

LOCHFIELD PARK HOUSING ASSOCIATION LTD



Meeting the Scottish Social Housing Charter **2023-24**

CHAIRPERSON



Steven Gallacher
(Chairperson)

As Chairperson of Lochfield Park Housing Association I am pleased to present to you our 2023-24 Annual Charter Report.

As many of you will know the Association was deeply shocked and saddened by the sudden passing of our long-standing Director, Kenneth Halliday. Kenny led the Association for over 21 years developing over 350 new homes, offices and community projects. He was a strong advocate for community based and controlled housing associations and cared deeply for the community of Lochend and the tenants of Lochfield Park.

This year built on the Association's success with the completion of the Abbeycraig and Abbeygreen Street developments, adding 99 new affordable homes in the area.

This report provides readers with details of Lochfield Park Housing Association's performance in the year 1st April 2023 to 31st March 2024 in all our core activities, comparing our performance with both the Scottish average and organisations of similar sizes.

The Association staff and committee have tried to maintain high level services to tenants throughout the last year carrying out a tenant satisfaction survey, which highlighted areas where the Association can improve. We hope to carry out further work to gather your views on how we can develop our services.

We are very aware and understand how the cost-of-living crisis is affecting you and therefore any decisions we make, have taken this issue into account. We continue to invest in our core housing stock through new kitchens, bathroom replacements, painter work contracts, ground maintenance and regular stock condition surveys, as well as gas and electrical safety inspections.

Please enjoy the report and we would ask that you please take the time to visit the Associations website to complete a short questionnaire on this report and how you think it could be improved in the future.

Steven Gallacher
Chairperson

TENANT SATISFACTION

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

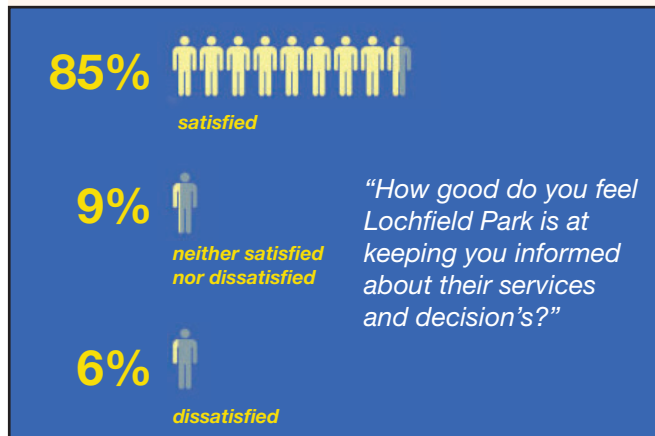


Scottish Housing Regulator Charter Indicator 1

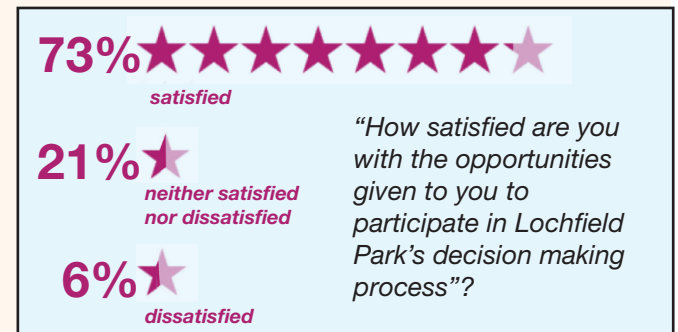
Overall tenant satisfaction with the service that we provide has remained at a high level with 88% in 2024 stating that tenants are either satisfied or very satisfied with the service we provide. The Association carried out its Tenant Satisfaction Survey in May 2024 with all tenants invited to participate. The Association appreciates all those who took time to complete the survey and provide us with vital feedback. All participants were entered into a prize draw with 20 participants receiving shopping vouchers for taking part.

“All the staff have been great from the viewing and have continued to be since”.

TENANT PARTICIPATION



We strive to improve our tenant participation. This year’s survey results have shown a decrease in both satisfaction with opportunities to participate and how well the Association keeps you informed. In the coming year, we will be carrying out further work to collect views and improve satisfaction with our service.



Scottish Housing Regulator Charter Indicator 3

Scottish Housing Regulator Charter Indicator 6

ESTATE MANAGEMENT

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

Our 2023 - 2024 Estate Maintenance programme included:

- ◆ Regular neighbourhood visits by staff
- ◆ Ground Maintenance of open spaces
- ◆ Removal of Giant Hogweed in our neighbourhood
- ◆ Grass Cutting service
- ◆ Maintenance of Stag Garden
- ◆ Painting to Pocket Park

The Association continues to carry out bulk uplift services to remove fly tipped waste from our neighbourhood.



Scottish Housing Regulator Charter Indicator 17

73.7% of our tenants are satisfied with Lochfield Park management of the neighbourhood. We hope to improve these levels of satisfaction through the Association’s estate management programme.

ANTI-SOCIAL BEHAVIOUR COMPLAINTS

We had a total of 24 anti-social complaints during the year. The majority of the complaints received by the Association related to nuisance neighbour complaints e.g. noise nuisance, loud music, pet nuisance.

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

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

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

	Number
Category A	1
Category B	4
Category C	19

SERVICE LEVEL COMPLAINTS

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

	Number
Stage 1 Complaints	10
Stage 2 Complaints	1

VOID & TENANCY SUSTAINMENT

Average Void Times



Lochfield Park 17.3 days. Scottish Housing Network 2023-2024 39.2 days. Scottish Average 56.7 days.

Void performance improved significantly reducing from 34.2 days in 2022-2023 to 17.3 days in 2023-2024.

It is important that properties are maintained to an appropriate standard.

We remind tenants that it is essential to give the required 28-day notice period to end your tenancy and grant the Association access to conduct a pre-termination inspection.

More information about the termination process is available in our office and on our website.

Year	Scottish Average	Lochfield Park Average Days Void
2023-2024	56.7 days	17.3 days
2022-2023	55.6 days	34.2 days
2021-2022	51.6 days	35 days

Rent Loss

The Associations rent lost due to voids equated to 0.1% of its annual rental income. This is well below the Scottish Housing Network (RSL) average of 1.05% and Scottish Average of 1.4%.

Year	Scottish Average	Lochfield Park Void Percentage
2023-2024	1.4 %	0.1%
2022-2023	1.4 %	0.39%
2021-2022	1.4%	0.4%

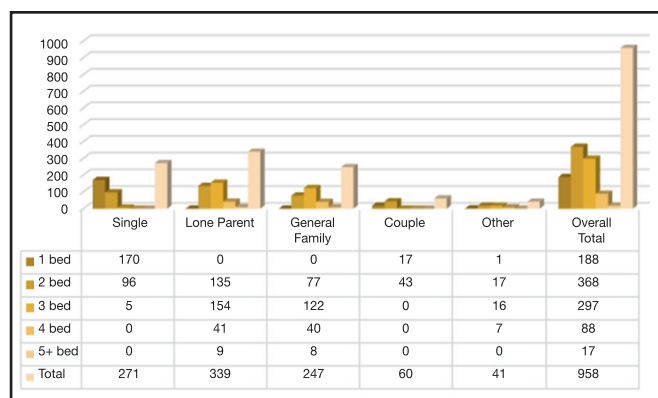
Tenancy sustainment at Lochfield Park remains consistently high and has been above the Scottish average for a number of years. This is usually a sign of a stable community.

Year	Number of Lets	No Sustained for 12 months	% of Tenancy sustained for 12 months or more
2022-2023	118	118	100%
2021-2022	29	29	100%
2020-2021	25	21	86%

WAITING LIST AND ALLOCATIONS

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

Waiting List 2023-24



These tables show there were 326 housing applications received in 2023-2024 and the number of properties that became available for re-let was 21. It can be seen that demand far outweighs the number of properties the Association had available for relet.

The highest turnover is within our 2 bedroomed tenemental stock, and many applicants' aspirational requirements are for main door properties and can therefore expect to wait for an extended period before being made any offer.

This year the Association began consultation on a new Allocations Policy. We would like to thank the 207 tenant's and applicants that responded and helped shape the new Allocations Policy launching in Autumn 2024.

NEW HOUSING APPLICATIONS RECEIVED

No of Applications received 2023-24	Category
22	Couple
114	Lone parent
76	General family
107	Single person
7	Other
326	TOTAL

HOMES THAT BECAME EMPTY 2023/2024

Property Size	No of empty properties available for relet 2023-24
1 Bed	4
2 Bed	15
3 Bed	1
4 Bed	1
TOTAL	21

RENTS



Scottish Housing Regulator Charter Indicator 29

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

	Scottish Average	Year	Lochfield Park
Rent Increase	6.16%	2023-2024	5.0%
Rent Increase	5.14%	2022-2023	0.0%
Rent Increase	2.88%	2021-2022	2.5%

RENT ARREARS

2023-2024	Non Technical		Technical		Total Arrears	
	£	%	£	%	£	%
Current Tenant	65,288	2.3	17,732	0.63	83,020	2.93
Former Tenant	2,704	0.09	Nil	Nil	2,704	0.09
Total Arrears	67,992	2.39	17,732	0.63	85,724	3.02

2022-2023	Non Technical		Technical		Total Arrears	
	£	%	£	%	£	%
Current Tenant	72,744	2.94	13,918	0.56	86,662	3.51
Former Tenant	1,744	0.07	Nil	Nil	1,744	0.07
Total Arrears	74,488	3.01	13,918	0.56	88,406	3.58

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

The Association recognises that many tenants have been financially impacted by the continuing cost of living crisis and we ensure that staff, including our Welfare Benefits Officer are available to assist tenants who require assistance or money advice.

WELFARE BENEFITS SERVICE

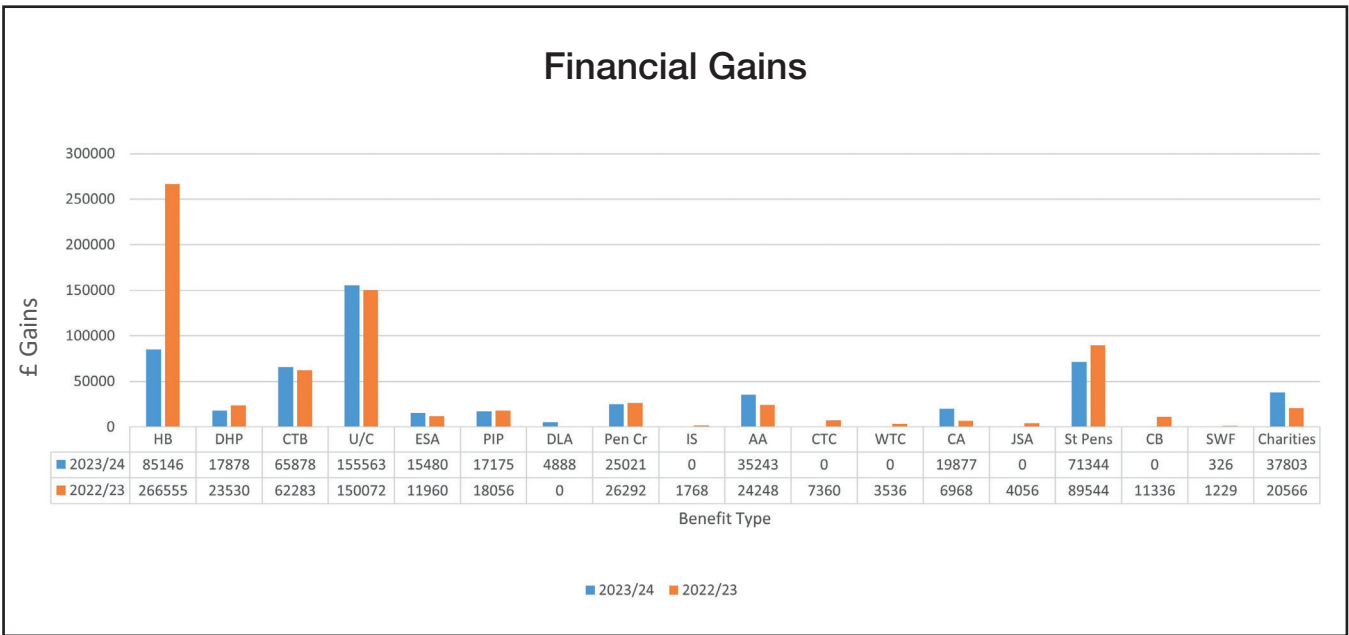
The Service had a caseload of 306 from April 2023 to March 2024.

This represents 2055 benefit and benefit related enquiries, resulting in a total financial gain of £551,466.

8 households received £150 each from the Warm Home Discount Scheme.

The Home Heating Fund awarded £35,040 to 88 households each receiving on average £398 to ease the burden of increased domestic fuel costs.

The Scottish Welfare Fund awarded 30 essential household items to 20 applicants and £326 in cash payments with each applicant receiving an average payment of £82 to assist with immediate financial circumstances and hardship.



REPAIRS AND MAINTENANCE

The tables show that during the year a total of 1691 reactive repairs were raised and 95.09% of these jobs were completed on time.

Reactive Repair

Category	Response Times	Issued	Completed on time	% Completed on Target
Emergency	3 hrs - 24 hrs	11	11	100%
Out of hours	3hrs – 24hrs	120	120	100%
Urgent	3 Working Days	242	226	93.38%
Routine	10 Working Days	1009	952	94.35%
TOTALS		1382	1309	94.71%

Right to Repair

Category	Response Times	Issued	Completed on time	% Completed on Target
R.T.R.1	1 day	82	82	100%
R.T.R.3	3 days	8	8	100%
R.T.R.7	7 days	18	18	100%
TOTAL		108	108	100%

Void Repair Lines

Category	Response Times	Issued	Completed on time	% Completed on Target
Large	10 days	2	2	100%
Small	5 days	199	189	94.98%
TOTAL		201	191	95.02%

“Right First Time”

94.23% of qualifying repairs issued were completed “Right First Time”. The Association aims to provide a high quality repairs service and we are always grateful to receive any comments regarding this service.

REPAIRS AND MAINTENANCE (continued)

“Thinking about the last time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by Lochfield Park Housing Association?”

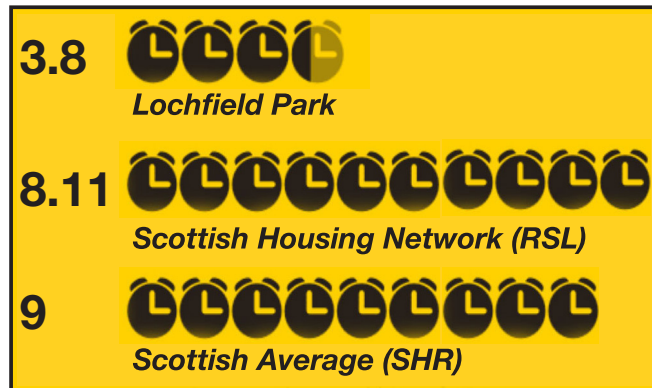
We are always trying to improve our repairs service, this year the Association began carrying out repairs satisfaction surveys via text. The Association will be using this information to develop and improve the repairs service in the coming year.



Non - Emergency Repairs

Our average time to complete non-emergency repairs was 3.8 days.

This is below the Scottish Average of 9 days. SHN 8.11 days



Emergency Repairs

Our average time to complete emergency repairs was 1.9 hours. This is also below the Scottish Average of 4 hours. SHN RSL 3 hours 34 minutes.



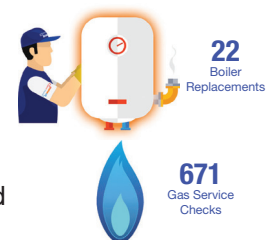
Medical Adaptions

The Association carried out 12 (Stage 3) Medical Adaptations to properties to meet the needs of tenants with a medical requirement.

Planned Maintenance

We carried out Planned Maintenance to protect our properties.

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



Gutter Cleaning

The Association also carried out gutter cleaning to all its tenemental stock.

The Association carried out external paint programmes and ground maintenance programme.

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

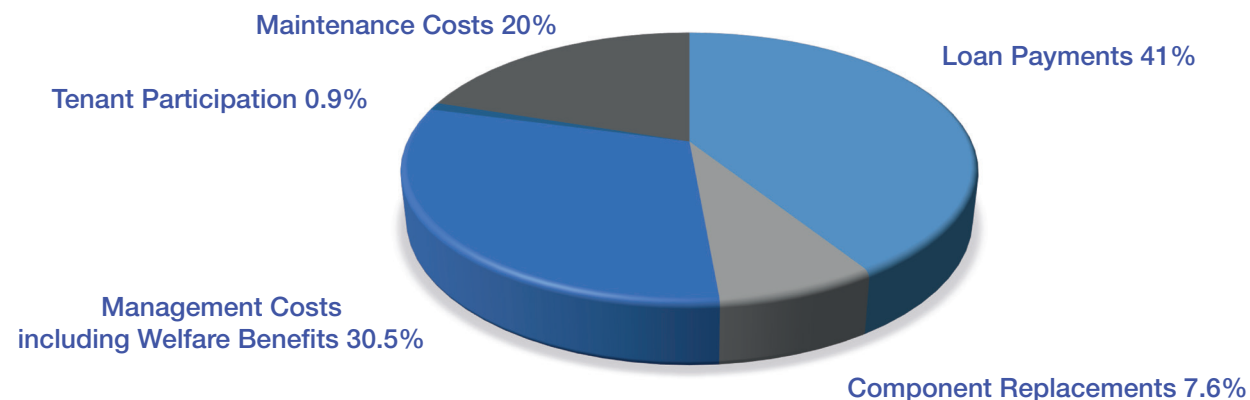
FINANCE

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

In addition to the Management Accounts the Association monitors those areas it considers to be critical to achieving its targets through the use of key performance indicators. It can be seen from the table that the Association is meeting all key performance targets. Management, staffing and maintenance costs being kept within planned levels for the year.

Key Performance Indicators	Actual 2022/2023	Actual 2023-2024
Net Surplus	9.8%	11.4%
Debt Per Unit	£19,389	£18,398
Staff costs to turnover	16.3%	14.5%
Interest costs to turnover	14.0%	18.6%
Direct Maintenance costs to turnover	17.2%	15.7%

Breakdown of how each £ of income is spent



GOVERNANCE

Management Committee

Lochfield Park Housing Association is governed by a Management Committee comprised of 13 members elected at our Annual General Meeting in September of each year.

Our Governing Body Members and Staff Team are committed to providing the best service possible to tenants and we are always willing to address any issues you may have offering advice and assistance as required.

Lochfield Park Management Committee has managed to fulfil all governance requirement relating to the statutory, financial and operational management of the Association with all meetings quorate throughout the year and a Low Engagement classification by the Scottish Housing Regulator.

Items of note during 2023 / 2024 include

- ◆ We had a successful Annual General Meeting in September 2023 with 13 members elected to our Management Committee.
- ◆ We completed two new build housing developments providing 99 new homes for families to live in.
- ◆ Carried out £55,571 of property adaptations to meet the needs of tenants with special requirements.
- ◆ We managed to maintain the governance requirements of the Association, the Scottish Housing Regulator, other regulatory bodies and Lenders.
- ◆ Increased stock numbers through acquisition and improvement of properties in Brucefield Park area.
- ◆ Short-, medium- and long-term projections updated.
- ◆ Welfare Rights / Financial Advice Service continued to grow.
- ◆ Performance Targets achieved in all key service areas.
- ◆ We continued to develop our digital inclusion strategy by developing our new website and introduced a new engagement platform CX Feedback.

The Management Committee remains committed to investing in its staff team to ensure we have the right people with the necessary skills to provide the level of service our tenants expect. We are also aware of the need for continual training and support for our Committee Members to ensure they have the skills necessary to perform their duties effectively.

ANNUAL ASSURANCE STATEMENT 2023

Lochfield Park Housing Association's Limited Management Committee confirms that it has actively scrutinised and assessed its evidence and data bank in line with the Regulatory Standards of Governance and Financial Management and Requirements set out in Chapter 3 of the Scottish Housing Regulatory Framework.

Evidence supporting this statement includes, reports about performance and key areas including, Finance, Service Delivery, Tenant & Resident Safety, Development, Internal and external reports, advice from external and specialist advisors and benchmarking. Committee monitors and oversees this on an ongoing basis throughout the year to provide continuous assurance that Lochfield Park Housing Association is compliant.

The Management Committee have taken account of the current economic and social environment and are confident that we can continue to meet our responsibilities to tenants, service users, Regulators and Funders.

We are satisfied that we meet all of our duties in tenant and resident safety and have gained necessary evidence based assurance of our compliance in respect of duties to gas, fire and electrical safety as well as our obligations relating to asbestos, damp and mould.

In reviewing our compliance with the regulatory framework, we have established appropriate systems for the collection of equalities data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy making and day to day service delivery.

In preparing the Annual Assurance Statement the Management Committee used both the Scottish Federation of Housing Association and the Scottish Housing Network tool kits as a way of evaluating the available evidence base.

The Management Committee are satisfied that we have seen and considered sufficient, appropriate and reliable evidence, in line with Regulatory Standards and the requirements of Chapter 3 of the Regulatory Framework. We have adopted an improvement focus and have identified a number of actions which we will progress throughout the year and can assure our stakeholders that there are no areas of material non-compliance.

We will publish this Annual Assurance Statement and share this with our service users and other stakeholders. The Association has an effective monitoring system in place to ensure that any material changes in our level of assurance are readily identified and reported to the Scottish Housing Regulator.

This annual assurance statement was approved by the Management Committee of Lochfield Park at their Meeting on 24th October 2023.

MANAGEMENT COMMITTEE & STAFF

Management Committee 2023 / 2024

Steven Gallacher	- Chairperson
Audrey Gilfillan	- Vice-Chair
Marie Quinn	- Secretary
Moirra Gilfillan	- Treasurer
Joan Buchanan	- Committee Member
Jade McCulloch	- Committee Member
Kate Serries	- Committee Member
Helen Black	- Committee Member
Maria Oguntayo	- Committee Member
Jenna Vance	- Committee Member
Joyce Hennesay	- Committee Member
Lorraine Keegan	- Committee Member
Karen Bowman	- Committee Member

Staff

Kenneth Halliday	- Director (August 2024)
Liz McEachran	- Interim Director (August 2024-present)
Liz Cumming	- Office Manager
Laura Smith	- Housing Services Manager
David Shaw	- Maintenance Manager
Paul Harrison	- Welfare Benefits / Housing Services Officer
James Grant	- Housing Services Officer
Lauren Mullen	- Housing Services Officer
Megan Caine	- Assistant Housing Services Officer
Lucy Buchanan	- Assistant Maintenance Officer

LOCHFIELD PARK
HOUSING ASSOCIATION LTD



THANK YOU

Thank you for reading our Report on the Charter!

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

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

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

Help us build it



Help us keep it!

Lochfield Park
Housing Association

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HAPPY TO TRANSLATE

