

An aerial photograph of the Lochfield Park housing estate. The estate is a large, planned residential development featuring a mix of housing styles, including multi-story apartment blocks and smaller, semi-detached houses. The buildings are arranged in a grid-like pattern with winding roads and green spaces. In the background, there are rolling green hills and a dense residential area. A large blue semi-transparent box is overlaid on the top left of the image, containing white text.

Meeting the Scottish Social
Housing Charter 2015-16

LOCHFIELD PARK
HOUSING ASSOCIATION LTD

STAFF

Management Committee 2015 / 2016

Hannah McDonald	- Chairperson
Ann Whitley	- Vice-Chair
Margaret Cox	- Secretary
Cathy White	- Treasurer
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	- Welfare Benefits / Housing 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 Housing Association it gives me great pleasure to welcome you to our 2016 document “Meeting the Scottish Social Housing Charter”

Lochfield Park recognizes that the best way of measuring performance is through tenant and service user feedback and this report details performance for the last year in all of our core activities.

The last year has once again been a busy year particularly with the ongoing work in the Brucefield Park Area. We also received a Data Verification Visit from the Scottish Housing Regulator and carried out a full tenant satisfaction survey in the summer of 2015.

Despite these staff intensive work commitments we managed to maintain high performance levels in Housing Management and Maintenance and further strengthen the financial position of the Association by effective budgeting and control of expenditure.

The Management Committee and Staff Team have shown high levels of commitment to the Association and this has allowed us to achieve so much.

Although recent years have been relatively quiet in terms of development the last year has seen the Association complete a Feasibility Study (Phase 10) looking at the possibility of developing 2 areas of land at Abbeycraig Road and Commonhead.

We have also continued to acquire empty properties in the Brucefield Park Estate in collaboration with Glasgow City Council and continue to work to improve the area further.

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

Hannah McDonald
Chairperson



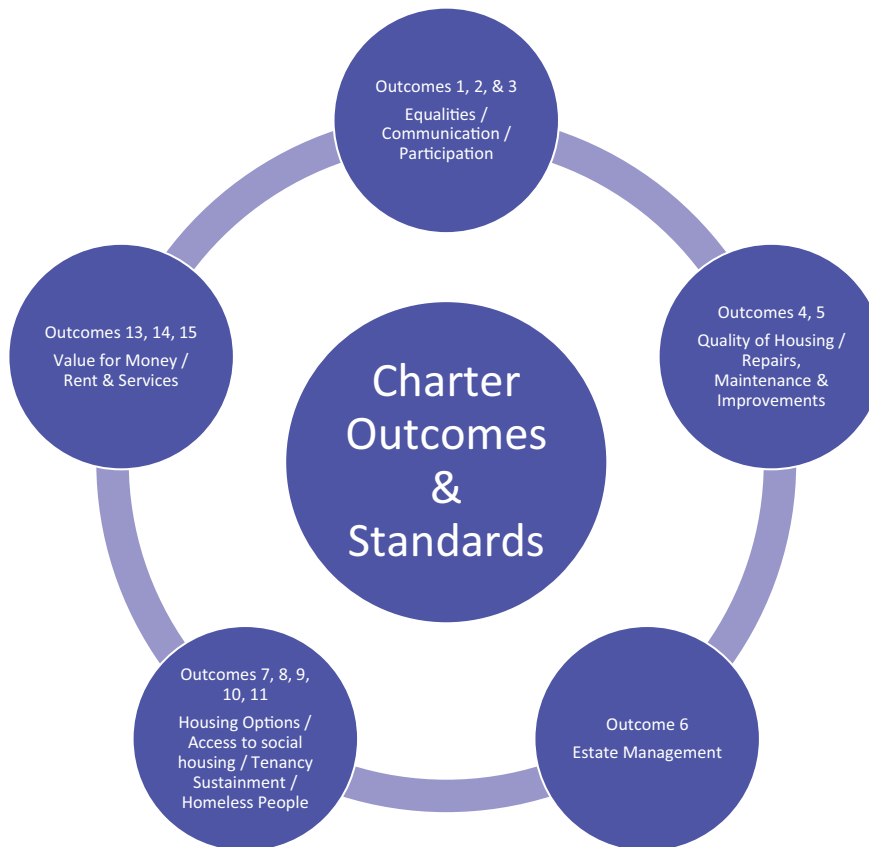
Hannah McDonald
(Chairperson)

INTRODUCTION

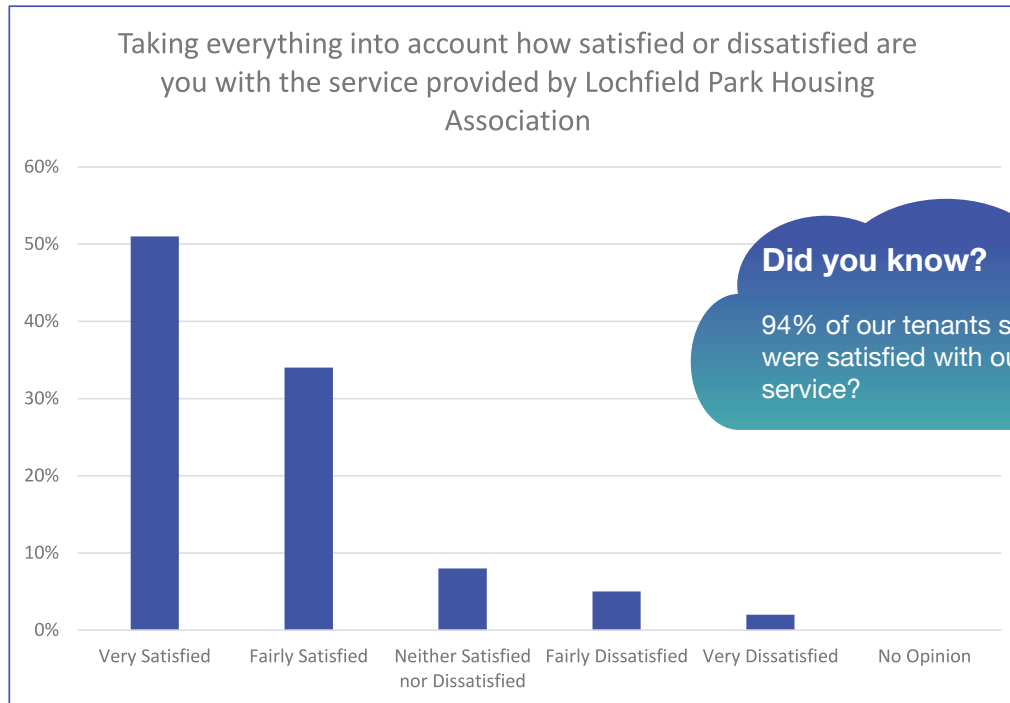
What is the Charter?

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

Lochfield Park Housing Association is measured against the 14 outcomes set out in the chart below.



TENANT SATISFACTION & PARTICIPATION

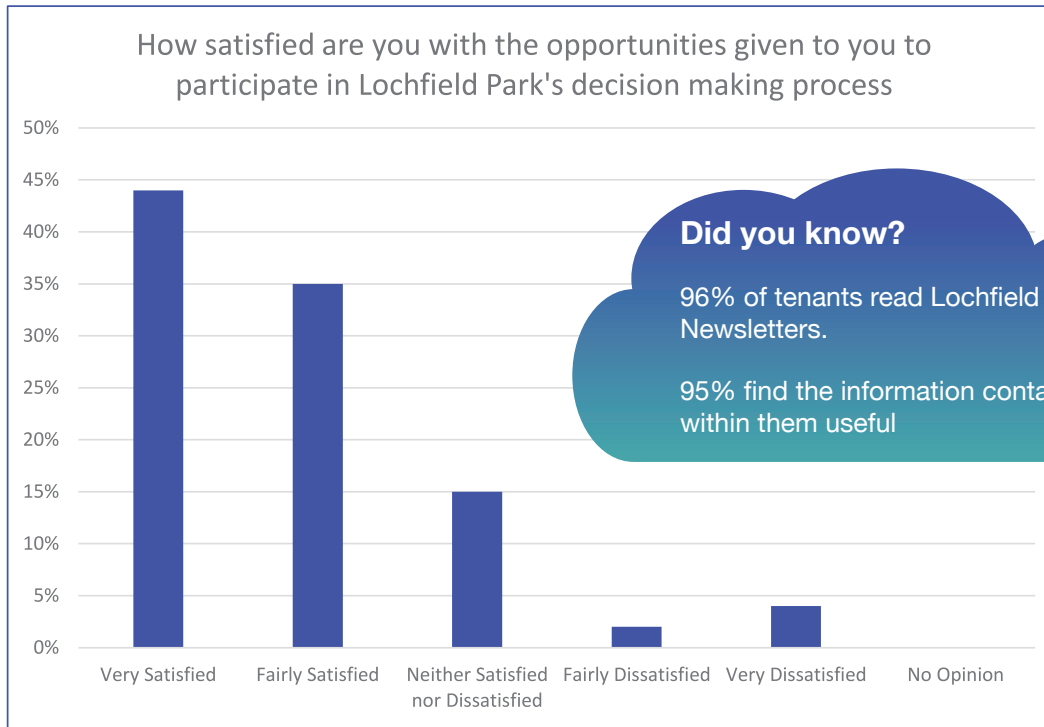


Scottish Average is 91% (RSL)

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

This year we have introduced a Facebook and Twitter page, please like or follow us for the latest updates and news for your area.

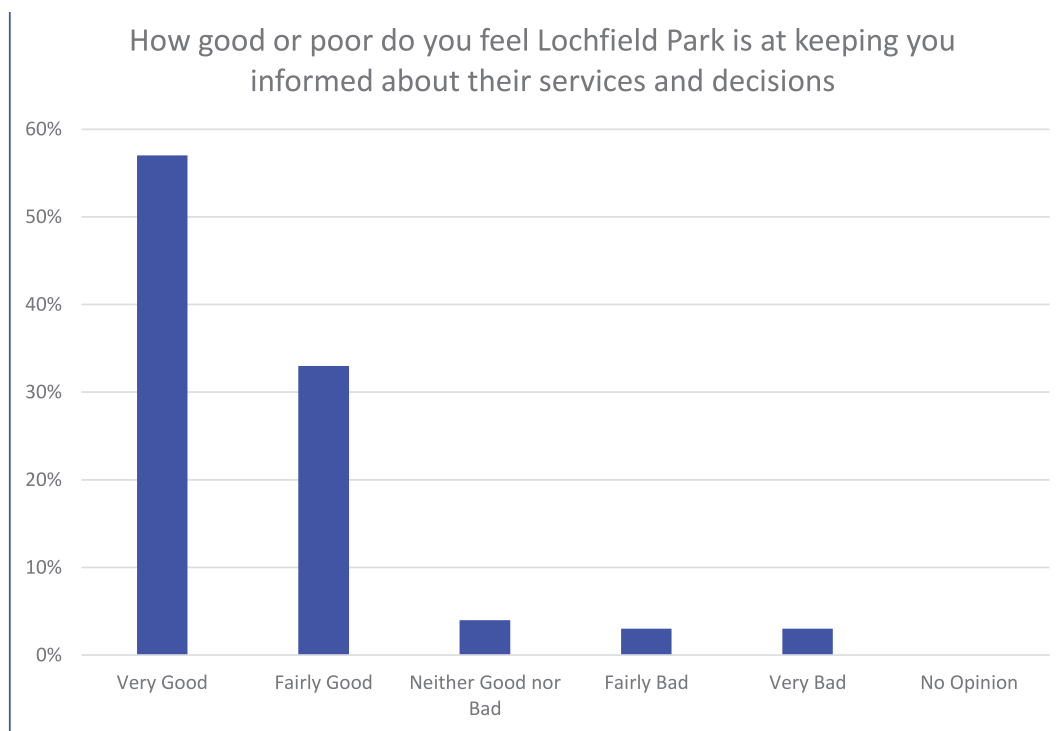
TENANT SATISFACTION & PARTICIPATION



*Scottish Average is 83% (RSL)
 (81.3% National Average)*

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

TENANT SATISFACTION & PARTICIPATION



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

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

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

MANAGEMENT COMMITTEE

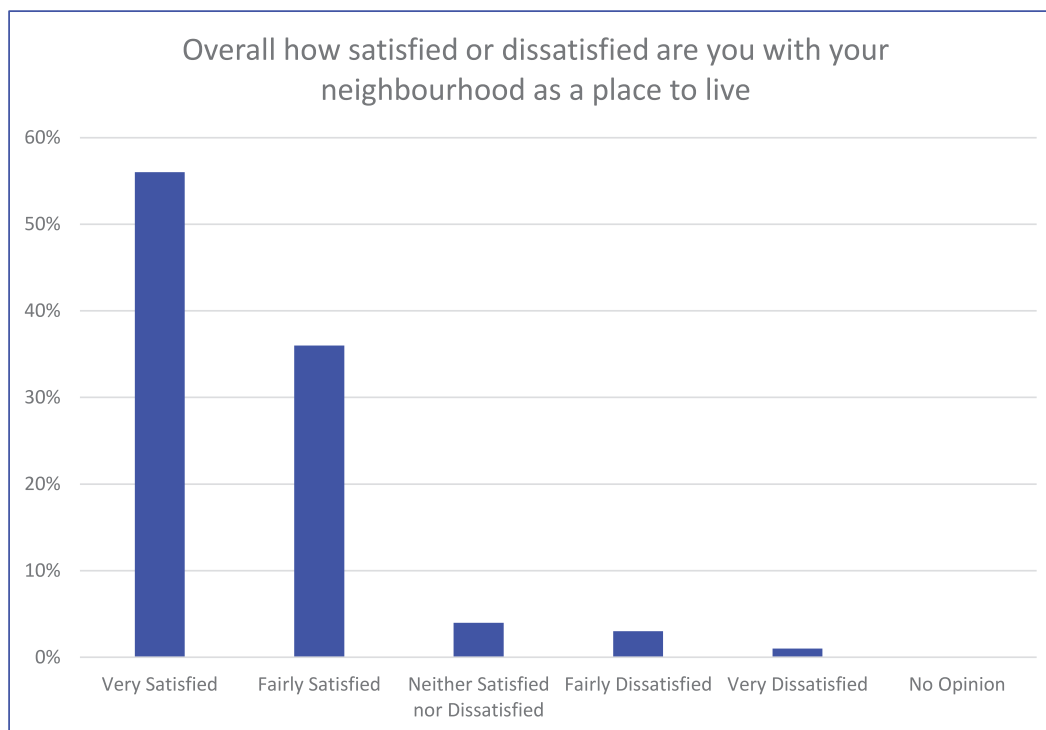
The Management Committee comprises of tenants and owner occupiers, this ensures local decision making and accountability. Lochfield Park have a complement of 14 Management Committee members.

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

They also reviewed and updated the following policies this year:

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

ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT



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

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

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

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

BRUCEFIELD PARK

Lochfield Park has continued to increase stock numbers through the acquisition and refurbishment of empty homes in the Brucefield Park area. At the 31st March 2016, Lochfield Park had acquired 30 empty properties.

Before refurbishment

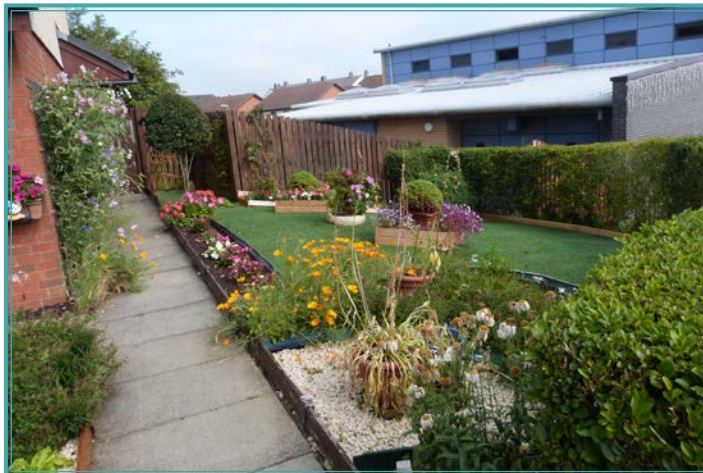


After refurbishment



GARDEN COMPETITION WINNERS 2015

Winner - Mr E Tarrier – *Drumlanrig Ave*



Runner Up - Ms J Robertson –
Lochfield Gardens

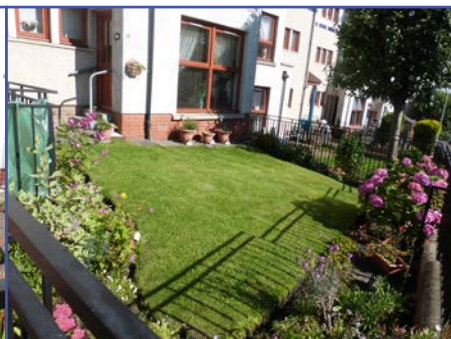


Commended Gardens

Mrs A McLaren
- *Glassel Road*



Mr D Aitkenhead
- *Glassel Road*

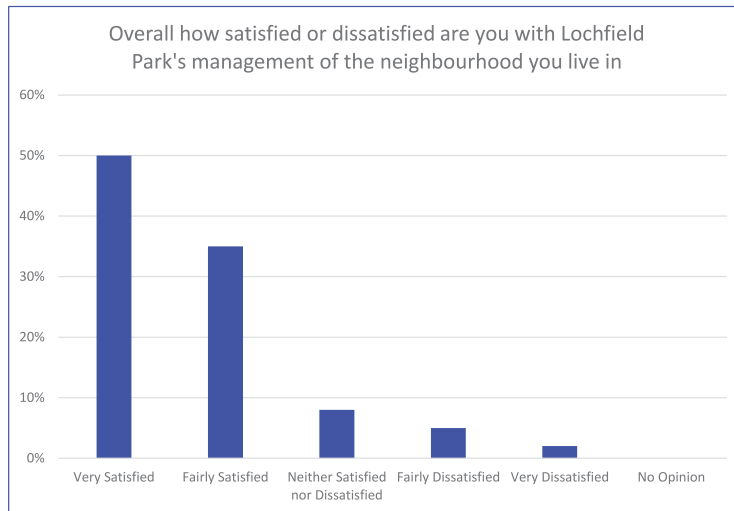


Mrs I Cameron
- *Dalilea Drive*



Lochfield Park employ an external contractor to maintain open spaces, litter pick and a grass cutting service. We offer a reduced rate garden maintenance service for tenants who are not fit to carry out the work. We also run the popular annual garden competition and awards and prizes are presented at our Annual General Meeting.

ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR & SUSTAINMENT

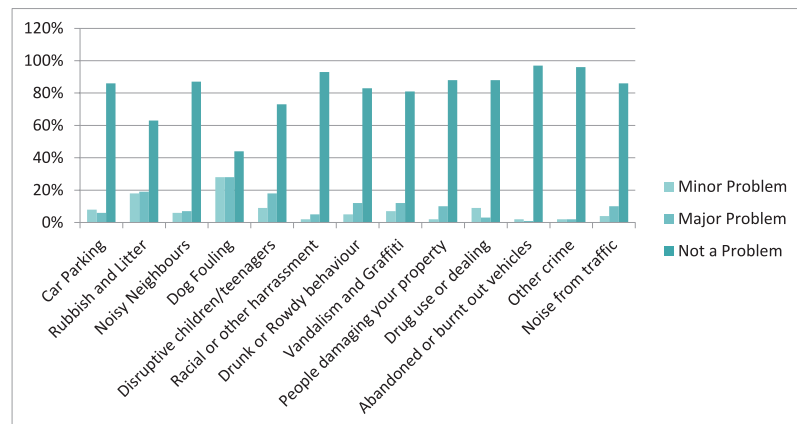


85% of tenants were satisfied or fairly satisfied with Lochfield Park's management of the area, compared with the Scottish Average of 86.8% (RSL) (86% National Average)

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

The graph to the right showed that dog fouling and litter were the biggest issues within our area.

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



SERVICE LEVEL COMPLAINTS

ANTI-SOCIAL BEHAVIOUR COMPLAINTS

We had a total of 26 anti-social behaviour complaints during the year. The majority of the complaints received by the Association related to nuisance neighbour complaints i.e. loud music, dog fouling etc.

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

The Association will be reviewing their Anti-social behaviour Policy and Complaints Resolution targets in 2016. We will be contacting all tenants for their views on tackling anti-social behaviour in the area.

SERVICE LEVEL COMPLAINTS

Lochfield Park Housing Association reviewed its Complaint Management System and Procedure complies with the Scottish Public Sector Ombudsman's Model Complaint Handling Procedure.

	Number
Stage 1 Complaints	26
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.

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.

TENANCY SUSTAINMENT

Year	Number of Lets	No Sustained for 12 month's	% Tenancy Sustained for 12 months or more
2012-2013	23	23	10%
2013-2014	23	21	91.3%
2014-2015	42	39	92.9%

It can be seen from the table above, that Tenancy Sustainment has increased and is now above the EHRA 90.8% performance average. High sustainment levels show that new tenants are happy with their homes and the neighbourhood they live in.

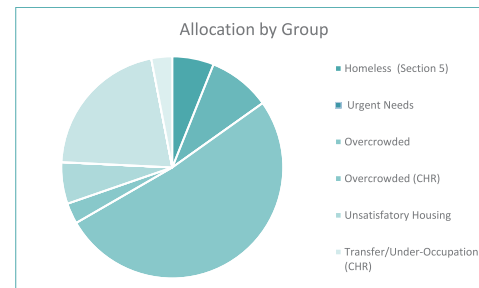
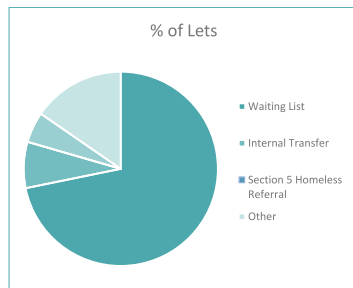
Did you know?

That 89% of our tenants were satisfied with the quality of their homes.

The Average National is 86%

Did you know?

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



The chart above 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. With the majority of applicants coming from overcrowded properties.

VOIDS



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

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

Void Loss

Association's rent loss due to voids equated to 0.23% of its annual rental income, The Scottish average is 1% for all landlords (0.9% RSL).

A void loss of 0.23% places the Association in the top performance quartile.



WAITING LIST

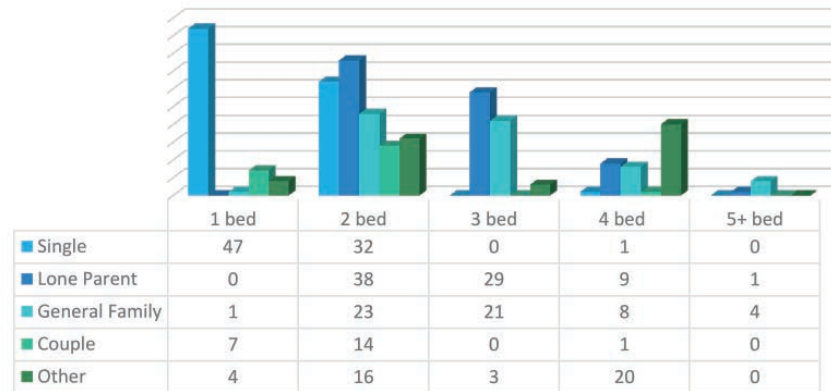
The graph shows the number of applicants on our waiting list. It can be seen from the graph that the majority of applicants are waiting on one bedroom properties.

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, showing it continues to be desirable area to live.

Waiting List 2015-2016



Applications Received	
Number of Applicants	Category
8	Couple
47	Lone Parent
15	General Family
34	Single Person
1	Other

ETHNIC ORIGIN OF WAITING LIST

Ethnic Origin	No.
White Scottish	189
White English	0
White Welsh	0
White Northern Irish	0
Other White Background	2
White Irish	0
Other White	4
Indian	2
Pakistani	0
Bangladeshi	0
Chinese	1
Other Asian Background	1
Caribbean	0
African	18
Other Black Background	2
Other Background	2
Gypsy/Traveller	0
Polish	27
Any Mixed Background	0
Black	0
Arab	1
Unknown	9
Refused	2

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.

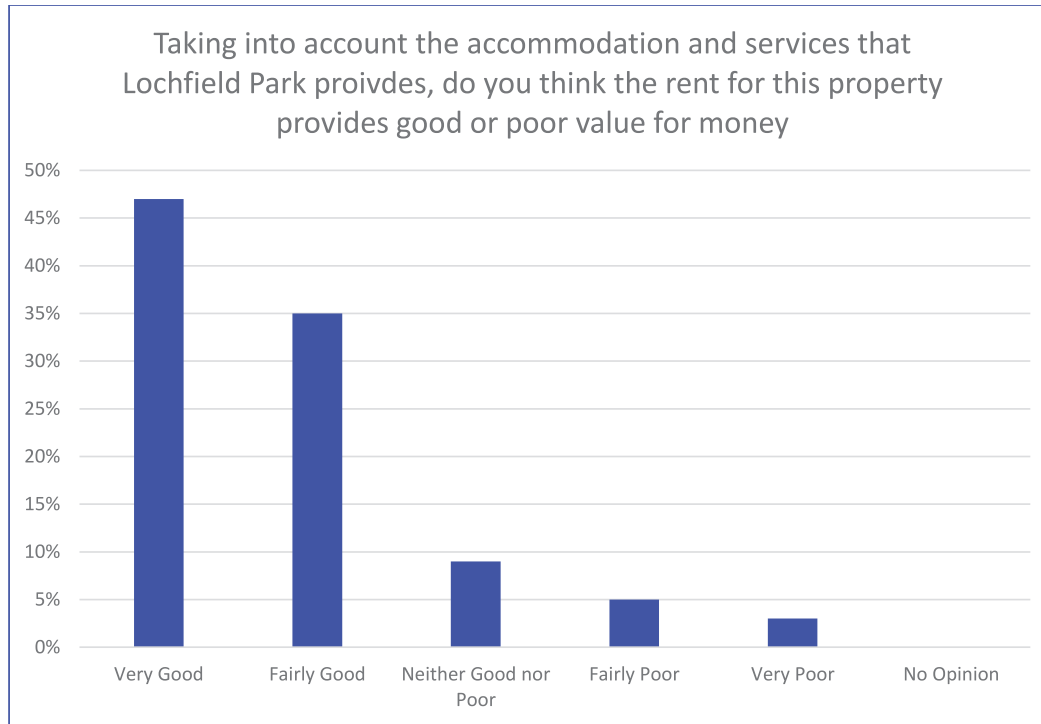
Lochfield Park recognise that for many of our applicants and tenants, English is not their first language, accordingly we have been a member of “Happy to Translate” for a number of years.

Common Allocations Policy

The Association introduced a new Common Allocations Policy in November 2014 with other landlords in the Greater Easterhouse area. The policy was developed to provide ease of access and transparency to the letting of properties between the four participating landlords.

The feedback from applicants has been positive, commenting on the ease of use and landlords all providing the same information and points.

RENTS



	Scottish Average		LPC
All Landlords	1.9%	2015-16	1.2%
All Landlords	2.7%	2014-15	2.0%
All Landlords	3.6%	2013-14	3.0%

RENT ARREARS

2015 / 2016	Non Technical		Technical		Total Arrears	
	£	%	£	%	£	%
Current Tenant	56,006	2.9	54,232	2.8	110,238	5.7
Former Tenant	13,922	0.7	Nil	Nil	13,922	0.7
Total Arrears	69,928	3.6	54,232	2.8	124,160	6.4

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 showing higher due to Housing Benefit administration.

Rent collection is an extremely important part of the Associations business as this ensures that the Association is 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 to tenants to pay their rent, and ways in which the association can improve performance.

You can pay your rent in lots of different 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 seeking debt advice. The Association has changed the way cases are recorded to the number of individual benefit enquiry made rather than the number of service users. This is a more accurate way to measure how the service is being used.

It can be seen from the tables that housing/council tax benefit and DHP claims are the most common enquiries.

Debts: April-March 2015/16				
Debt Category	Clients	Gains	Debts Settled	Debts Outstanding
Rent	65	£45,256.00	£23,524.00	£21,732.00
Council Tax	29	£15,448.00	£11,258.00	£4,190.00
Benefit Overpayments	19	£45,265.00	£32,567.00	£12,698.00
Gas	12	£7,682.00	£4,525.00	£3,157.00
Electricity	14	£6,589.00	£4,757.00	£1,832.00
Credit Cards	1	£2,471.00	£2,100.00	£371.00
Personal Loan	4	£36,125.00	£26,457.00	£9,668.00
Store Cards	1	£4,523.00	£4,021.00	£502.00
Phones	1	£256.00	£256.00	£0
Bankruptcy	1	£71,568.00	£56,897.00	£14,671.00
Total	147	£235,183.00	£166,362.00	£68,821.00

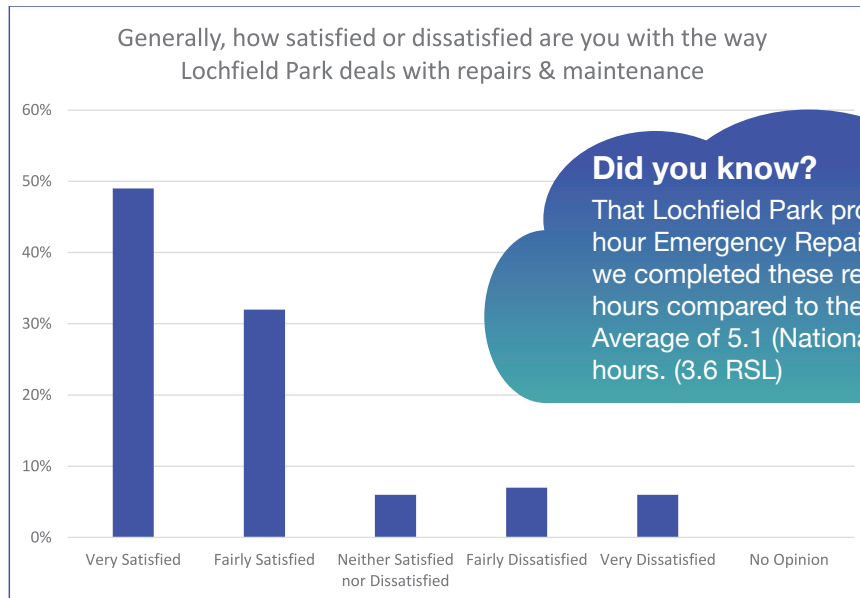
Did you know?

That Lochfield Park H. A. has a full time Welfare Benefits Service

Client financial Gains April-March 2015/16

Benefits	No. Clients	Gains
JS Job Seekers Allowance	21	£26,528.00
Employment Support Allowance	58	£179,221.00
Child Tax Credits	33	£38,567.00
Working Tax Credits	42	£35,368.00
Child Benefit	15	£6,258.00
Retirement Pension	12	£21,545.00
DLA/PIP	29	£28,378.00
Attendance Allowance	3	£8,565.00
Carers Allowance	7	£7,214.00
Pension Credit	28	£9,586.00
Income Support	25	£15,656.00
Social Fund	11	£7,536.00
Housing Benefit	258	£94,126.00
Council Tax Benefit	139	£29,415.00
Discretionary Housing Benefit	125	£19,066.00
Appeals	15	£18,235.00
Charities	72	£2,750.00
Welfare Fund	26	81 items awarded £565.00 Cash awards
Total	919	£548,579.00

REPAIRS AND MAINTENANCE



Lochfield Park has a target of 5 days to complete non-emergency repairs, however our current performance is 3.23 days compared to the EHRA average 3.37 days and the Scottish Average 7.5 days National Average (RSL 5.6).

During the year we issued a total of 1217 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 are always grateful to receive any comments regarding this service.



REPAIRS AND MAINTENANCE

Reactive Repairs

Category	Lines Issued	% Completed on Time
Emergency	91	100
Urgent	131	97.7
Routine	756	97.48
Right to Repair	239	99.16
Void Repairs	192	95.31

Right First Time Repairs

The Association records Contractors performance on qualifying Right First Time Repairs and it was noted that 97.33% of these repairs were completed “Right first Time”.

The SHN average was 91% and the Scottish average of 90.2% National Average (91.7 RSL)

Our 2016 Tenant Satisfaction results showed that:

Did you know that Lochfield Park completed 5 Stage 3 Adaptions to the value of £13,210 last year

Lochfield Park completed a Full Stock Condition Survey which confirmed that all of the properties surpass the requirements of the Scottish Housing Quality Standard. The Scottish Average for this is 92.9% RSL 91.4 National Average.

PLANNED MAINTENANCE

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

Paint Programme— Phase 1, 4a & 9

The Association completed an external paint programme to 47 properties at Phase 1, 40 properties in Phase 4a, and 16 properties in Phase 9.

Kitchen Replacements—Phase 4a

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

Bathroom Replacements —Phase 2

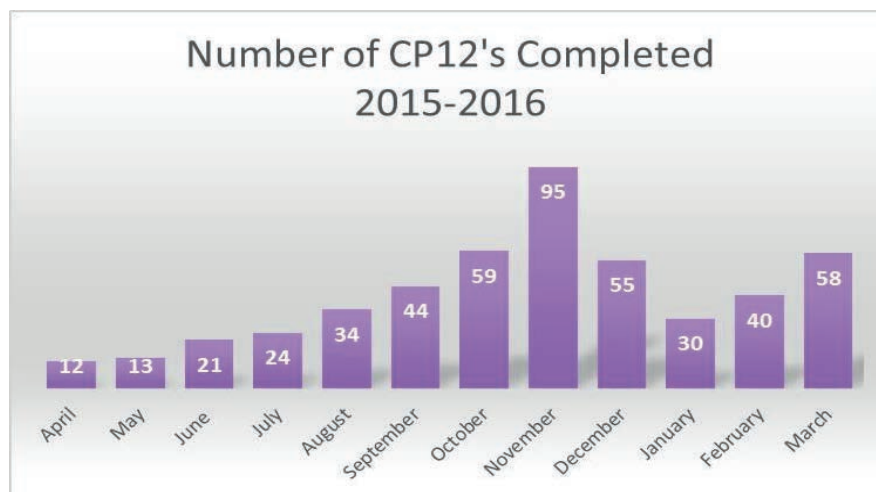
The Association has now replaced 43 bathrooms in Phase 2.

Boiler Replacements

The Association replaced 14 boilers throughout the year.



GAS SAFETY



The Association is legally bound to ensure that all of its properties with gas have a current gas safety certificate. The chart shows the number of gas safety inspections carried out between April 2015 and March 2016. The Association's performance in this important area was 100% compared with the Scottish Average of 89.9% National Average 90.2 RSL.

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

FINANCE

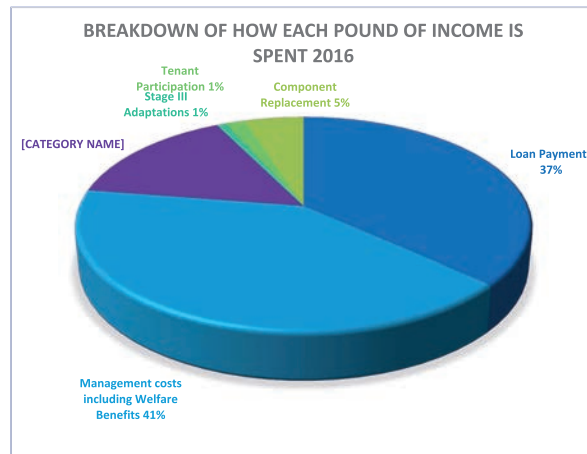
Each year the Association approves an annual budget which sets out in financial terms its plans for the year. It then measures its actual performance against the budget through quarterly Management Accounts. This enables both the staff and Committee to monitor the Association's performance through the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

In addition to the Management Accounts the Association monitors those areas it considers to be critical to achieving its targets through the use of key performance indicators. It can be seen from the above 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.



GOVERNANCE

Management Committee

Lochfield Park Housing Association is governed by a Management Committee comprised of local tenants and owner occupiers, which ensures local decision making and accountability. The association has 14 members on its' Management Committee who have ensured that targets and objectives agreed at the Strategy Day held in May 2015 were achieved.

Highlights this year include

- Completion of 3 Paint Programs.
- Completion of Bathroom Upgrades – Phase 2
- Gutter cleaning to all properties.
- Well attended Annual General Meeting held in September 2015 and 14 committee members elected
- 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.
- Commissioned and completed Abbeycraig Road (Phase 10) Feasibility Study
- New Facebook and Twitter pages for the Association

The Association sought to further improve the long term prospects of the organisation by updating our Financial and Planning Systems. We also carried out an EEESH assessment of our housing stock which showed that almost all of the association's properties already meet the proposed 2020 standard.

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. In 2015 the Association developed a Training Plan for Staff and Committee Members which culminated in 12 of our Management Committee Members completing an ILM accredited course in Leadership and Management and further training courses in the last year included.

- Assertiveness
- Appraisal Processes
- Managing Effective Meetings
- Effective Presentation Skills
- Customer Care
- Housing (Scotland) Act 2014

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 3rd 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