# LOCHFIELD PARK HOUSING ASSOCIATION LTD

Meeting the Scottish Social Housing Charter **2024-25**

# CHAIRPERSON

Steven Gallacher
(Chairperson)

As Chairperson of Lochfield Park Housing Association I am pleased to present to you our 2024-25 Annual Charter Report.

It has been another very busy year for the Association, during which we carried out an Options Appraisal. This process must be completed when the organisation has a change in leadership and was triggered following the passing of our former Director Kenneth Halliday last year. Following review by the Associations Committee and an independent consultant I am pleased to advise that it has been determined that Lochfield Park should remain as an independent Registered Social Landlord.

During the year the Association has carried out procurement exercises for new ground maintenance contractors and for our external auditors. We carried out stock condition surveys to 30% of the Associations stock and the results from these surveys will be used to update the planned maintenance programmes to ensure adequate provisions are made for renewals of items such as kitchens and bathrooms.

This report provides readers with details of Lochfield Park Housing Association's performance in the year 1st April 2024 to 31st March 2025 in all our core activities, comparing our performance with both the Scottish average and organisations of similar sizes.

We hope you enjoy the report and we would ask that you please take the time to visit the Associations website to complete a short questionnaire on how you think we could improve the report 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?"

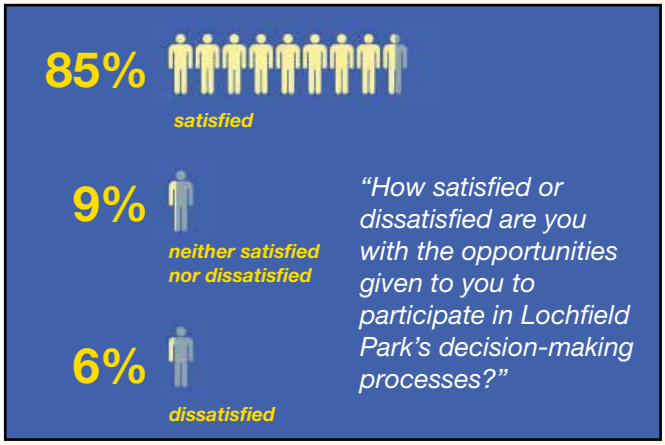
***Scottish Housing Regulator Charter Indicator 1***

*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 will be carrying out a further survey in Spring 2026.*

***"All the staff have been great from the viewing and have continued to be since".***

## TENANT PARTICIPATION

We strive to improve our tenant participation. Last years showed 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 contribution to the management of the neighbourhood you live in?"

Our 2024 - 2025 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. The Association appointed a new ground maintenance contractor in the Summer of 2025. We will be seeking your views on this service early in the new year.*

## ANTI-SOCIAL BEHAVIOUR COMPLAINTS

We had a total of 27 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".

| | Number |
|---|---|
| **Category A** | **3** |
| **Category B** | **0** |
| **Category C** | **24** |

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.

## 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.
All complaints were dealt with in accordance with our complaints policy and procedures timescales.

| | Number |
|---|---|
| **Stage 1 Complaints** | **6** |
| **Stage 2 Complaints** | **3** |

# VOID & TENANCY SUSTAINMENT

## Average Void Times

The Association's average void time is 28.4 days. Scottish Housing Network is 40.39 days. Scottish Average is 60.6 days.

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 |
|---|---|---|
| 2024-2025 | 60.6 days | 28.4 days |
| 2023-2024 | 56.7 days | 17.3 days |
| 2022-2023 | 55.6 days | 34.2 days |

## Rent Loss

The Associations rent lost due to voids equated to 0.2% of its annual rental income. This is below the Scottish Housing Network (RSL) average of 0.91% and Scottish Average of 1.3%.

| Year | Scottish Average | Lochfield Park Void Percentage |
|---|---|---|
| 2024-2025 | 1.3 % | 0.2% |
| 2023-2024 | 1.4 % | 0.1% |
| 2022-2023 | 1.4% | 0.39% |

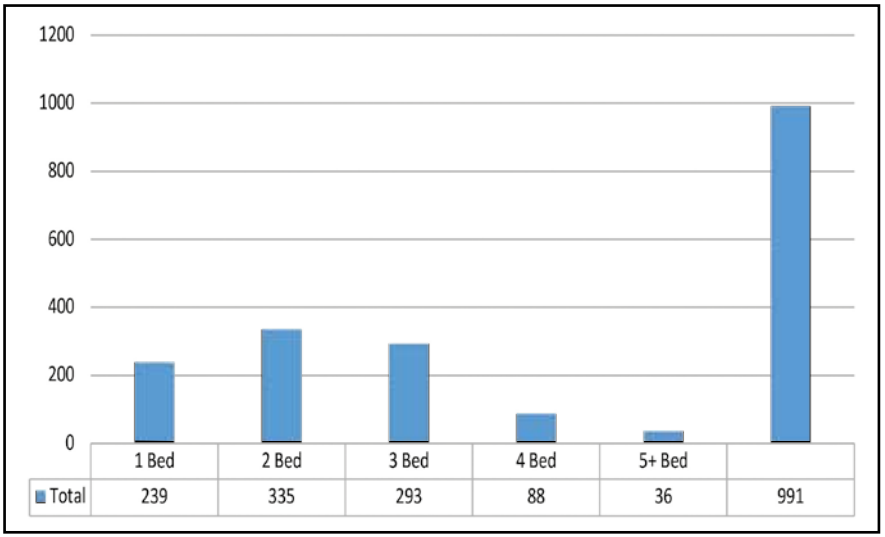
Tenancy sustainment at Lochfield Park remains consistently high and has been above the Scottish average for a number of years. This is usually a sign of a stable community.

| Year | Number of Lets | No Sustained for 12 months | % of Tenancy sustained for 12 months or more |
|---|---|---|---|
| 2023-2024 | 27 | 27 | 100% |
| 2022-2023 | 117 | 116 | 99% |
| 2021-2022 | 29 | 29 | 100% |

## 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 2024-25**




The Association received 255 housing applications in 2024-2025, the number of properties that became available for re-let was 18.

Demand far outweighs the number of properties the Association had for relet

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

The Association introduced our new Allocations Policy in December 2024. This policy improves accessibility and provides greater transparency for applicants.

| Property Size | No of empty properties available for relet 2024-25 |
|---|---|
| 1 Bed | 3 |
| 2 Bed | 14 |
| 3 Bed | 1 |
| 4 Bed | - |
| **TOTAL** | **18** |

## RENTS

***Scottish Housing Regulator Charter Indicator 29***

The table shows the rent increase applied by the Association for the past 3 years.

The Scottish Federation of Housing Association's Affordability tool indicates that our rents are affordable. This is also reflected in our tenant feedback with 90% of respondents to our satisfaction survey thinking that our rent is good value.

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 | 4.68% | 2024-2025 | 5.0% |
| Rent Increase | 6.16% | 2023-2024 | 4.0% |
| Rent Increase | 5.14% | 2022-2023 | 2.5% |

## RENT ARREARS

| 2024-2025 | Non Technical | | Technical | | Total Arrears | |
|---|---|---|---|---|---|---|
| | £ | % | £ | % | £ | % |
| Current Tenant | 62,354 | 2.5 | 15,576 | 0.51 | 77,930 | 2.56 |
| Former Tenant | 3,708 | 0.12 | Nil | Nil | 3,708 | 0.12 |
| Total Arrears | 66,062 | 2.17 | 15,576 | 0.51 | 81,638 | 2.68 |

| 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 |

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 tenants who require assistance or money advice.

## WELFARE BENEFITS SERVICE

The Service had a caseload of 248 from April 2024 to March 2025.

This represents 2090 benefit and benefit related enquiries, resulting in a total financial gain of £574,412.

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

40 households received energy vouchers totalling £4,851 with each household receiving on average £121 of support with energy costs.

The Scottish Welfare Fund awarded 27 essential household items to 20 applicants and £200 in cash payments to assist with immediate financial circumstances and hardship.

| April 2024 – March 2025 – Financial Gains | |
|---|---|
| Universal Credit | £323,689 |
| Housing Benefit | £21,152 |
| Council Tax Reduction | £18,794 |
| Discretionary Housing Payment | £36,074 |
| Adult Disability Payment | £45,292 |
| State Pension | £49,144 |
| Attendance Allowance | £21,632 |
| Personal Independence Payment | £5,616 |
| Disability Living Allowance | £3,692 |
| Pension Credit | £18,460 |
| Employment Support Allowance | £6,656 |
| Child Benefit | £826 |
| Scottish Child Payment | £1,352 |
| Income Support | £7,774 |
| Fuel Vouchers | £9,408 |
| Charities | £4,851 |
| *34 essential items awarded | |
| TOTAL | £574,412 |

# REPAIRS AND MAINTENANCE

The tables show that during the year a total of 1559 reactive repairs were raised and 93.37% of these jobs were completed on time.

## Reactive Repair

| Category | Response Times | Issued | Competed | Completed on time | % Completed on Target | April Completion |
|---|---|---|---|---|---|---|
| Emergency | 3 hrs - 24 hrs | 12 | 12 | 12 | 100% | 0 |
| Out of hours | 3hrs – 24hrs | 100 | 100 | 100 | 100% | 0 |
| Urgent | 3 Working Days | 180 | 180 | 174 | 97% | 0 |
| Routine | 10 Working Days | 972 | 953 | 895 | 92% | 19 |
| **TOTALS** | | **1264** | **1245** | **1181** | **93%** | **19** |

## Right to Repair

| Category | Response Times | Issued | Completed | Completed on time | % Completed on Target | April Completion |
|---|---|---|---|---|---|---|
| R.T.R.1 | 1 day | 61 | 61 | 61 | 100% | 0 |
| R.T.R.3 | 3 days | 2 | 2 | 2 | 100% | 0 |
| R.T.R.7 | 7 days | 21 | 20 | 21 | 100% | 1 |
| **TOTAL** | | **84** | **83** | **84** | **100%** | **1** |

## Void Repair Lines

| Category | Response Times | Issued | Completed | Completed on time | % Completed on Target | April Completion |
|---|---|---|---|---|---|---|
| Large | 10 days | 3 | 3 | 3 | 100% | 0 |
| Small | 5 days | 209 | 209 | 169 | 81% | 0 |
| **TOTAL** | | **211** | **211** | **172** | **81%** | **0** |

## "Right First Time"

94% 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)

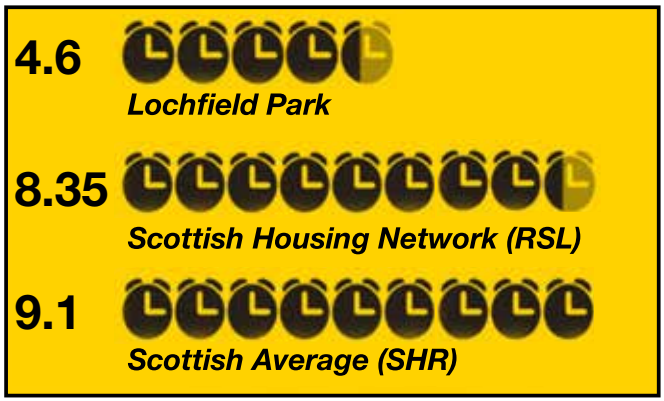
***"Thinking about the last time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by Lochfield Park Housing Association?"***

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

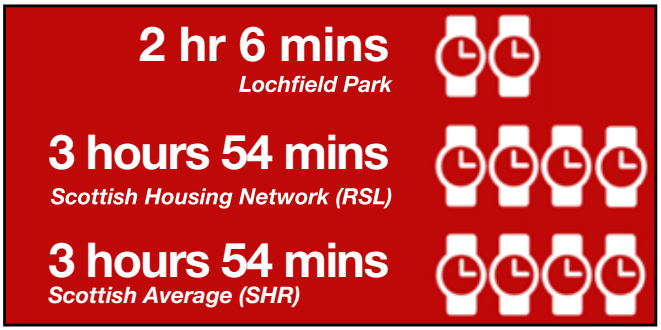
Our average time to complete non-emergency repairs was 4.6 days.

This is below the Scottish Average of 9.1 days and SHN 8.35days




## Emergency Repairs

Our average time to complete emergency repairs was 2 hours 6 minutes. This is also below the Scottish Average of 3 hours 54 minutes and the Scottish Housing Network (RSL) average of 3 hours 54 minutes.




## Medical Adaptations

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

## Planned Maintenance

The Association carried out Planned Maintenance to protect our properties.

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

## Gutter Cleaning

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

## External Paint Work

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

## Kitchen Replacements

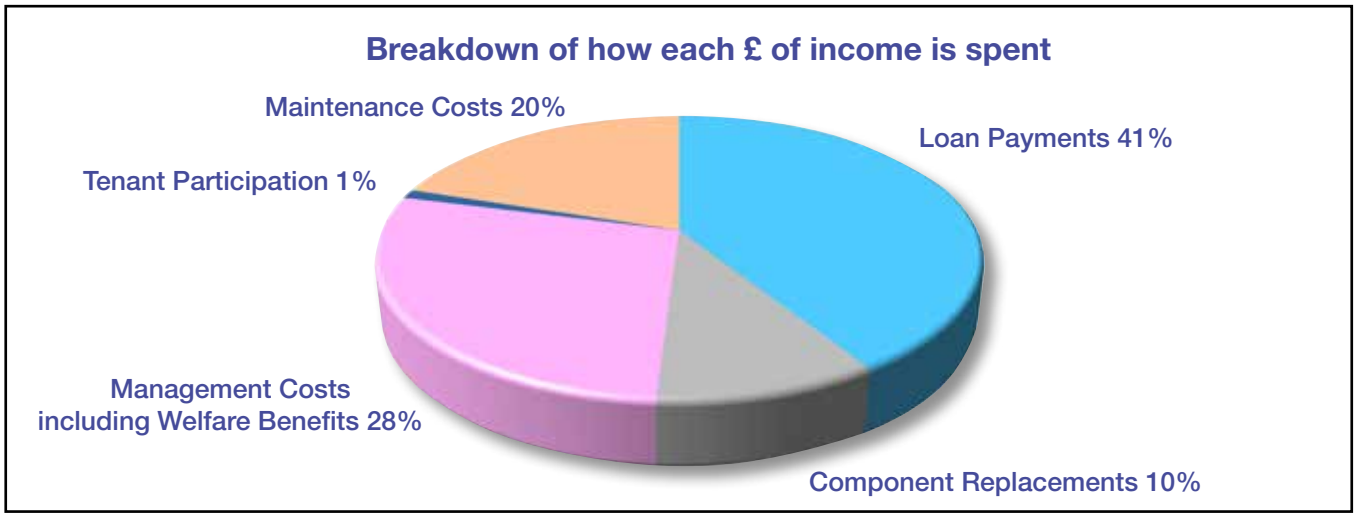
The Association replaced 9 kitchens during the year.

# 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 2024/2025 | Actual 2023-2024 |
|---|---|---|
| Net Surplus | 13.9% | 11.4% |
| Debt Per Unit | £17,470 | £18,398 |
| Staff costs to turnover | 14.1% | 14.5% |
| Interest costs to turnover | 16.3% | 18.6% |
| Direct Maintenance costs to turnover | 17.1% | 15.7% |



# GOVERNANCE

## Management Committee

Lochfield Park Housing Association is governed by a Management Committee comprised of 12 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 2024 / 2025 include

- We had a successful Annual General Meeting in September 2024 with 12 members elected to our Management Committee.
- Carried out £16,716 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.
- Procurement of Ground Maintenance and External Audit Services
- Completed Options Appraisal

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 2024

Lochfield Park Housing Association Limited's Management Committee have reviewed and assessed a comprehensive bank of evidence to support this statement that Lochfield Park Housing Association Ltd is compliant with the Regulatory Standards of governance and Financial Management and the requirements of Chapter Three of the Regulatory Framework.

Evidence supporting this statement includes, reports about performance and key areas including, Finance, Service Delivery, Tenant & Resident Safety, Development, Internal and external audit 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.

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

In assessing the evidence, we have adopted an improvement focus which has informed the Associations action plan that will be implemented throughout the coming year. We have reviewed the identified actions and are satisfied that all are intended to deliver effective improvement and that non are material to our current compliance with the framework.

In reviewing our compliance with the Regulatory Framework, we are assured that 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 the 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 Associations and the Scottish Housing Network toolkits as a way of evaluating the available evidence base.

This Annual Assurance Statement will be published on our website on the same date that this statement is submitted to the Scottish Housing Regulator. We are assured that Lochfield Park Housing Association Ltd has the necessary arrangements in place to identify any risks to compliance during the conduct of our business and governance arrangements.

This Annual Assurance Statement was approved by the Management Committee of Lochfield Park Housing Association at their meeting on 29th October 2024.

# MANAGEMENT COMMITTEE & STAFF

## Management Committee 2024 / 2025

| | | |
|---|---|---|
| **Steven Gallacher** | - | Chairperson |
| **Audrey Gilfillan** | - | Vice-Chair |
| **Marie Quinn** | - | Secretary |
| **Moira Gilfillan** | - | Treasurer |
| **Joan Buchanan** | - | Committee Member |
| **Jade McCulloch** | - | Committee Member |
| **Kate Serries** | - | Committee Member |
| **Helen Black** | - | Committee Member |
| **Maria Oguntayo** | - | Committee Member |
| **Joyce Hennesay** | - | Committee Member |
| **Loraine Keegan** | - | Committee Member |
| **Karen Bowman** | - | Committee Member |

## Staff

| | | |
|---|---|---|
| **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 |

# Quotes from Lochfield Residents

## *Repairs & Maintenance*
## Kitchen Replacements

> *Very happy and contractors were good and quick and tidy workers !*

> *Very happy with my new kitchen !*

## *Housing Management*
## Waiting List & Allocations

> *Bunch of thanks for your love & concern. Much appreciated !*

> *You can't begin to know how very much the things the team has done have made the biggest difference in every way . . it's true !*

> *You have made a difference to my New Year !*

> *Thanks for everything !*

# 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.**

**Lochfield Park**
**Housing Association**

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POSITIVE ABOUT DISABLED PEOPLE

HAPPY TO TRANSLATE