policy / Performance Targets 2019 / 2020	73
8. Policy Review 2019 / 2020	75
9. Activity Master Plan 2019 / 2020	78
10. Benchmarking Analysis 2019 / 2020	80

## 1. Executive Summary

Lochfield Park Housing Association is a Registered Social Landlord (Charitable Status) operating in the Lochend Area of the East Suburb of Greater Easterhouse. The Association has been in existence for 25 years and during that time has contributed to the regeneration of the area through the provision of housing for Rent, Low Cost Home Ownership and Outright Sale.

Throughout the last 25 years the Association has been at the forefront of a number of initiatives aimed at improving the life chances for local residents, including Smoking Cessation, Arts is Magic, Lochfield Social Group, Back to Front Street Club, as well as the provision of Financial and Welfare Rights Advice.

In the last 15 years the Association has focussed primarily on the development of new build housing to facilitate the demolition of sub-standard post war tenement properties owned by Lochfield Park, Glasgow City Council and Glasgow Housing Association to a point where there are now no sub-standard housing units in our area of operation.

The ongoing difficult financial climate has severely affected the Association's recent development plans and this Business Plan has been produced to reflect the reality of the current financial climate.

Recent pronouncements by the Scottish Government regarding their commitment to increases in the number of housing units it wishes to support, allied to an increase in the maximum HAG levels available means that New Build Development has become feasible once again for Lochfield Park and other smaller sized RSLs.

However, any opportunities for growth must be considered in the context of a robust plan which considers the various possible scenarios.

This Business Plan considers the Short, Medium and Long term prospects for the Association identifying potential risk factors along the way.

Key issues such as Growth, Timescales, Resources, Risks, Finance and Progress against Objectives are all considered in the context of the opportunities which may become available to the association.

The Association has come a long way since its' early days operating from a derelict building in Drumlanrig Avenue to become a strong vibrant Housing Association with sustainable housing stock, healthy cash reserves, its own office building, committed staff and Board Members and all the indicators of a successful business.

This Business Plan aims to show that the future for Lochfield Park Housing Association is secure and in the current climate the prospect of a secure future is to be welcomed.

## 2. Mission Statement, Vision and Strategic Aims

### Mission Statement

*"To contribute to sustaining the local community of Lochend and promote Social Inclusion"*

### Vision

Lochfield Park believes that local control and community empowerment is the key to success.

## Strategic Aims

Since its inception in 1993 the Association has maintained a strong commitment to improving the living conditions for those wishing to reside in the area.

Our Strategic Aims are to;

- Ensure local decisions are taken by local people
- Provide a wide variety of high quality affordable housing for the people of Lochend to live in – now and in the future.
- Ensure that our properties are maintained to the highest standards over the long term
- Provide quality services in partnership with tenants
- Demonstrate quality and value for money in all that we do.
- Engage and collaborate with service users, the local community and key partners in wider community action to compliment the Association's core functions.
- Encourage a positive community lifestyle and enhance the quality of life for residents.

### 3. Lochfield Park Housing Association; Past, Present and Future

#### Past

Lochfield Park Co-operative as it was previously known was formed in 1993 through the acquisition of 531 properties from Glasgow City Council with the aim of improving housing conditions and the environment for people living in the Lochend Area of Greater Easterhouse.

On 3<sup>rd</sup> January 2007 after a Rule change and with the approval of members Lochfield Park Co-operative became Lochfield Park Housing Association Limited a Registered Scottish Charity based on the SFHA Model Rules (Scotland) 2003.

**Lochfield Park Housing Association Limited Rules are now based upon SFHA Charitable Model Rules (Scotland) 2013.**

**The Association is registered under the Co-operative and Community Benefits Act 2014, Registered with The Financial Conduct Authority, No 2444R(S), The Scottish Housing Regulator No HAC268, a Scottish Charity No SCO37694 and a Registered Property Factor No. PF00021**

Run by a Management Committee comprised of tenants and local residents the Association has had some difficult periods through the years but has emerged to become a strong, vibrant, financially viable and well respected Housing Association

The Association has completed 13 Housing Developments leveraging over £39 million of public and private investment into housing in the area, providing 375 new build and 139 rehabilitated / refurbished properties for rent, 19 shared ownership and 6 Homestake / New Supply Shared Equity (NSSE).

Other development projects have included a children's Play Park at Lochfield Gardens and a Purpose Built Office Facility for the Association at 37 Drumlanrig Avenue. Completion of the new office facility in 2008 was a particular milestone for the Association as this coincided with the demolition of the last unimproved tenement property in the Association's ownership.

## Present

Until recently further development opportunities have been curtailed due to the well documented financial crisis and attendant problems, however, the Association is now in the process of developing land it owns at Abbeycraig Road and Abbeygreen Street / Twinlaw Street for new build housing.

Partnerships are also now being sought with other providers and community agencies to facilitate the continuing regeneration of the wider Lochend and Bishoploch Areas.

Committee will also consider suitable partnerships with Private Developers to assist Glasgow City Council with its aim of introducing more "Owner Occupation" into the area.

For over 4 years now, the Association has been assisting owners in an area known as Brucefield Park. This is an area of 216 post war tenement properties which had deteriorated over time to a point where the buildings had become dilapidated resulting in property values diminishing and residents unable to sell their homes.

Lochfield Park and Glasgow City Council managed to procure an innovative project to insulate and improve the 216 properties. The project which was the first of its kind in Scotland has resulted in significant improvement to the area.

As part of the project the Council and Lochfield Park agreed to try and address the issue of "Empty Homes" which have blighted the area for many years. The result was an agreement between GCC and Lochfield Park where the Association would acquire a number of empty properties with financial support from the Council, renovate them to a habitable standard and bring them back into use.

As of March 2018 the Association acquired, refurbished and Let 38 such properties and continues to work in partnership with GCC to deal with the remaining 12 or so vacant properties in the area. These regeneration works have resulted in a dramatic improvement in the Brucefield Park area with house price valuations almost doubling over the last 4 years.

The Association has also agreed to assist owners living in the area with factoring and maintenance plans where appropriate to ensure that the significant public investment is not wasted.

The Governing Body of the Association is the Management Committee comprised of tenants and local residents. It is they who decide the strategy for the organization and ensure compliance with the Law and Regulation.

The Management Committee is elected annually from the Membership at the Annual General Meeting in accordance with the Rules and Articles of the Association.

Management Committee numbers have been consistent over recent years with at least 12 members on committee for each of the last 10 years. Attendance at Annual General Meetings has been good with an average of 37 members attending each year.

The day to day business of the Association is carried out by the Association Staff Team led by the current Director, Kenneth Halliday. Staff numbers have remained relatively stable over the last couple of years with an increase of only one in the Association establishment. Staff costs

as a percentage of income are currently 21% which compares favourably with the sector average of 25%.

The current staff structure is aimed at ensuring the Association has the people and skills necessary to provide first class services to our tenants.

The relationship between staff and Committee members continues to be very positive and productive with both groups feeling that the working relationship is strong.

Lochfield Park as an organization is committed to investing in its people to ensure that they have the necessary skills and knowledge to ensure they provide the best services possible to our customers.

The Association continues to place emphasis on training and development of its staff and three staff members are currently studying part time for academic and professional qualifications.

The current strong, healthy position is a direct result of good governance and effective management particularly over the last 15 years.

Income has been maximized, costs and overheads kept under proper control and cash reserves increased on an annual basis.

The Association's Loan Portfolio was reviewed in 2007 prior to the global financial crisis and as a result of the review, a new consolidated facility was negotiated with The Royal Bank of Scotland at extremely competitive rates. This deal has proved to be good for the Association's financial stability and helped to secure its long term viability. Debt has reduced from over **£9.2m** in 2007 to just under **£7m** at 31<sup>st</sup> March 2018 with over half of the existing properties free of Loan Security.

## Future

Lochfield Park can look forward to the future with confidence in the knowledge that it does so from a position of strength in terms of good governance, financial health, robust planning mechanisms, effective management and control systems, and perhaps most important of all good customer relations.

The most recent Tenant Satisfaction Survey carried out in August 2018 found high levels of satisfaction across all services and that overall 94% of tenants were very satisfied / satisfied with the services provided by Lochfield Park Housing Association and only 4% expressing dissatisfaction. The Association is committed to increase satisfaction levels further wherever possible. In-house surveys have been carried out routinely over the last 2 years and these also confirm high satisfaction levels with the services provided by the Association.

The Association is not complacent however and understands that it has to continue to work hard and strive for improvement in all that it does to ensure that tenants receive high quality value for money services.

Although long term projections and sensitivity analysis show that the Association is viable in the long term with current stock numbers, future development opportunities to increase property numbers and address the needs of waiting list applicants are being pursued.

The Association is ideally placed to manage the risks inherent in the Development Process and has shown over the years that it has the necessary skills in house to be an effective,

efficient developer. In fact the last Scheme Appraisal carried out by Glasgow City Council, DRS in 2009 found the Association to be an “A” Grade developer who should be considered suitable for Streamlined Project Funding.

In recent years the financial crisis has impacted severely on development projects and partnering with private developers in this climate was not an option however there are positive signs of a revival in the house building sector and with the increase in HAG development rates the prospects for development of New Build is becoming more of a reality than a possibility.

### Development Strategy

Lochfield Park Housing Association along with other small Registered Social Landlords operates in an environment where resources are becoming increasingly stretched.

The Scottish Government however recently increased the HAG Subsidy Level for New Build Housing to a maximum of £72.5k per unit and this more realistic level is such that the Association has decided that New Build Development is viable. Although the Associations’ viability is secure with current stock numbers it is important for the Association to take advantage of any current and future development opportunities which may arise

The Association must therefore seek out development opportunities either through developing its own land bank or through partnership arrangements with other organizations and agencies e.g. Brucefield Park Empty Homes Initiative.

### Current Position

#### **Existing Stock:**

New and improved properties	457
Brucefield EHI properties	38
Shared Ownership properties	<u>19</u>
<b>Total</b>	<b><u>514</u></b>

The Association has also developed 6 Homestake and 29 owner occupied properties.

#### **Future New Build Developments**

Abbeycraig Phase 10	75 Social Rent & 9 NSSE – (New Supply Shared Equity)
Abbeygreen Street, Phase 11	<u>15</u> Social Rent
<b>Total</b>	<b><u>604</u></b>

The above table shows that the new build development opportunities at Phases 10 and 11 will significantly increase the Associations’ Stock numbers and assist its long term viability. The test for the Association will be to ensure that we are well placed to take advantage of any future development opportunities which may arise over the next few years in the wider Lochend Area. The Association must exploit all opportunities for growth and form partnerships with GHA, GCC, and Private Developers and any others to continue the regeneration of the Lochend, Bishoploch and Commonhead areas of Easterhouse.

## **4. Governance and Operational Structure**

### Registration and Regulation

Lochfield Park Housing Association is a company limited by guarantee, a Scottish Charity No SC037694 and a Registered Social Landlord with the Scottish Housing Regulator No HAC268.



The Association is registered under the Co-operative and Community Benefit Act 2014, is registered with The Financial Conduct Authority No 2444R(S) and is a Registered Property Factor No PF00021.

The Rules of the Association are based upon the SFHA Charitable Model Rules (Scotland) 2013 and amongst other things define our charitable objectives as;

- “2.1 to provide for the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage through the provision, construction, improvement and management of land and accommodation and the provision of care; and
- 2.2 any other purpose or object permitted under Section 24 of the Housing (Scotland) Act 2010 which is charitable both for the purposes of Section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and also in relation to the application of the Taxes Acts.

The Association is regulated by the Scottish Housing Regulator (SHR), the Financial Conduct Authority (FCA) and the Office of the Scottish Charity Regulator (OSCR)”.

### Governance – The Management Committee

The Governing Body of the Association is the Management Committee comprised of voluntary members elected annually at the Annual General Meeting (AGM) held in September of each year. The Management Committee is responsible for the strategic direction of the organization and setting the performance standards expected of its employees.

Management Committee members receive no remuneration for their participation in the governance of the Association.

The Committee normally meets ten times throughout the year in addition to the AGM in September. At these meetings it receives reports on the key areas of the Association’s work including Finance, Housing Management, Development, Maintenance and longer term Policy Strategy and Development Issues.

Committee members are Lay people and therefore require assistance and training to help them perform their duties as board members.

We meet these training needs in a variety of ways. For example; “in house” briefings and training events are organized and delivered by senior staff members. External training is sourced through a variety of organizations including, SFHA, SHARE, EVH, GWSF and the Chartered Institute of Housing (CIH).

Committee Members also attend seminars and conferences as well as participating in joint events with various agencies and other Housing Associations.

At the first meeting of the new Management Committee in September each year and following the AGM, new committee members are provided with an induction pack containing a copy of the following documents.

- Lochfield Park Housing Association Ltd Rules
- Scottish Housing Regulator’s guidance on the control of Entitlements, payments and benefits to Board members. (previously Schedule 7)

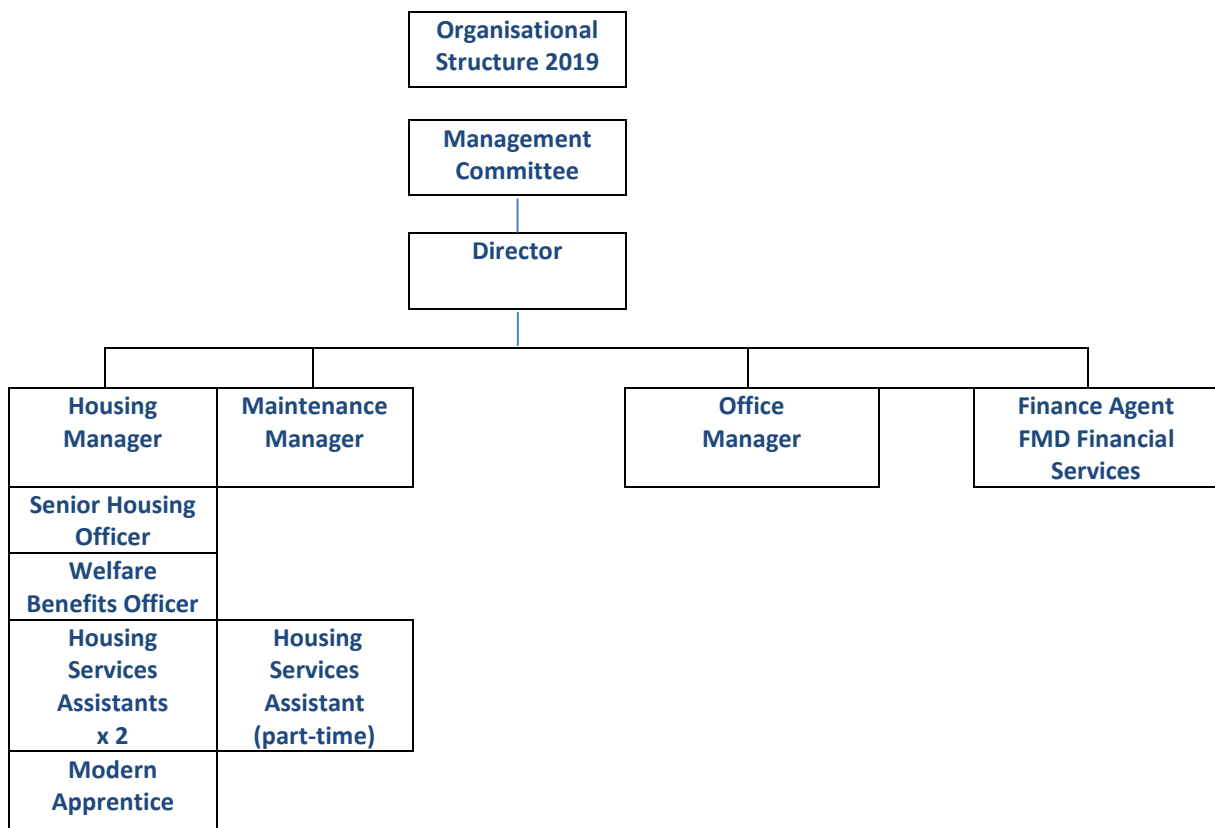
- Scottish Housing Regulator’s guidance on notifiable events. This provides a list of occurrences where the Scottish Housing Regulator must be informed.
- SFHA Code of Governance for Committee Members; the national standards to which the committee subscribes to.
- EVH Committee member’s handbook; a handy guide to the role of a committee member.
- EVH Jargon Guide; a useful glossary of technical terms

New committee members are also invited to an informal meeting with the Chairperson and the Association’s Director to introduce them to the work of the Association.

## Organisational Structure

Lochfield Park Housing Association operates from a purpose built office in Drumlanrig Avenue, Easterhouse. The Office was completed in August 2008 and designed specifically to meet the existing and future needs of the Association. Spare capacity was built into the fabric of the building to allow for future expansion if required. There is also spare office capacity within the building which can be utilized as an asset to obtain some rental income if required?

The Association currently employs 9 permanent staff and 1 modern apprentice (see chart below) to provide a range of housing and related services to customers.



The staff team is headed by a Director who is responsible to the Management Committee for the day to day running of the organization and ensuring compliance with Regulation, the Law and Best Practice in everything that we do.

The Association obtains professional services (e.g. Financial, Legal, Architectural, Development and Engineering etc.) from private practices as required.

Work associated with the maintenance of the Association’s properties is handled through the employment of independent contractors from a “Contractors List” which is reviewed annually.

The Management Committee believes that the Association's success relies on the ability of the staff team to perform their duties effectively and therefore investment in staff training is essential. The organization is committed to the development of staff members individually and collectively to be the best that they can be and ensure that professional and individual development occur in tandem.

The Association operates a Staff Performance Management System where organizational objectives and individual development needs are identified and performance is geared towards the achievement of these objectives and needs.

A Staff Training Plan is produced each year to ensure that the staff team has the necessary skills to perform their duties effectively and are up to speed with current best practice. The staff team work in accordance with the policies and procedures of the Association as approved by the Management Committee and there are a broad range of Policies to cover every aspect of the business.

### Governance Policies

- Code of Conduct for Committee
- Code of Governance
- Committee Members Expenses Policy
- Conflicts of Interest (incorporated in Entitlements, Payments & Benefits)
- Customer Care Policy
- Data Protection & Access to Personal Information
- Donations Policy
- Entitlements, Payments & Benefits Policy
- Equal Opportunities Policy & Procedures
- Equality Strategy 2017
- Membership Policy
- Training & Induction Policy

### Housing Management and Maintenance Policies

- Allocations Policy
- Arrears Policy
- Estate Management Policy
- Neighbour complaints and Anti-Social Behaviour Policy
- Racial Harassment Policy
- Tenant Participation Strategy
- Void Policy
- FOI Policy
- Factoring Policy
- Maintenance Policy & Procedures
- Recoverable Repairs Policy
- Alterations Policy
- Defects Policy
- Void Management Policy
- Approved Contractors Policy

## Finance and Risk Management Policies

- Financial Procedures
- Financial Regulations Policy
- Risk Management Policy
- Audit Policy
- Disaster Recovery Plan
- Treasury Management Policy
- Standing Orders Remits and Powers – Management Committee

## Personnel Policies

Lochfield Park is a member of Employers in Voluntary Housing and is thus party to a collective bargaining arrangement with UNITE the Union. This covers staff pay and conditions, and the following nationally agreed policies.

- EVH Statement of Terms and Conditions of Employment
- Personal Relations at Work
- Whistleblowing Policy
- Health and Safety Policy
- Dignity at Work
- Alcohol and Drug Abuse Policy
- Code of Conduct for Staff
- Retirement Policy
- Attendance Management Policy
- Flexible Working Policy.
- Email and Internet usage Policy

The Scottish Housing Regulator also produced Regulation of Social Housing in Scotland 2019 which sets out the Regulatory Framework in which RSLs in Scotland must operate are measured and inspected.

This Framework is the working document for the association to measure itself against and ensure it is providing good services and value for money to its tenants and service users.

## 5. Our Services

Lochfield Park Housing Association Ltd provides a range of Landlord and other services to 549 customers in the Lochend Area.

- 495 Tenants
- 19 Shared Ownership
- 35 Owner Occupiers

## Tenant Services

- Management and Maintenance of Housing Stock including Reactive, Planned and Cyclical Repairs.
- Generic Housing Management Services including Rents, Allocations, Estate Management, Tenancy Sustainment, Tenant Participation Support, Assisted Garden Maintenance, Neighbour Dispute Resolution. General advice and assistance on a range of matters as requested
- Independent Money Advice and Welfare Rights Service.

## Development and Wider Role Services

- Development of New Build Housing for rent, sale and special needs
- Development of community and play facilities
- Development and participation in “wider role” initiatives.

## Owner Services

- Factoring of properties (where requested)
- Welfare Rights and Money Advice
- Participation in Central Heating and Painter work Contracts.
- Participation in (Global) Building Insurance Policy

We also provide advice and other limited support services to residents in the neighbouring Brucefield Park Area.

The four adjoining areas of Lochend, Brucefield Park, Bishoploch and Commonhead collectively form part of the East Suburb of Greater Easterhouse.

The East Suburb has for many years been characterized amongst the most deprived areas in Scotland as identified by the Office for National Statistics “Index of Multiple Deprivation”.

Easterhouse like other post war peripheral estates in Glasgow suffered for many years from lack of investment resulting in unemployment, poor housing and social deprivation. The local community of Lochend decided in 1993 that they could do a better job than the local authority had been doing and took ownership of the housing in the area.

The last 25 years has seen major improvements to the original stock transfer area however the wider area was blighted for many by a lack of strategic vision by Strategic Housing Authorities.

The analogy of “An oasis in the desert” begins to resonate as the areas surrounding Lochfield Park became more and more barren through demolition.

Until recently the challenge for the Association has been to ensure not only, the long term viability of Lochfield Park but at the same time find ways of engaging with GHA, Glasgow City Council and the Homeowners in Brucefield Park to produce a Strategic Plan for the entire area.

Thankfully and hopefully the situation is beginning to change in a positive way with the successful regeneration work being done in Brucefield Park and the Phase 10 New Build Development submitted to GCC for Planning.

At last, there seems to be a positive change in the attitude of GCC towards the regeneration of the whole of the Lochend Area including Bishoploch. Commonhead, Abbeycraig and the potential community growth areas identified in the Councils’ plans.

If the Strategic Planning is done properly and all parties can agree on a vision which local residents can rally around, the potential regeneration of the East suburb is significant and could lead to major private sector investment over the next decade or more.

## Wider Role Initiatives

Improved Housing on its own is not enough to regenerate an area and the Association's Management Committee has always sought to develop social structures and facilities within the area to compliment the new housing.

The Association has been involved in numerous initiatives throughout the years and in many instances was at the forefront of training and community development in the local area.

Lochfield Park was instrumental in the development of the new F.A.R.E. Community Building "Bannatyne House" which opened in July 2010 and we continue to work with F.A.R.E. to provide a wide range of community services to residents in the East Suburb

The Association also currently participates in Wider Role initiatives in collaboration with other RSL's in Easterhouse.

**Lochfield Park Management Committee is acutely aware that the core services we provide to tenants are the most important aspects of the business.**

**It is only with the continued satisfaction and support of our tenants that the Association will survive in the Long term.**

## 6. The Environment in which we operate

The Association's main planning document is the "Business Plan".

At the end of March or early April each year the Association's Management Committee and Staff Team spend a full day reviewing the previous year's performance and set new objectives and targets for the forthcoming year. This "Strategy Review Day" has been an integral part of the planning process for the last 15 years and proved to be extremely successful on several levels:

- It allows staff and committee the opportunity to work together
- It allows staff and committee the opportunity to review performance
- It allows them to set targets and objectives for the next year collectively.
- It fosters positive relationships between both groups and creates a "working together" attitude.
- It helps to prevent any potential for "Employer" vs. "Employee" barriers from fermenting.

This year's Strategy Review Day was held on 27<sup>th</sup> March 2019 in the Associations' Board Room to allow staff and committee members to come together in a relaxed atmosphere and review the Association's performance in the last year and map out its path for the next 12 months.

As in previous years attendees would also;

- Confirm the Strategic Vision of the organization
- Consider the Short, Medium and Long Term Future of the Association.
- Identify and quantify the resources required to achieve short, medium and long term objectives.
- Review the Association's performance against its own internal targets and in comparison with peer group data.
- Identify targets and objectives for the next 12 months
- Discuss the risks inherent in development and consider the positive and negative implications for the Associations Phase 10 and 11 developments.

To achieve these outcomes delegates on the day carried out an assessment of the Associations' capability to operate effectively (SWOT) and an analysis of the environment in which it operates (PEST).

It is also important to consider questions such as;

- How did we get here?
- Where do we want to go?
- How do we get there?
- Is it achievable?
- How long will it take?

### S.W.O.T. Analysis Results

<b>Strengths</b>	<b>Weaknesses</b>
Experienced and committed Committee Experienced and Flexible Staff Team Good staff and committee relations Good Customer Satisfaction Good Service Delivery New Housing Stock Own Office Facility Financially stable Robust Long Term Financial Projections 100% occupancy Low cost and affordable houses High demand for houses ~ Robust Land bank at Abbeycraig Road "A" Grade Developer Good Reputation with Lenders Strong Cash Reserves Lean Staff Numbers Good Planning Structures	Small Staff Team Age of Committee members Communication with customers – very difficult when everything is good? Limited long term development opportunities Current and future Financial Climate Glassel Road Turnover Succession Planning – Senior staff and committee members Size of organization Brexit
<b>Opportunities</b>	<b>Threats</b>
New Development at (Abbeycraig Phase 10) New Development at Phase 11 Abbeygreen Street Training Conferences EHRA Working with other RSL's Other Funding Sources (Lottery etc.) Wider Role Brucefield Park Empty Homes Initiative Cash to front fund developments Partnership working FARE Community Involvement Increase in HAG Funding Levels Land Bank and community growth areas	Politics Council conflicts GHA Private Finance / Lending Conditions Changes to SHQS Economy / Interest Rate Rises Change in Government (policy) Welfare Reform – Universal Credit Pension Increases Deterioration in Performance Succession Planning - Senior Staff Succession Planning – committee members Brexit Independence Referendum - insecurity

## S.W.O.T. Summary

In depth discussions took place around all of the above to ensure that everyone present was fully aware of the Association's current position and the issues to be addressed.

The Association uses a system of "Traffic Light Signals" i.e. **Red for High Risk**, **Yellow for Medium Risk**, **Green for Low Risk** as a way of assessing and designating the risk to the Association.

### Strengths

- Experienced Committee and Staff Team
- Good quality Housing Stock
- Good Performing Association (benchmarking)
- Financially Viable in the Short, Medium and Long Term
- Good Cash Reserves
- Good Governance Structures
- High Tenant Satisfaction Levels
- "A" Grade developer
- Flexible Staff Team
- Low level of complaints
- Robust Financial Planning
- New Developments
- Own Office Facility
- Good Name and Reputation

### Weaknesses

- ● Limited long term development opportunities
- ● Limited Funding (Economic Situation)
- ● Age of committee members
- ● Low turnover of committee members
- ● Glassel Road - High Turnover (Increased Void Loss)
- ● Increased Rent Arrears (Loss of income)
- ● No succession planning senior staff and committee
- ● Size of organization (Economies of Scale)
- ● Brexit

### Opportunities

- Abbeycraig Road Site
- Wider Role Opportunities
- Working with other RSLs
- Other funding sources – Lottery etc.
- Mergers and Acquisitions?
- Strong Financial position / Capacity to expand
- Community Involvement
- Private Sector Partnerships
- Abbeygreen Street Development
- Increased HAG levels



## Threats

- ● GHA
- ● Lack of funding
- ● Financial Climate
- ● Loss of Key Staff)
- ● Private Developers
- ● Economic – Increases in Interest Rates / VAT etc.
- ● Politics
- ● Lack of new committee members
- ● Welfare Reform (Universal Credit)
- ● Brucefield Park regeneration - sustainability
- ● No further development activity?
- ● Succession Planning senior staff and committee
- ● Brexit
- ● Independence referendum - insecurity

It was generally felt that the Strengths and Opportunities were very positive and that many of the threats and weaknesses were under our control and could be managed or at least mitigated. There were however a number of threats over which the Association has no control especially in relation to central funding, welfare reform, housing benefit changes, global economics, national and local government policy however an attempt must still be made to risk assess these threats.

The Association's Risk Management Policy will be reviewed to include the issues raised at the SRD and outline how the risks should be managed.

## P.E.S.T. Analysis Results

<b>Political</b>	<b>Economic</b>
SNP government in Scotland Conservative government in England Change of Government and their new vision Move towards "Biggest is best" East vs. West Scottish Housing Regulator Push towards central procurement Brexit Lending practices of Banks	"Double dip" Recession Housing stock values (Decreasing?) Construction costs (Increasing) Changes in Welfare (Universal Credit) Interest Rate Increase Lending from banks (more expensive and harder to come by) Financial cost rise – Rents Increase leading to affordability issues for tenants Development becomes not feasible due to increases in cost Brexit effect on economy, interest rates and devaluation of Sterling
<b>Social</b>	<b>Technical</b>
Community Activities Infrastructure Growth in immigrant families needing housing e.g. language barrier Youth potential Tenants become dissatisfied High unemployment Social Breakdown	Design / build housing Increased costs to meet EESSH Carbon emission costs Bureaucracy grows – Costs Increase New legislative requirements Health & Safety law IT Costs IT Training New environmental requirements for housing

As with the SWOT Analysis a full discussion took place around the above issues and it was agreed that the “Traffic Signal” indicators would be used to help assess the potential impact of each issue.

### P.E.S.T. Summary

#### Political

- ● SNP Government in Scotland
- ● Conservative Government in England
- ● Change of Government / Change of Policy
- ● Move towards “Biggest is Best”
- ● East v West (Scotland)
- ● Scottish Housing Regulator – more powerful
- ● Push towards central procurement
- ● Brexit

#### Economic

- ● Double Dip Recession
- ● Housing Stock Values
- ● Increased construction costs
- ● Changes in Welfare Policy by Central Government resulting in threat to RSLs income (Universal Credit)
- ● Fluctuation in Inflation
- ● Lending practices of Banks
- ● Affordability of Rents for Tenants
- ● Development becomes not feasible
- ● Brexit effect on economy, interest rates and devaluation of Sterling

#### Social

- ● Community Activities
- ● Infrastructure improvements
- ● Growth of immigrant families requiring housing (e.g. language barrier)
- ● Youth Potential
- ● Possibility of Tenants becoming dissatisfied
- ● High Unemployment resulting in Social Breakdown
- ● Deprived Area Status does not change

#### Technical

- ● New Construction Methods - Design and Build Housing
- ● Efficiency Ratings
- ● Carbon Emissions
- ● Bureaucracy increases due to technical changes
- ● New Legislative requirements as a result of new technology
- ● Health and Safety Laws
- ● IT costs increase
- ● Increased IT Training requirements
- ● New Environmental requirements for housing developments

## Outcomes from the Strategy Review Day

### Strategic Aims

The Association's Strategic Aims were reviewed and the general feeling was the existing aims remain relevant

- Local decisions being taken by local people
- Provide a wide variety of high quality affordable housing for the people of Lochend.
- Manage and maintain our houses to the highest possible standard in partnership with tenants.
- Promote and collaborate in wider community action to compliment the Associations' core functions, to encourage a positive community lifestyle and enhance the quality of life for residents.

### The last 12 months:

- Strong performance last year in all key areas
- Experienced staff and committee
- Financial viability strengthened (£3.6m reserves increased and fully cash backed)
- Loans reducing.(from £9.2m - £6.7m)
- Environmental improvements carried out to Glassel Road
- Planned Maintenance program - high tenant satisfaction levels – 100%
- Brucefield Park - acquired more properties (38 now owned in total)
- 12 committee members
- Only one official complaint which was settled without further action.
- Phase 10 land acquisition achieved March 2019
- GDPR Regulations implemented successfully
- Successful Internal Audit Program completed
- 25<sup>th</sup> Anniversary celebrations successful
- SFHA Spotlight article in March edition featured Lochfield Park HA
- Preparations made for implementation of Housing Act 2016 – (May 2019)
- FOI 2019 implementation plan in place

### The Current Position

The Current Position is that;

- We are a Housing Association (Charitable Model)
- The Association finances are healthy and reserves are cash backed.
- We continue to have an experienced Management Committee
- We have a staff team willing to work for the benefit of the Association
- We have 2 approved new build developments.
- We operate at the highest level of RSLs.
- We continue to have the confidence of Lenders and hopefully the Regulator and can demonstrate that we are a good organization with the potential to be even better
- We have Land Bank at Twinlaw Street / Lochdochart Road (Phase 12) for future development
- Our customers are pleased with our services.
- We meet the requirements of the Scottish Housing Quality Standard.
- We have short, medium and long term financial plans in place for the organization.

- We have up to date 30 year projections which are based on real information and these projections show the Association to be secure in the long term.
- We have the support of the vast majority of our tenants as evidenced by the most recent Tenant Satisfaction Results (July 2018) which showed that 94% of tenants were satisfied with the Association as their landlord.
- We had only 1 official complaint in the last 12 months and this was settled without further action.
- The Association has supported and assisted FARE whenever asked.
- We want to continue to succeed.

### How did we get here?

- Positive Progress 2018 / 2019
- Achieved almost all of our internal targets
- Achieved most key performance targets
- No staffing issues
- Continuing improvement in performance
- Staff & Committee working together
- Clear objectives
- Clear focus on customer care and service provision

### Where do we want to go?

We want to:

- Increase our stock numbers if possible.
- Improve the environment for all residents in Lochend /Brucefield, Bishoploch / and Commonhead areas.
- Create a sustainable community
- Participate with Glasgow City Council, Private Developers, Scottish Government, Glasgow Housing Association and others to create employment initiatives and community facilities for local people
- Investigate the possibility of development opportunities in land adjacent to our ownership including community growth areas.
- Look at the possibility of Sheltered / Supported Housing
- Try and start a dialogue with GHA / GCC to redevelop Lochend and Bishoploch Areas.
- Assist the Brucefield Park Residents Group
- Continue discussions with private developers, DRS and Scottish Government about the redevelopment of Abbeycraig Road and the surrounding areas.
- Strengthen the future viability of the Association through the pursuit of development opportunities in the medium and long term.

### How do we get there?

- Business Plan
- Development Strategy
- Community involvement / consultation
- Liaise with external agencies
- Always seek to improve performance
- Increase the Association's profile with partner agencies
- Contribute to the Strategic Master Planning of the East Suburb of Greater Easterhouse
- Continue with self-assessment and performance review.

Is it achievable?

- Yes

How long will it take?

Delegates agreed that some of our objectives were difficult to quantify or set time limits as they depend on variables such as:

- Funding being available
- GHA's plans
- The support of GCC
- The Political Environment including Brexit and Indy 2?
- The legal requirements of the Charity Regulator
- Our own performance

4 broad business areas were identified to form the basis of the Business Plan

- **Serving our tenants**
- **Managing the asset base**
- **Guaranteeing future Viability**
- **Seeking future business growth**

From these 4 broad areas a significant number of Objectives were identified as a means of taking the Association forward.

It was necessary to prioritize these objectives into short, medium and long term and accept that some objectives are not time bound but ongoing.

This would now form the basis of the Association's "Implementation Plan" Section 7, Page 24

## 7. Implementation Plan

### Short, Medium and Long Term Objectives

#### Operational Objective next 12 months (Short Term)

Objective	Timeline	By Whom
Produce Business Plan 2019 / 22	May 2019	Director / Committee
Policy Review Timetable	May 2019	Director
Produce Staff and Committee Training Plan	May 2019	Director
Internal Audit	April 19 - Mar 2020	Director / Committee
Complete and submit ARC to SHR	May 2019	Director /HM//OM/MM
Acquire empty properties at Brucefield Park	September 2019	Director
Produce Assurance Statement and Annual Report on the Charter	September 2019	Director / HM / OM
Bathroom replacements Phase 6	September 2019	Maintenance / HM
Kitchen replacements Phase 4b	October 2019	Maintenance / HM
Paint Program Phase 4b and Phase 8	July-September 2019	Maintenance / HM
Housing Act 2014 Implementation of new tenancy agreements	May 2019	Housing Manager
Start discussions with council re- Phase 12 site	September 2019	Director
Plan for FARE Gala Day	May 2019	Director /All Staff

TP & Estate Management Action Plan	May / June 2019	HM / SHO & Lauren
Produce Summer newsletter	July 2019	OM /HM/Lauren
Review 5 Year projections	June 2019	Dir / Fin / Comm.
Organize AGM	July 2019	Director and OM
Produce and distribute Annual Performance Statistical Report	August / Sep 2019	Director / OM
Produce Quarterly Management Accounts	July 2019	Finance
Review 30 Year Projections	June 2019	Director / Finance
Health & Safety Review	August 2019	Maintenance Manager
Annual General Meeting	September 2019	Director & All Staff
Appointment of Auditors	September 2019	Director / comm.
New committee members induction	September 2019	Director & Chair
Policy Review	September 2019	Director
Achieve Site Start – Phase 10	October 2019	Director
6 Monthly Business Review	October 2019	Director
Development Strategy Review	October 2019	Director
Produce Quarterly Management Accounts	November 2019	Finance
Prepare Budgets for next financial year	November / Dec 2019	Director, FA,MM,HM
Draft Budget to Committee	December 2019	Director, Finance
Xmas Newsletter	December 2019	Office Manager
Rent Review in Newsletter	December 2019	Housing Manager
Rent increase approved by Mgt. Committee	January 2020	Director & HM
Rent increase letters out to all tenants	February 2020	Housing Manager
Health & Safety Review Part 2	February 2020	Maintenance manager
Prepare Spring Newsletter	February 2020	Office Manager
Prepare for New ARC	February 2020	Staff and Committee
Plan 2020/21 Strategy Day to be held end of March	February 2020	Director / Committee
Achieve Site Start – Phase 11	March 2020	Director
Year End Matters for Committee Approval	March 2020	Director

### Operational Objectives (Medium Term)

Objective	When By?	By Whom?
Enhance the Associations Image further : <ul style="list-style-type: none"> <li>➤ Produce newsletters</li> <li>➤ Produce Annual Report</li> <li>➤ Participate in E.H.R.A</li> <li>➤ Contribute to Community Planning</li> <li>➤ Contribute to Brucefield Park Residents Group</li> <li>➤ Subscribe to relevant organizations i.e. SFHA, EVH, and SHARE. etc.</li> <li>➤ Advertise in relevant media i.e. S.F.H.A. (Scottish Housing News)</li> <li>➤ Investigate ways of improving communication with tenants and try to encourage formation of Registered Tenant Organizations</li> <li>➤ Participate in Common Housing Application Form &amp; Common Housing Register</li> <li>➤ Attend conferences &amp; seminars as required</li> </ul>	Ongoing	Director and all staff Director, and all staff Director and Committee Director & Committee Director & Committee  Director and Committee  Director and Committee  Director, Committee and all staff  Director, Committee and All staff Director, Committee and all staff

<ul style="list-style-type: none"> <li>➤ Seek to create partnerships GHA, other Housing Associations &amp; other agencies</li> <li>➤ Enquire about any suitable vacant land</li> <li>➤ Discuss partnership with private developers (where appropriate)</li> </ul>	Ongoing	<p>Director and Committee</p> <p>Director</p> <p>Director and Committee</p>
---	---------	---

Operational Objectives (Long Term)

Objective	When By?	By Whom?
<p>Ensure the Association remains financially viable in the medium to long term:</p> <ul style="list-style-type: none"> <li>➤ Review the Treasury Management Policy annually</li> <li>➤ Update the 30 year model annually</li> <li>➤ Review the financial business planning annually</li> <li>➤ Monitor and review loan portfolio annually</li> <li>➤ Update the Disaster Recovery Plan</li> <li>➤ Review the 5 year projections (for The Scottish Housing Regulator) on an annual basis</li> <li>➤ Review IMP Performance, twice yearly</li> <li>➤ Review Development Strategy each year and use this information to inform short &amp; medium term projections</li> <li>➤ Regularly update SHQS Delivery Plan and feed information into Planned Maintenance Program</li> </ul>	Ongoing	<p>Committee, Director &amp; Finance</p> <p>Director, Finance &amp; Committee</p> <p>Committee, Director &amp; Finance</p> <p>Committee, Director &amp; Finance</p> <p>Committee, Director &amp; Finance</p> <p>Committee, Director &amp; Finance</p> <p>Committee, Director</p> <p>Committee, Director, Finance</p> <p>Maintenance Manager</p>

The Association has a Self-Monitoring Policy to identify specific targets and timescales against which it can monitor and measure its performance. This Policy is contained within Section 12 (Performance Management and Monitoring)

For the Association to achieve success with the Implementation Plan it must ensure that sufficient financial resources are available to meet commitments at the point of need. Robust Financial Planning is therefore an essential pre-requisite to success.

**8. Asset Management**

Introduction

Lochfield Park Housing Association came about as a direct result of the failure of the Local Authority' to maintain the housing stock for tenants in the Lochend Area. People were rightly fed-up with poor housing and equally poor management of their housing.

The history of Social Housing is littered with examples of area decline as a result of poor management and lack of investment in housing. It is a fact that people do not want to live in, and pay rent for poor housing and that they will eventually vote with their feet and move elsewhere.

Lochfield Park as a community saw at first hand this process in action during the 70's and 80's and suffered the social deprivation which results from the abandonment of communities by local authority landlords.

There is a certain irony therefore which is not lost on the Management Committee that they **must** have plans in place to ensure that the same situation cannot happen again.

This "moral obligation" as they see it, is of equal importance to them as the business case for ensuring the future viability of the Association.

The Association's main tangible asset is the Housing Stock and everything else depends on this asset being managed properly to ensure its sustainability. It is only through effective management and maintenance of the Housing Stock that the long term future of the Association will be ensured. People demand and deserve good quality housing to live in and Registered Social Landlords should seek to meet these expectations.

### Housing Stock Analysis (*Insert 1*)

The current Housing Stock Profile shows a breakdown of all properties developed or improved since 1993.

The Association has tried over the years to balance the development process with the needs of current and future tenants and achieve a portfolio of properties which facilitate flexibility of movement within the stock.

The current housing stock has a good mix of property types and sizes ranging from 2apt flats to 5apt (7p) semi-detached houses. The Association also has a number of adapted properties for tenants with special requirements and a number of properties constructed specifically for tenants with special medical needs.

13 phases of development have been completed since 1993 and all of the original stock transfer properties have been refurbished or replaced with new build homes.

28% of the current rented stock (139 properties) are refurbished "flatted tenement" properties with the remainder being new build "main door" housing.

Over the years people's aspirations have changed and flatted tenement properties have become less popular to a point where letting these types of properties is proving more difficult than is the case for back and front main door type. This can have an impact on void rental loss and in the worst case scenario can lead to particular areas becoming stigmatized as unpopular places to live. It is vital therefore that the Association maintains high levels of estate management in these areas to maintain the quality of the environment.

Flexibility of Tenure has also been addressed and the Association has developed housing under various government low cost home ownership initiatives including Shared Ownership, New Supply Shared Equity, Homestake and outright Home Ownership.

There are also 29 Owner Occupied properties which receive the offer of limited Factoring Services from the Association.

The Association has recently embarked on a strategy of acquiring a number of Empty Homes in the Brucefield Park Area in partnership with GCC. The purpose is to renovate the properties and bring them back into use as rented stock. Bearing in mind the foregoing comments about



the unpopularity of flatted properties this has been a calculated risk by the association. However at March 2019 the Association had acquired 38 Empty Homes Properties

**Current Stock Numbers are:**

• New and Improved	457
• Empty Homes Initiative Properties	38
• NSSE / Shared Owner	<u>19</u>
<b>Total</b>	<b><u>514</u></b>
• Homestake	6
• Owner Occupied	29

Asset Management Strategy

The Association's Asset Management Strategy for managing the housing stock has 3 key elements;

- **Stock Condition Survey of all properties** (*Insert 2 – SCS Summary*)

A major, full Stock Condition Survey was carried out by external consultants in 2013/14 which included a visual inspection and condition report on every property in the Association's ownership including external fabric, common close areas, roofs, Gutters, downpipes etc. as well as SAP and Energy Efficiency Ratings.

Remedial Repairs were identified and assessments given of any deteriorating elements.

This document is reviewed and updated through in house stock condition surveys every 2 years the most recent being 2018.

Stock Condition Survey results feed into the 30 Year Planned Maintenance Program.

The full stock condition survey is too large to be included within this document and therefore a summary is included for information. (*Insert 1*) is the summary of the full Stock Condition Survey and gives a brief overview of the housing stock on a scheme by scheme basis.

- **30 Year Planned Maintenance Program (PMP)** (fully costed and updated annually) (*Insert 3*)

This is a planned program of works on a scheme by scheme basis covering all of the major elements required to protect and sustain the housing stock for the long term.

The P.M.P. incorporates Life Cycle Costing information for all properties ensuring that key external and internal elements including Roof Tiles, Gutters, Downpipes, Kitchens, Bathrooms, Windows, Doors, etc. are all assessed against industry recognized criteria

This is a fully costed financial plan detailing all of the planned works required over the 30 Year Period.

Costs are identified at today's rates including VAT and then projected forward with the assumption of a "Real Cost Increase" of 2% each year over the 30 year period.

These figures are then entered into the 30 year cash flow projections where further sensitivity analysis takes place to allow for possible changes in Interest Rates and VAT etc.

This allows the Association to ensure that the costs of planned maintenance now and in future can be fully met.

- The Scottish Housing Quality Standard Delivery Plan (**SHQS**) (*Insert 4*)

RSLs are legally obliged to meet the requirements of the SHQS.

All of Lochfield Park's housing stock currently meets the standard and there is therefore no requirement for extra resource allocation over the next 5 years to meet the SHQS.

The 30 Year Planned Maintenance Program (PMP) is designed to ensure that the housing stock continues to meet the SHQS unless there is significant movement in the standard. This is a possibility as technology improves and the move towards better fuel efficiency and lower carbon emissions gains ground.

However, the Planned Maintenance Review Program is reviewed on an annual basis to ensure that any changes in the future requirements of the SHQS will be met.

- EESSH (Energy Efficiency Standard for Social Housing) (*Insert 5*)

The EESSH will require all RSL Homes to meet particular standards for energy efficiency and carbon emissions by 2022 and Lochfield Park has conducted inspections which confirm that the housing stock already meets the 2022 standard. This has been notified to committee and will be continually monitored to ensure this continues to be the case.



<b>Report to;</b>	<b>Property Management Sub-Committee</b>
<b>Cc;</b>	<b>K Halliday, Director</b>
<b>Subject;</b>	<b>Stock Condition Survey 2018</b>
<b>Date;</b>	<b>9<sup>th</sup> October 2018</b>

## **Background**

Lochfield Park Housing Association Ltd aims to maintain its stock and protect the long term viability of its properties.

Central to this duty is a, Stock Condition Survey.

Such a survey is intended to highlight any elements of the buildings that have the potential to deteriorate prior to the expected lifespan of that element.

The main elements of the buildings that are liable to deteriorate are the external parts of the building, items such as;

- Roofs, fascia boards, barge boards, eaves, soffits, gutters, down pipes, roof tiles and mono-pitched zinc roofs.
- Flashings, skews and valleys.
- Fabric, roughcast, brick work, cedar cladding and render.
- Common area elements, footpaths, external close stairs, close floor linings and risers.
- Woodwork, windows, doors and decorative panels.
- Close doors.

The Association`s previous Stock Condition Survey was carried out between October 2016 and November 2016. Please note the finding of the 2018 survey which are noted below.

## **Findings**

The 2018 Stock Condition Survey confirms that Lochfield Park Housing Association`s stock is in good order. Please note the following, phase by phase breakdown of minor items that were found and will be addressed on a reactive repairs basis.

### **Findings, Phase by Phase**

Phase 1 Nos 7 – 15 Glassel Road

- Replace missing down pipe clips.
- Hairline crack at one boot lintel, now repaired.

Phase 2 Nos 1 – 11 Drumlanrig Avenue, 3a, 3b + 3c Glassel Road, 104 – 112 Lochend Road and 2 – 40 Lochfield Gardens (even numbers)

- Replace or tighten plastic downpipe clips.
- Hairline crack on roughcast to one property, now repaired.

Phase 2a Nos 2 – 4 Drumlanrig Avenue, 5 Glassel Road, 2, 4 & 6 Glengyre Street, 96 – 114 Lochend Road, 1 – 49 Lochfield Gardens (odd numbers)

- Replace or tighten downpipe clips

Phase 3 Nos 2, 4 & 6 Glassel Road, 18 & 20 Dalilea Drive

- Replace missing downpipe at front and rear of Glassel Road

Phase 4a Nos 15a – 27b Drumlanrig Avenue, 1 – 27 Oakwood Crescent & 1 – 16 Oakwood Drive

- Replace damaged or missing downpipe clips

Phase 4b Nos 1 – 53 Corpach Place, 21 – 51 Dalilea Drive & 107 – 111 Lochdochart Road

- Drips from seamless gutters
- Traffic Bollards (Glasgow City Council Road Department) notification required.
- Substantial discolouration to white roughcast from lichen fungi. (cosmetic)
- Discolouration to Cedar boards. (cosmetic)
- There have been no further issues with the Zinc Roofing at this phase, this will continue to be monitored on a regular basis.

Phase 4c Nos 1 – 7 Canonbie Street, 121 – 151 Lochdochart Road

- Loose fence post, now repaired.

Phase 5 Nos 40 Canonbie Street, 1a – 17 Dalilea Drive, 16 – 35 Dalilea Place & 116a – 128 Lochend Road

- Replace or tighten loose downpipe clips.
- Substantial discolouration to white roughcast from lichen fungi. (cosmetic)

Phase 6 Nos 6 – 12 Drumlanrig Avenue, 1 – 5 Glengyre Street

- No defects found.

Glengyre Phase Nos 14, 14a, 16 & 16a Drumlanrig Avenue, 15 – 49 Glengyre Street

- Discolouration of white roughcast from lichen fungi and mineral ores. (cosmetic)

Phase 7 Nos 22 – 48 Dalilea Drive, 1 – 12 Dalilea Gardens, 99a – 105b Lochdochart Road

- No defects found.

Phase 8 Nos 18 – 36 Canonbie Street, 1 – 19 Lochdochart Gardens, 130 – 150 Lochend Road & 151 – 171 Lochdochart Road

- No defects found

Phase 9 Nos 12 a, b, c & d 14 a, b, c & d Dalilea Drive 3 a, b, c & d Dalilea Place & 17 a, b, c & d Glassel Road,

- No defects found.
- **Sock Condition Survey (Internal Items)**

The internal items of the Association's stock are checked during Annual House Inspections. The main items being;

- Bathrooms.
- Kitchens.
- Internal joinery.
- Walls floors and ceilings.
- Loft insulation.
- Windows & doors.

### **Brucefield Park Properties**

The Association now owns 40 properties within the Brucefield Park area of Easterhouse. Each house that the Association has purchased has been fully refurbished to meet the requirements of the Scottish Housing Quality Standard (SHQS) and that of the Energy Efficiency Standard for Social Housing (EESH).

These properties are also inspected both externally and internally on an annual basis.

## **Electrical Safety**

The Association has a current Electrical Installation Condition Report Certificate for each property. These certificates confirm that the Association`s properties are compliant with the current electrical regulations.

## **Gas Safety**

Each of the Association`s rented properties has a current Gas Safety certificate which has been assessed and certified by a registered Gas Safe qualified engineer. All certificates were renewed with the 12 months statutory timescale.

## **Scottish Housing Quality Standard (SHQS)**

All of the Association`s rented stock meet the requirements of the Scottish Housing Quality Standard. The stock has been assessed on all of the statutory elements, these being;

- A. Must be compliant with current Tolerable Standard, Nos 1 -12
- B. Must be free from Serious Disrepair, Nos 13 - 30
- C. Must be Energy Efficient, Nos 31 – 35
- D. Must have Modern Facilities & Services, Nos 36a - 40
- E. Must be Healthy, Safe & Secure, Nos 41 – 52

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

All of the Association`s rented stock meet the requirements of the 2020 standard for Energy Efficiency Standard for Social Housing.

This is confirmed through Energy Performance Certificates (EPCs) which have been carried out to the following type of properties;

- |                             |              |   |               |
|-----------------------------|--------------|---|---------------|
| • Flat (gas)                | target of 69 | - | All compliant |
| • Four in a block (gas)     | target of 65 | - | All compliant |
| • Houses not detached (gas) | target of 69 | - | All compliant |
| • Detached (gas)            | target of 60 | - | All compliant |

## **30 Year Planned Maintenance Programme**

The Association operates a 30 year Planned Maintenance Programme which is reviewed on a regular basis. The 30 year plan is subject to financial analysis each year to confirm that future sums of money will be available when planned. This information is reported to the Management Committee throughout the year.

## **Other Items for Consideration**

### **Fencing and Gates**

Most of the Association`s front fencing and gates are metal and in good condition. Phases 2 & 2a have some sections which are pitted and rusted some in a more rusted than others. The Association may wish to consider, buffing these fences back and hard coating the fences with a Hammerite or similar coating.

The more recent phases such as, 4c, Glengyre, 7, 8 & 9 have 1.8 metre high dividing fences to the rear. These fences and gates are generally in good order with only the odd repair required.

### **Trees and Bushes**

A number of areas and properties throughout the Association`s stock have large trees and bushes. During the construction of phases, 4a, 4c, 4b & 7 trees were planted at the time. Some of these tree and bushes have become thick and over established. The Association may wish to consider substantial pruning in the late autumn period.

#### **Front & Rear Doors, Glassel Road & Dalilea Drive**

The lower flats at Glassel Road and Dalilea Drive have their own front and rear doors. The front doors are hardwood doors with the rear doors being plywood faced doors with glass panels. All of the front doors are showing signs of deterioration due to their open exposure. The rear doors on the even numbers of Glassel Road open outwards and are therefore more likely to swell and deteriorate. The Association may wish to consider changing these doors in the near future. Consideration may be given to fitting UPVC doors as they are not within the enclosed close area.

**2019-2049  
Planned  
Maintenance**

<b>SUMMARY SHEET</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	
<b>Phase 1</b>	47	-	-	13,803	-	-	-	298,839	135,981	-	-	-	16,826	-	-	
<b>Phase 2</b>	48	-	-	-	14,379	-	-	-	315,598	140,014	-	-	-	17,528	-	
<b>Phase 2A</b>	23	-	-	-	6,890	-	-	-	151,224	-	68,432	-	-	8,399	-	
<b>Phase 3</b>	24	-	-	-	7,189	-	-	-	157,799	-	71,407	-	-	8,764	-	
<b>Phase 4A</b>	39	107,606	-	11,454	-	-	-	12,646	3,491	-	249,731	118,357	13,962	-	-	
<b>Phase 4B</b>	61	-	169,429	-	-	-	-	19,392	193,333	5,461	-	21,410	-	-	-	
<b>Phase 5</b>	60	-	-	-	17,974	179,195	-	-	-	25,216	-	-	-	429,627	-	
<b>Phase 6</b>	32	-	76,203	9,398	-	-	-	-	10,376	2,865	-	209,047	-	11,456	101,037	
<b>Phase 4C</b>	20	-	-	-	5,991	52,840	-	-	-	8,405	65,949	-	-	-	7,303	
<b>Glengyre</b>	26	-	-	-	7,789	68,691	-	-	-	10,539	-	-	-	-	9,494	
<b>Phase 7</b>	26	7,339	-	-	-	-	8,103	71,467	-	2,328	-	8,947	-	-	-	
<b>Phase 8</b>	43	-	12,381	-	-	-	-	13,669	120,559	3,849	-	-	15,092	-	-	
<b>Phase 9</b>	16	-	-	4,699	-	-	-	-	50,047	3,581	-	-	-	5,728	-	
<b>Brucefield Park</b>	39	-	-	-	-	-	-	-	11,454	-	-	-	-	12,646	3,581	
<b>TOTALS</b>	<b>504</b>	<b>114,946</b>	<b>258,013</b>	<b>39,354</b>	<b>60,211</b>	<b>300,726</b>	<b>8,103</b>	<b>104,528</b>	<b>697,253</b>	<b>826,337</b>	<b>205,962</b>	<b>607,563</b>	<b>154,859</b>	<b>60,618</b>	<b>585,733</b>	
		2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33
			1	2	3	4	5	6	7	8	9	10	11	12	13	14



2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
-	-	89,160	5,129	-	-	196,551	20,511	-	184,514	-	-	22,646	6,252	-	-	-
-	-	-	97,342	-	-	-	-	230,209	-	192,209	-	-	29,975	-	-	-
-	-	-	49,674	-	-	-	-	10,238	4,438	92,100	-	11,082	3,060	-	-	-
-	-	-	53,218	-	-	-	-	115,104	-	96,105	-	-	14,988	-	-	-
-	-	15,415	4,256	-	30,750	-	17,020	-	-	-	180,071	181,270	5,188	-	-	-
-	463,522	208,478	6,657	-	-	26,099	-	-	-	-	28,815	-	8,115	-	-	306,897
197,098	-	-	30,738	-	-	-	-	26,708	-	271,600	-	-	37,469	-	-	-
-	-	12,648	3,492	-	44,153	-	13,965	-	-	-	-	142,938	4,257	-	-	138,032
-	-	-	160,297	-	72,537	-	-	8,903	-	80,087	-	-	21,136	-	88,423	-
-	-	-	207,913	-	94,299	-	-	11,573	-	-	-	-	15,660	-	-	-
106,427	-	2,782	-	-	213,853	-	98,108	-	-	12,041	-	-	3,459	-	13,294	-
-	16,663	166,129	4,693	-	-	360,753	-	165,501	-	-	20,312	-	5,720	-	-	22,426
-	-	68,140	4,365	-	-	-	136,918	61,582	-	-	-	7,709	5,321	-	-	-
-	-	13,962	-	125,602	-	-	15,415	4,365	-	-	-	17,020	169,685	-	-	-
303,525	480,185	576,714	627,774	125,602	455,591	583,403	301,937	634,183	188,952	744,142	229,198	382,665	330,284	-	101,717	467,355
2033/34	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41	2041/42	2042/43	2043/44	2044/45	2045/46	2046/47	2047/48	2048/49	2049/50
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

## **Scottish Housing Quality Standard Validation Notes & Timeline of Events**

The following notes have been compiled in order to assist in the validation of information given the Scottish Housing Regulator in the A.R.C.

### Standard Delivery Plan

Lochfield Park Housing Association used the services of the Planned Maintenance Consultancy to carry out and deliver the Association`s standard delivery plan.

The standard delivery plan was submitted to Communities Scotland within the statutory timescale for review and assessment.

### Validation of the Standard Delivery Plan

In March 2007 Lochfield Park Housing Association received confirmation from, Inulia Young of Communities Scotland that the association`s standard delivery plan had been successfully validated.

### Properties within the Standard Delivery Plan

The standard delivery plan covered the following phases which the association had at the time;

- |            |           |      |
|------------|-----------|------|
| • Phase 1  | Completed | 1994 |
| • Phase 2  | Completed | 1996 |
| • Phase 2a | Completed | 1997 |
| • Phase 3  | Completed | 1996 |
| • Phase 4a | Completed | 1998 |
| • Phase 4b | Completed | 2004 |
| • Phase 5  | Completed | 2001 |
| • Phase 6  | Completed | 1998 |

Subsequent to the above phases Lochfield Park Housing Association went on to complete the following developments;

- |                   |           |      |
|-------------------|-----------|------|
| • Phase 4c        | Completed | 2006 |
| • Glengyre Street | Completed | 2006 |
| • Phase 7         | Completed | 2007 |
| • Phase 8         | Completed | 2009 |
| • Phase 9         | Completed | 2009 |

All of the above new build properties were built to achieve the requirements of the S.H.Q.S.

### **Biennial Stock Condition Surveys**

Lochfield Park Housing Association carries out stock condition surveys every two years. The results of these surveys are reported to the association`s management committee for their approval.

In 2013 the association used the services of Grant Murray Architects to carry out an independent stock condition survey. The findings and the subsequent report to the management committee are attached for your information.

### **Other works carried out**

- 2006 Replaced all remaining electrical heating with full central heating systems.
- 2006 – 2012 Replaced all remaining Red Ring Dual Heat boilers with energy efficient condensing boilers.
- 2012 Renewed close flooring and stair coverings to all closes in, phases 1, 3 & 6
- 2012 Replaced all G-Rated boilers with energy efficient condensing boilers
- Carried out kitchen replacements to phases; 1, 2, 2a, 3, 4a & 6
- Bathroom replacements to phases; 1 & 2

The replacements of kitchens and bathroom are planned for the rest of the association`s stock. Further information relating to bathroom and kitchen replacements can be viewed in the association`s 30 year Planned Maintenance Programme.

### **Energy Efficiency Standard for Social Housing (E.E.S.S.H.)**

The Maintenance Manager is currently working on the requirements of E.E.S.S.H. The information taken from the new build energy performance certificates (E.P.Cs.) along with the subsequent void E.P.Cs. Indicates that the properties owned by Lochfield Park Housing Association are likely to achieve the pass rating of the 2020 E.E.S.S.H. standard.

Lochfield Park Housing Association Ltd  
ESSH Return  
2017-18

**\*\*SUBMITTED TO SHR**  
01 Jun 2018 12:42\*\*

**Percentage of properties meeting the ESSH (Indicator C33)**

Validation

Off   
On

**C33.1 Number of self contained properties**

	Gas	Electric	Other fuels	Total
Flats	154	0	0	154
Four-in-a-block	129	0	0	129
Houses (other than detached)	196	0	0	196
Detached houses	13	0	0	13
<b>Total</b>	<b>492</b>	<b>0</b>	<b>0</b>	<b>492</b>

**C33.2 Number of self contained properties not in scope of the ESSH**

	Gas	Electric	Other fuels	Total
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**C33.3 Number of self contained properties in scope of the ESSH**

	Gas	Electric	Other fuels	Total
Flats	154	0	0	154
Four-in-a-block	129	0	0	129
Houses (other than detached)	196	0	0	196
Detached houses	13	0	0	13
<b>Total</b>	<b>492</b>	<b>0</b>	<b>0</b>	<b>492</b>

**C33.4.1 Number of properties in scope of the ESSH where compliance is unknown**

	Gas	Electric	Other fuels	Total
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**C33.4.2 Where ESSH compliance is unknown for any properties, please explain why**

**C33.5 Number of properties in scope of the ESSH that do not meet the standard**

	Gas	Electric	Other fuels	Total
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**C33.6 Number of properties in scope of the ESSH that are exempt the standard**

	Gas	Electric	Other fuels	Total
Flats	0	0	0	0
Four-in-a-block	0	0	0	0
Houses (other than detached)	0	0	0	0
Detached houses	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**C33.7 Number of properties in scope of the ESSH that meet the standard**

	Gas	Electric	Other fuels	Total
Flats	154	0	0	154
Four-in-a-block	129	0	0	129
Houses (other than detached)	196	0	0	196
Detached houses	13	0	0	13
<b>Total</b>	<b>492</b>	<b>0</b>	<b>0</b>	<b>492</b>

Percentage of properties meeting the ESSH (Indicator C33) 100.0 %

