

Meeting the Scottish Social Housing Charter 2014-15



Lochfield Park
Housing Association

LOCHFIELD
PARK
HOUSING
ASSOCIATION

STAFF

Management Committee 2013 / 2014

Ann Whitley - Chairperson
Hannah McDonald - Vice-Chair
Margaret Cox - Secretary
Cathy White - Treasurer
Janet McAloon - Committee member
Jane Boyce - Committee member
Steven Gallacher - Committee member
Marie Quinn - Committee member
Kate Serries - Committee member
Jade Ross - Committee member
Theresa McKerracher - Committee member
Michelle Lavery - Committee member
June Robertson - Committee member
John Crawford - Committee member
Joan Buchanan - Committee member

Staff

Kenneth Halliday - Director
Allan Docherty - Maintenance Manager
Liz Cumming - Office Manager
Liz McEachran - Housing Manager
Paul Harrison - Housing Services Officer
Chris O'Brien - Housing Services Officer
Annie Shannon - Housing Services Assistant
Rachel Cooper - Housing Services Assistant
Victoria Phelps - Housing Services Assistant

CHAIRPERSON

As Chairperson of Lochfield Park it gives me great pleasure to welcome you to our 2015 review document “Meeting the Scottish Social Housing Charter”.

Lochfield Park recognises that the best way of measuring performance is through tenant and service user feedback and this report details performance for the year in all of our core activities along with tenant satisfaction information from our most recent survey.

The aim is to provide performance details along with customer satisfaction levels to provide a balanced view of services provided and customer experience of these services.

Our performance in isolation would not mean much and therefore we have compared our performance with other similar sized Registered Social Landlords in the Greater Easterhouse Area and Scotland wide. This peer group comparison information which is taken from the Scottish Housing Regulator Website allows you to compare our performance against other similar organisations and consider whether our services deliver value for money.

I hope that you find this report interesting and as always would value any feedback you may wish to give.

Ann Whitley
Chairperson



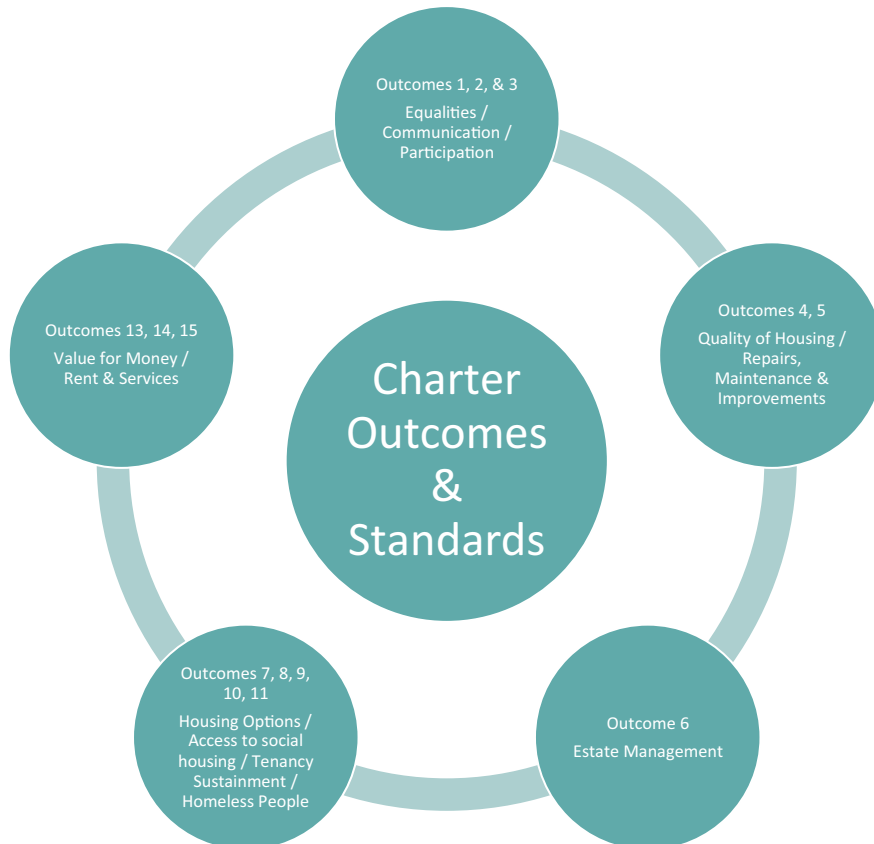
Ann Whitley (Chairperson)

INTRODUCTION

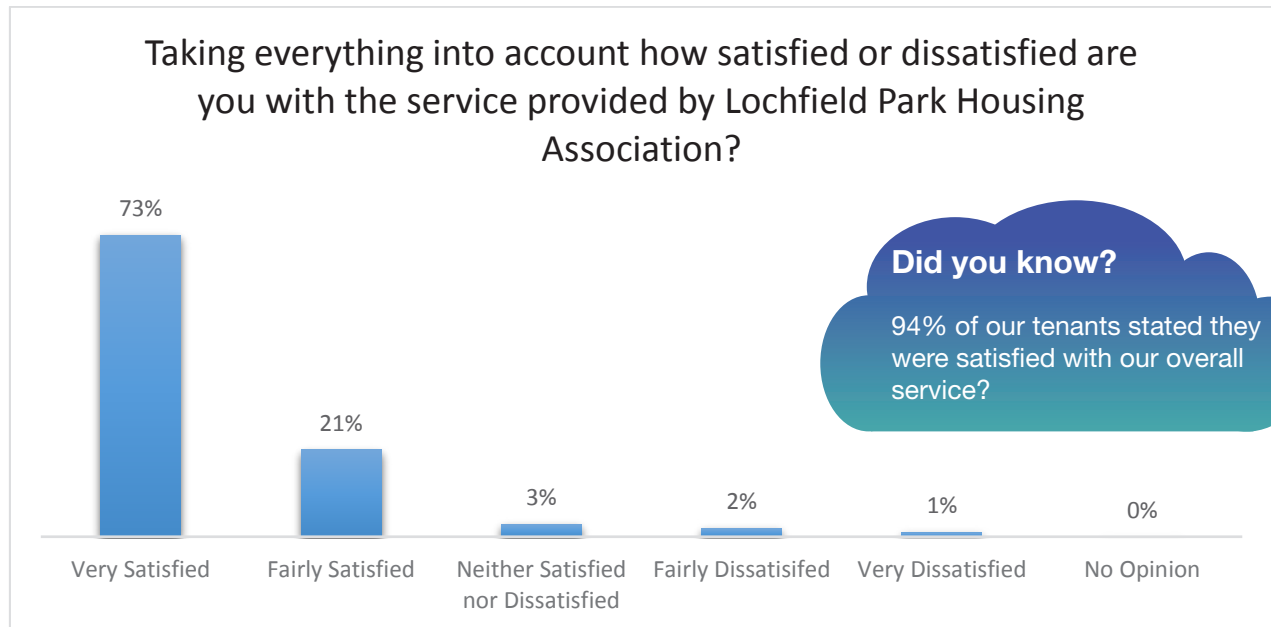
What is the Scottish Social Housing Charter?

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

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



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

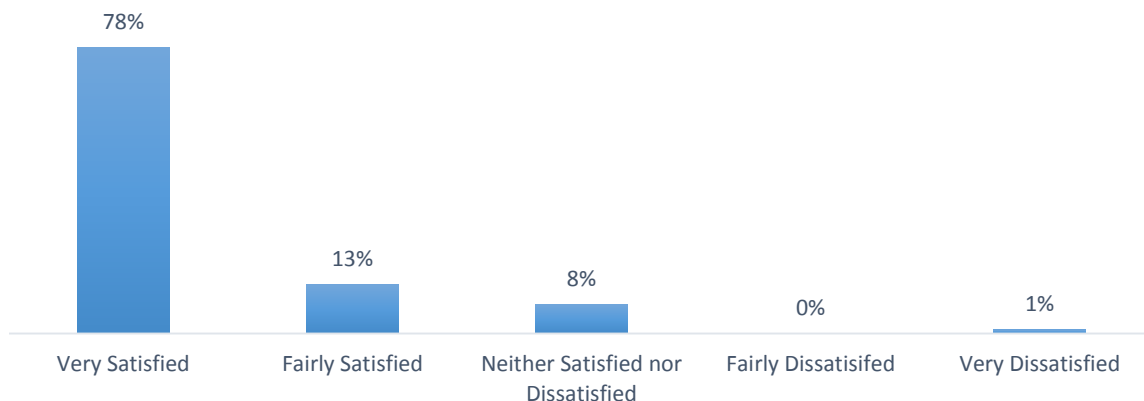


Tenant satisfaction has improved over the last 2 years with 9% more tenants surveyed this year stating that they are either very satisfied or fairly satisfied with the service the Association provides than at the last survey carried out.

Lochfield Park is always looking for ways to improved and values your feed-back. If you would like to become more involved in the Association or have a suggestion about how we could improve please contact us, we would love to hear from you!

TENANT SATISFACTION & PARTICIPATION

How satisfied are you with the opportunities given to you to participate in Lochfield Parks decision making process?



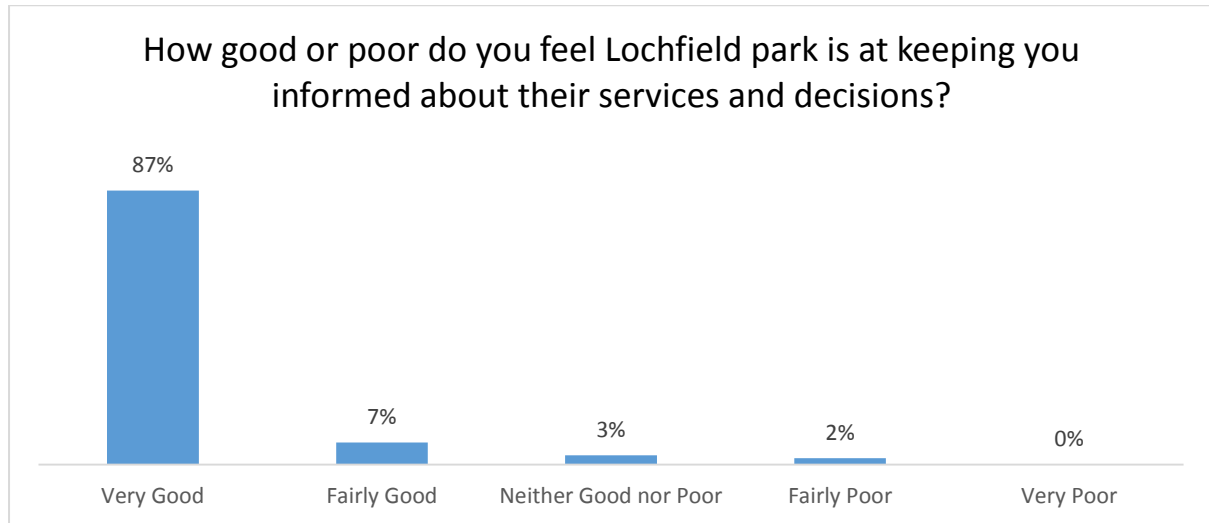
91% of tenants are satisfied with the opportunities given to them to participate in Lochfield Parks decision making processes, which is a 12% increase in satisfaction since the last survey was carried out. The Association will continue to look at ways to improve consultation and tenant participation.

Did you know?

96% of tenants read Lochfield Park Newsletters.

95% find the information contained within them useful

TENANT SATISFACTION & PARTICIPATION

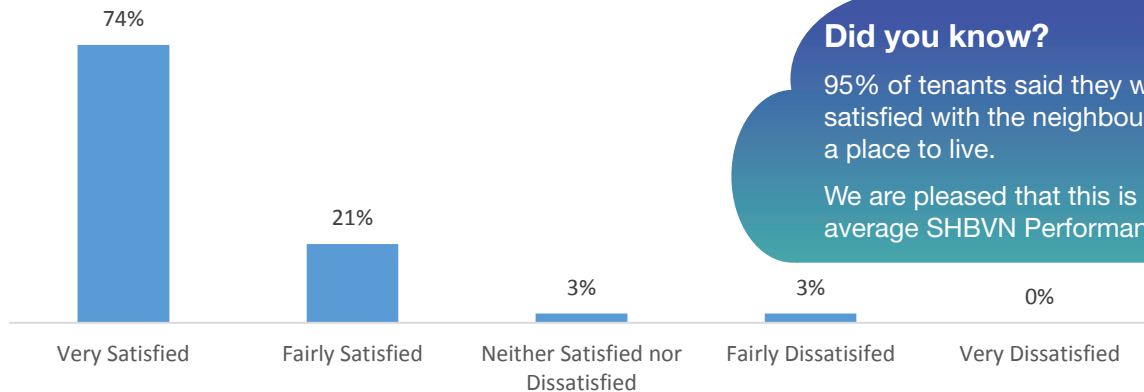


We are pleased that 94% of our tenants thought the Association was either very good or good at keeping them informed about the services and decisions. This is again an improvement on the previous satisfaction survey results.

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

ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT

Overall how satisfied or dissatisfied are you with your neighbourhood as a place to live?

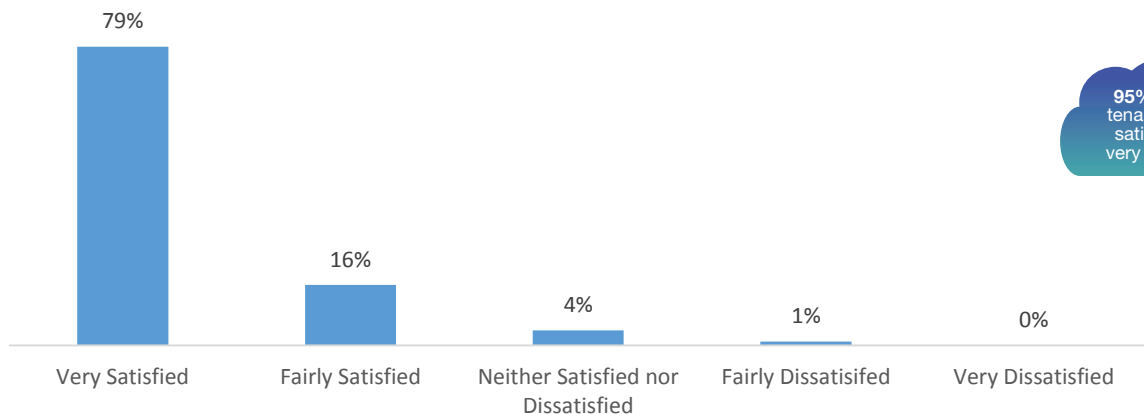


Did you know?

95% of tenants said they were satisfied with the neighbourhood as a place to live.

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

Overall how satisfied or dissatisfied are you with Lochfield Parks management of the neighbourhood you live in?



95% of our tenants were satisfied or very satisfied

ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT

Many properties had been lying empty for as long as 15 years and allowed to fall into disrepair which was impacting on residents quality of life and property values declined to a point where owners could not get a decent price for their property.

23 Empty Homes have now been brought back into use and significant environmental improvements are ongoing, crime is down and property values are improving once again.

The success of the project could not have been achieved without the support of Glasgow City Council Staff and local Councillors who have been with the Association from the beginning and continue to support the project to this day.

Kenny Halliday the Director of Lochfield Park HA Ltd said “This was an innovative project supported by Glasgow City Council and we believe it is now being replicated in other parts of Glasgow to address the issue of Empty Homes and poor housing conditions in the private sector. Anything that brings empty properties back into use and improves the lives of those living next to them must be a good thing.”

LOCHFIELD PARK WINS PRESTIGIOUS SPECIAL AWARD

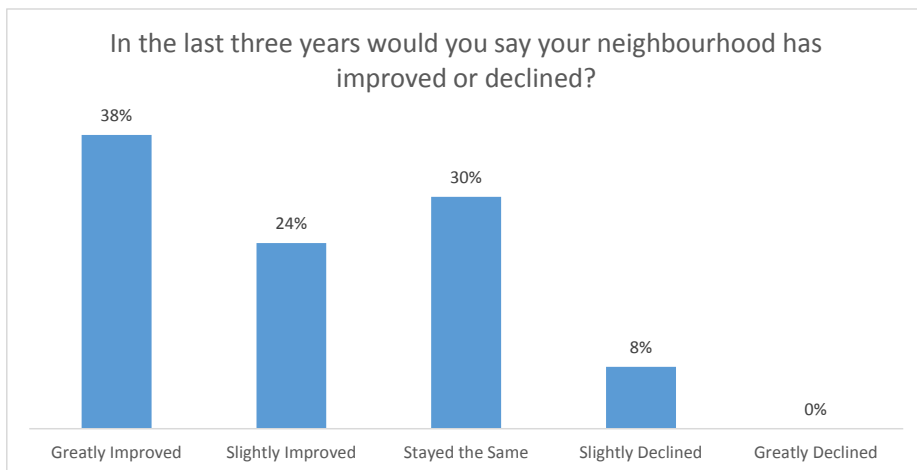


Lochfield Park Housing Association was honoured at a prestigious awards ceremony in Glasgow on the 27th November 2014 for its work on the Brucefield Park Estate in Easterhouse. The Association was presented with the “Outstanding Project Special Mention Award” at the Shelter (Scotland) Scottish Empty Homes Conference 2014.

The award was in recognition of the outstanding work done by the Association in managing the insulation and repair of 216 tenement properties along with addressing the issue of Empty Homes and environmental problems which had blighted the area for many years.



ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT



Did you know?

That 62% of tenants felt that the neighbourhood had either slightly or greatly improved in the last three years.



SERVICE LEVEL COMPLAINTS

Service Level Complaints

2014/15

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

No Stage 2 written complaints were received during the year.

	Number
Stage 1 Complaints	29
Stage 2 Complaints	0

What is a complaint?

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

Anti-Social Behaviour

We had a total of 32 anti-social behaviour complaints during the year. The majority of the complaints received by the Association related to nuisance neighbour complaints i.e. loud music, dog fouling etc.

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

TENANCY SUSTAINMENT

Year	Number of Lets	No Sustained for 12 month's	% Tenancy Sustained for 12 months or more
2011-2012	26	24	92%
2012-2013	23	23	100%
2013-2014	23	21	91.30%

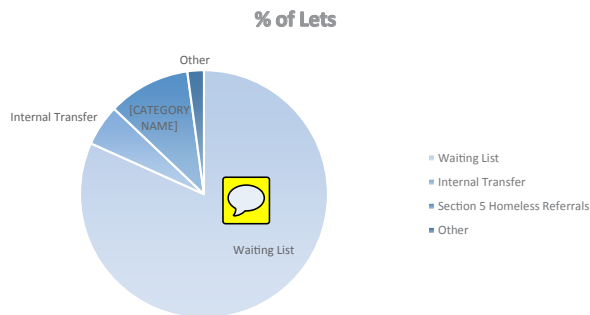
It can be seen from the table that tenancy sustainment was 91.30% in 2013/14, this compares well with the SHBVN average of 88.9%.

ALLOCATIONS

The chart is an analysis by group of allocations made throughout the year. It can be seen from the chart that the majority of allocations made were to waiting list applicants, however the Association also made a number of lets to Section 5 homeless cases to assist Glasgow City Council in meeting its homeless targets.

The table shows the Association stock turnover has increased during the year. This increase is as a result of the Association letting a number of new properties that it has purchased within the Brucefield Park areas.

Year	% Turnover
2012-2013	5.46%
2013-2014	4.83%
2014-2015	10.1%



A Positive Improvement

The table below is a summary of our latest Tenant Satisfaction Survey carried out in July this year. We received 294 responses which is 61.5 % of the Association's tenants. ~~Scottish Housing Regulator Core Question Very Satisfied/Satisfied 2013 Very Satisfied/Satisfied 2015~~



Scottish Housing Regulator Core Question	Very Satisfied/ Satisfied 2013	Very Satisfied/ Satisfied 2015
Taking everything into account how satisfied or dissatisfied are you with the service provided by Lochfield Park Housing Association	85%	94%
Overall how satisfied or dissatisfied are you with the quality of your home?	89%	94%
Overall how satisfied or dissatisfied are you with your neighbourhood as a place to live?	92%	95%
Overall how satisfied or dissatisfied are you with Lochfield Park's management of the neighbourhood you live in?	85%	95%
Taking into account the accommodation and services that Lochfield Park provides, do you think the rent for this property provides good or poor value for money?	82%	92%
How satisfied are you with the opportunities given to you to participate in Lochfield Park's decision making process?	79%	91%
Generally, how satisfied or dissatisfied are you with the way Lochfield Park deals with repairs and maintenance?	81%	88%
How satisfied or dissatisfied are you that your landlord listens to your view and acts upon them?	81%	92%
Have you had any repairs carried out in this property in the last 12 months?	77% (Yes)	65% (Yes)
Thinking of the last time you had repairs carried out how satisfied or dissatisfied were you with the repairs service provided by Lochfield Park?	89%	93%
How good or poor do you feel Lochfield Park is at keeping you informed about their services and decisions	91%	95%
How good do you feel your landlord is at keeping you informed about housing related issues that might affect you as a resident?	89%	94%
Thinking about when you moved in, how satisfied or dissatisfied were you with the standard of your home?	83%	94%

Thank you to everyone who participated.

VOIDS



Lochfield Park's re-let times are well below both the national average and the Scottish Housing Best Value Network average.

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

Void Loss

The Association's rent loss due to voids equated to 0.28% of its annual rental income, the SHBVN Average is 1% and the Scottish average is 1.1%.



WAITING LIST

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

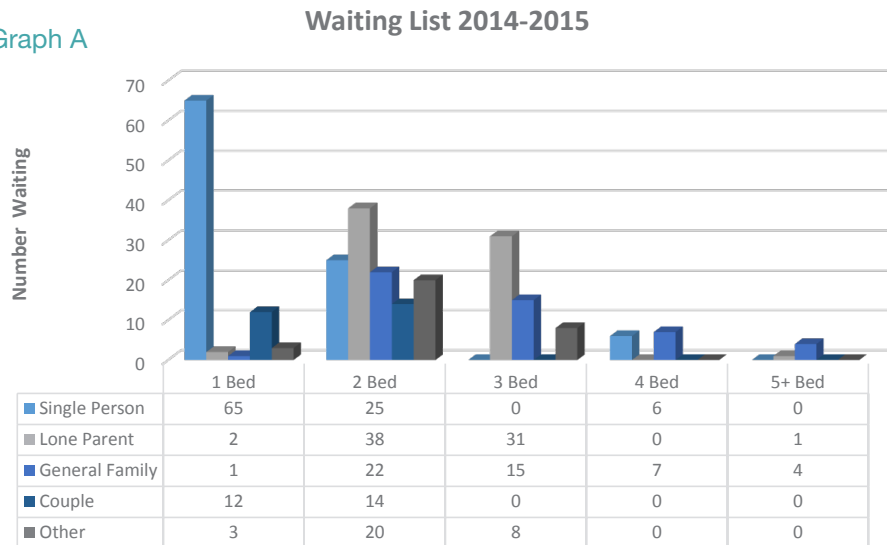
Our highest turnover is within our 2 bedroom tenement stock, however many applicants aspirational requirements are for main door properties and therefore can also expect to wait a considerable period of time before being made any offers.

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

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



Graph A



Graph B

Applications Received	
Number of Applicants	Category
19	Couple
68	Lone Parent
39	General Family
69	Single Person
24	Other

ETHNIC ORIGIN OF WAITING LIST

Ethnic Origin	No.
White Scottish	200
White English	2
White Welsh	0
White Northern Irish	0
Other White Background	1
White Irish	0
Other White	4
Indian	0
Pakistani	0
Bangladeshi	0
Chinese	0
Other Asian Background	1
Caribbean	0
African	17
Other Black Background	2
Other Background	1
Gypsy/Traveller	0
Polish	24
Any Mixed Background	1
Black	0
Arab	1
Unknown	19
Refused	1

Ethnic Origin of Waiting List

The table shows the ethnic origin of the current housing waiting list. The majority of applicants identify themselves as being White Scottish however we are seeing a higher number than in previous years of both Polish, and African applicants.

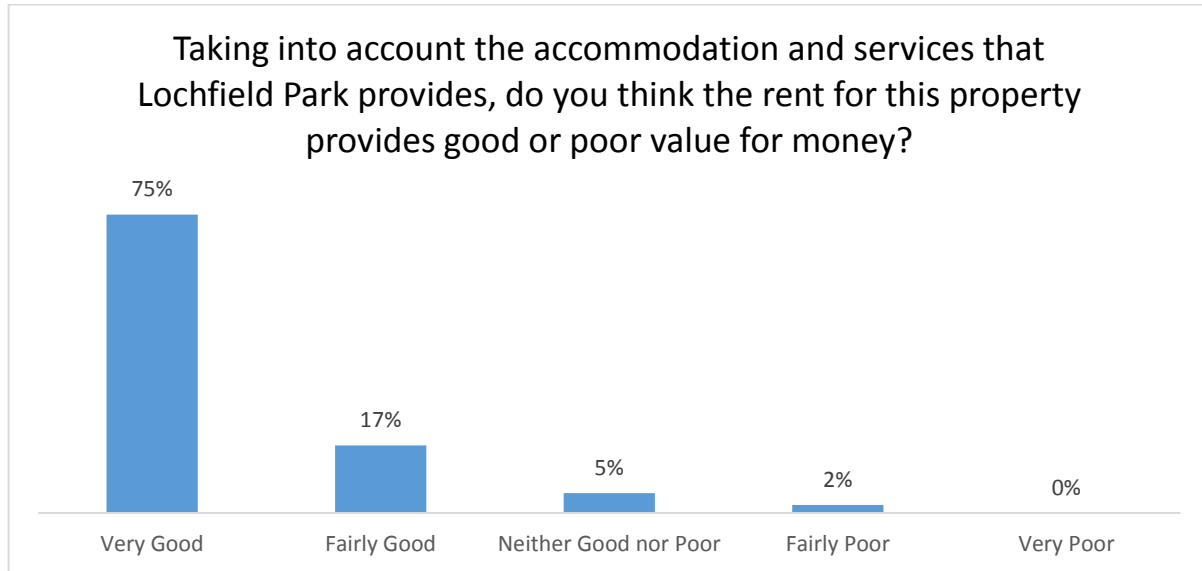
Lochfield Park recognise that for many of our applicants and tenants, English is not their first language, accordingly we have been a member of "Happy to Translate" for a number of years.

New Common Allocations Policy

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

The new policy was introduced in November 2014 with applicants stating that they find the new policy easy to understand and the allocations policy clear. A review will be carried out in the summer of 2015.

RENTS/VALUE FOR MONEY



Did you know?

That our average rent increase for the last three years was 2.8%

Did you know?

92% of Tenants think the rent for their property is good value or money which is a 10% increase when compared with the last survey.

RENT ARREARS

2014 / 2015	Non Technical		Technical		Total Arrears	
	£	%	£	%	£	%
Current Tenant	56,178	3.1	47,145	2.6	103,323	5.7
Former Tenant	8,459	0.4	Nil	Nil	8,459	0.4
Total Arrears	64,637	3.5	47,145	2.6	111,782	6.1

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

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

You can pay your rent in a variety of ways:

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

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

WELFARE BENEFITS

The table below shows the amount of people who have used our Welfare Benefits service during the year and the amount of extra income gained. The service has seen an additional 184 people during the period than for the same period last year. Housing Benefit and DHP income largely remained fixed when compared with last year. This is due to reduced amounts of housing benefit being paid as people returned to work and DHP's being refused in preference to those affected by bedroom tax.

It can be seen from the table that an additional 135 people than during last year with the service increasing for 3 to 5 days per week.

Client financial Gains April-March 2014/15		
Benefits	No. Clients	Gains
JS Job Seekers Allowance	8	£25,369.00
Employment Support Allowance	67	£191,251.00
Child Tax Credits	13	£30,442.00
Working Tax Credits	17	£31,258.00
Child Benefit	6	£4,368.00
Retirement Pension	7	£21,545.00
DLA/PIP	31	£34,378.00
Attendance Allowance	5	£12,396.00
Carers Allowance	6	£6,214.00
Pension Credit	16	£6,251.00
Income Support	20	£14,185.00
Social Fund	25	£9,635.00
Housing Benefit	258	£83,365.00
Council Tax Benefit	141	£28,115.00
Discretionary Housing Benefit	131	£28,166.00
Appeals	17	£25,236.00
Charities	119	£3,950.00
Welfare Fund	33 76 items awarded	£420.00
	920	£556,544.00

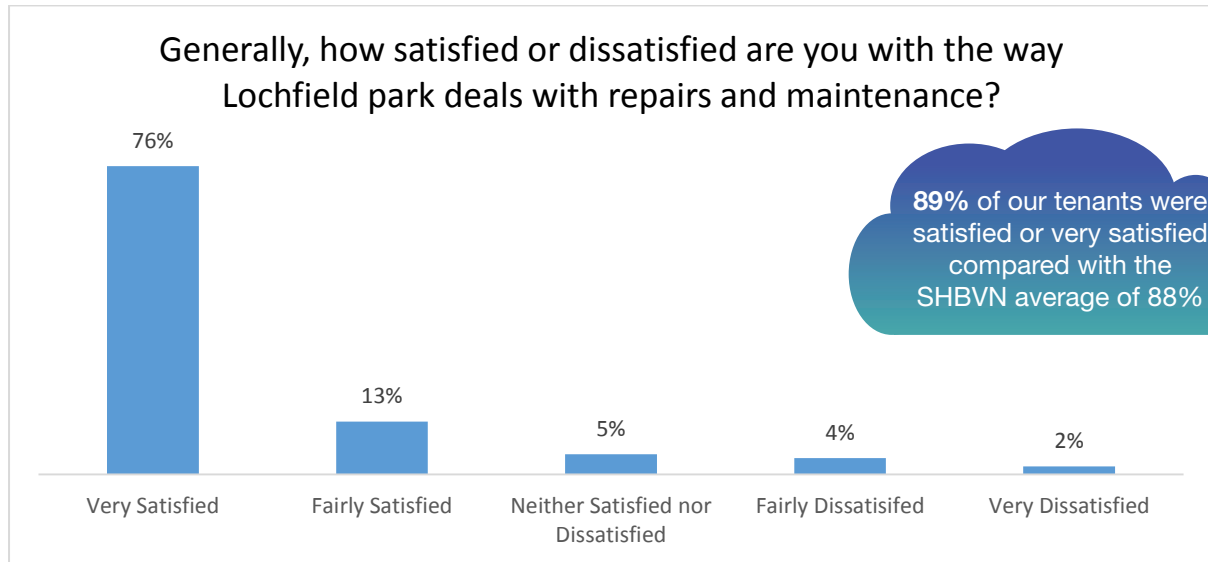
Did you know?

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

Debts: April 2014 - March 2015

Debt Category		Clients	Debt	Debts Settled	Debts Outstanding
Rent		44	£25,636.00	£14,256.00	£11,380.00
Council Tax		17	£12,568.00	£7,478.00	£5,090.00
Benefit Overpayments		4	£35,255.00	£25,437.00	£9,818.00
Gas		18	£4,562.00	£2,836.00	£1,726.00
Electricity		22	£5,424.00	£1,835.00	£3,589.00
Credit Cards		4	£4,944.00	£3,254.00	£1,690.00
Personal Loan		14	£31,256.00	£16,657.92	£14,598.08
Store Cards		4	£3,945.23		£3,945.23
Phones		3	£1,618.22	£1,618.22	
Bankruptcy		3	£56,897.00	£36,710.60	£20,186.40
Total		133	£182,105.45	£110,082.74	£72,022.71
Debt Balance	£ 72,022.71				

REPAIRS AND MAINTENANCE



The association satisfaction levels increased by 8% to 89% of tenants satisfied since the last survey the association is extremely pleased by this improvement and will continue to look for ways to improve over the coming year.



REPAIRS AND MAINTENANCE PERFORMANCE

Reactive Repairs

Category	Lines Issued	% Completed on Time
Emergency	13	100
O/O Emergency	67	100
Urgent	178	97.1
Routine	806	97.7
Right to Repair	189	100
Void Repairs	152	97.3

Did you know?

That Lochfield Park provides a 24 hour Emergency Repair Service and we completed these repairs in 1.8 hours compared to the Scottish Average of 5.9 hours.

Right First Time Repairs

Lochfield Park has a target of 5 days to complete non-emergency repairs, however our current performance is 2.5 days which is significantly better than the Q.E.F. average of 4.65 days and the SHBVN 7.8 days.

During the year we issued a total of 1253 work orders under the headings, Emergency, Urgent, Routine, Right to Repair and void repairs.

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

The Association records Contractors performance on qualifying Right First Time Repairs and it was noted that 98.9% of these repairs were completed "Right first Time", with only 15 repairs requiring return visits.

The SHBVN average was 87.5% and the Scottish average of 90.2%.

Our 2015 Tenant Satisfaction results showed that:

65% Tenants had a repair carried out in the last 12 months

93% of tenants were satisfied with the repairs service provided

87% of tenants were satisfied with the Quality of Work

90% of workmen showed identification

94% of workmen cleaned up after themselves

PLANNED MAINTENANCE

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

Paint Programme 2014 – 2015 Phases 4b & 8

The Association completed external paint programmes to 61 properties at Phase 4b and 32 properties at Phase 8. The contract was supervised throughout its duration by the Maintenance Manager and a representative from Jotun Paints.

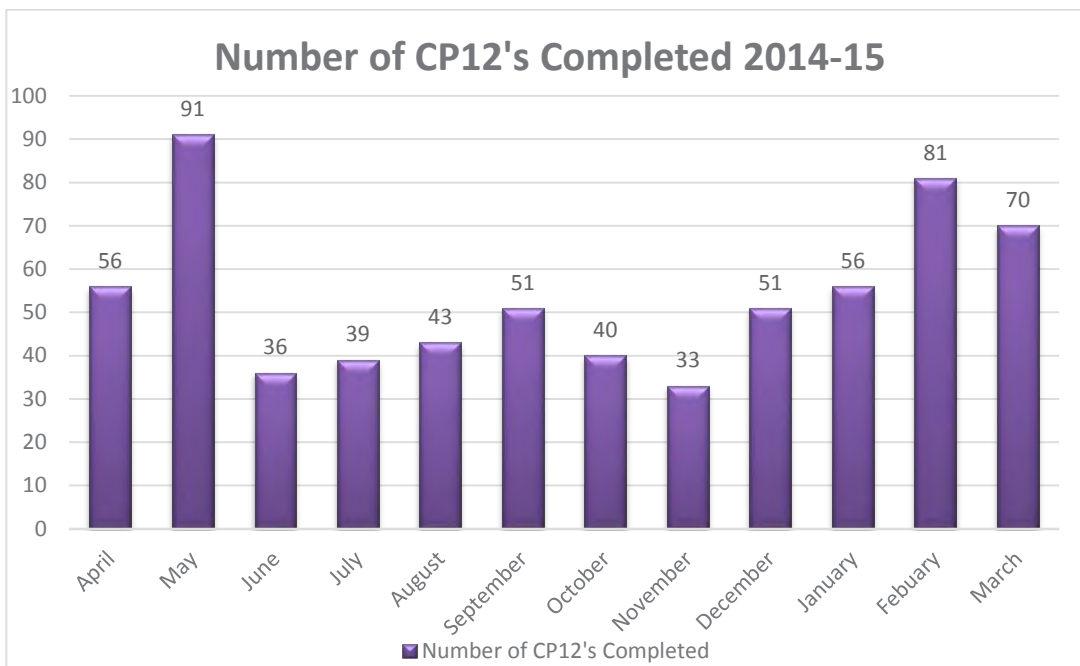
Jotun Paints provided the specification for the works to each phase. A joint post completion inspection was carried out and the work is to a satisfactory standard.

Kitchen Replacements 2014 – 2015 Phase 6

Kitchen replacements were carried out at Phase 6. This consisted of 27 kitchen replacements in Drumlanrig Avenue and Glengyre Street.



GAS SAFETY



The above chart shows the number of Gas Services carried out between April 2014 and March 2015. All gas safety inspections were carried out on time and it was only necessary to force entry to one property to carry out this work.

FINANCE

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

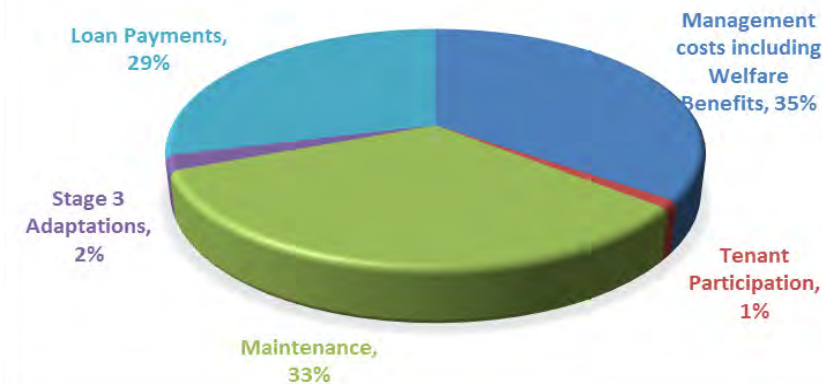
In addition to the Management Accounts the Association monitors those areas it considers to be critical to achieving its targets through the use of key performance indicators. It can be seen from the table that the Association is meeting all key performance targets. Over the year the Association has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

Key Performance Indicators	Actual	Sector Average
Net Surplus	18.63%	10%
Debt Per Unit	£15,666	£17,930
Staff costs to turnover	20.6%	23.1%
Interest costs to turnover	20.79%	24.95%
Direct Maintenance costs to turnover	12.18%	19.62%

How your rent is spent?

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

BREAKDOWN OF HOW EACH POUND OF INCOME IS SPENT



ITS' NEVER TOO LATE TO LEARN!

Much has been said about the skills required to be a member of the governing body of a Housing Association and whether those involved are sufficiently qualified to do the job effectively.

With this in mind Lochfield Park Housing Association's Management Committee decided to take the brave step towards answering some of these questions through completing the ILM Level 1 (Endorsed Award) Positive Leadership Program.

12 of the 15 members of the governing body submitted themselves to tuition, studying and completing the requirements of the course to attain the nationally recognised qualification.

This is no mean feat when you consider that none of those who registered had any previous academic experience and four are pensioners.

The course was delivered by Brian Coyle of Proactive Training on site at the Association's Training Room.

Brian was impressed by the enthusiasm, determination and commitment of those taking the course considering the fact that, in almost all cases it had been "a long time since they had been at school and sat exams" as one person put it.

Those of us who work with RSL committees know well of their commitment, integrity, hard work and above all their wish to do well for their organisations and this is just another example of this commitment in action.

Yet again, Lochfield Park's Governing Body has shown that the RSL sector in Scotland is fortunate to have high quality individuals at the heart of their organisations and that is the reason for the continued success of the sector.



GOVERNANCE

Management Committee

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

The last year has seen the Association consolidate and strengthen its financial position through good governance, sound financial management and increasing stock numbers. The Management Committee ensure that targets and objectives are achieved.

Highlights this year include

- Completion of a Planned Paint Program at Phase 4b and Phase 8.
- Completion of kitchen Replacements at Phase 6.
- Gutter cleaning to all properties.
- Well attended Annual General Meeting held in August 2014 and new Rules approved at a special general meeting in February 2015
- 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.
- 22 new tenanted properties in Brucefield Park

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.

Thank you

Thank you for reading our Report on the Charter! We hope that you have found it helpful in understanding our performance. We are also keen to hear your views on the Report and the information contained within it.

We welcome your feedback, you can contact us by phone on 0141 771 2228

e-mail – info@lochfield.co.uk

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

This is our 2nd Report on the Charter and accordingly we are very keen to hear your views on ways this can be improved.

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

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

Help us build it



Help us keep it!

Lochfield Park
Housing Association

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HAPPY TO TRANSLATE