

ANNUAL PERFORMANCE REPORT

2022-2023



LANARKSHIRE
HOUSING ASSOCIATION LTD



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CONTENTS

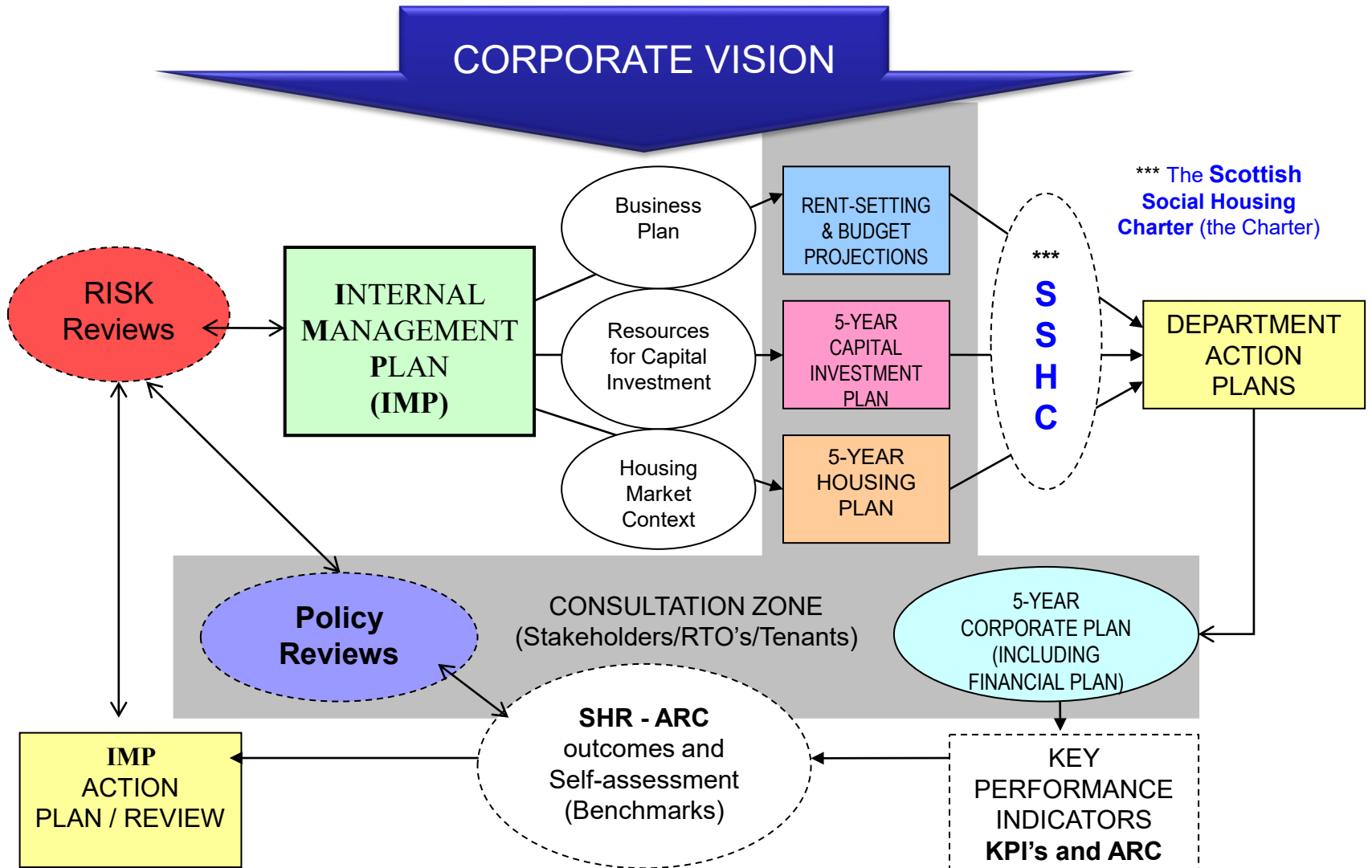
1. Strategic Planning – Relationships Flow Chart
2. Management Committee – Summary Report
3. Summary and Review of Benchmarks
4. Key Performance Indicators (KPI) – Strategic Framework
5. Scottish Housing Regulator – Landlord Report

Section 1

Strategic Planning

Relationships Flow Chart

Strategic Planning - Relationships



Section 2

Management Committee Summary Report

MANAGEMENT COMMITTEE - SUMMARY REPORT (September 2023)**Departmental review:****1. HOUSING SERVICES**

- 1.1 Local Authority (LA) nominations represented 14% of all tenancy allocations which is lower than the nominal entitlement of 50%. The arrangement has not been re-negotiated as this statistic became less meaningful after the implementation of the CHR (Common Housing Register).
- 1.2 The rented housing stock increased by 1 to **928** units. LHA purchased the owners' share of a shared ownership property, bringing the property under full ownership of LHA.
- 1.3 The Shared Ownership housing stock subsequently reduced by 1 to 40 units, which represents **4.1%** of the overall housing stock.
- 1.4 Rental income increased by 2.2% during the year to £4,219,226. This was in line with expectations after a 2.0% rent increase was applied for the year. It is a management priority to ensure that rents remain affordable whilst allowing the business to accumulate the required level of surplus to fund future major repair and improvement commitments.
- 1.5 Voids and bad debts represented **0.3%** of rental income, which is in line with performance recorded prior to the global pandemic. This is well within the acceptable limit of **3%**. The position will be regularly monitored for any continued negative trend. Management of void property still has priority status within Housing Services. The priorities for quantitative outputs remain much the same, with the exception that LHA no longer considers the housing stock in Forgewood to be "low demand". Key priorities are, therefore, (in no specific order):
 - Re-let timescales
 - Rent arrears
 - Bad debt
- 1.6 Total rent arrears decreased to **3.37%** which remains within the very demanding overall target of **3.5%** (including Housing Benefit). This performance is significantly better than the sector average and was a very good outcome for the 14th consecutive year, reinforcing the achievements previously made by Housing Services in:
 - Accurate and prompt year-end payment of Housing Benefit from NLC reducing 'technical' arrears significantly
 - Improved credit control combined with effective debt counselling
 - Streamlined management of arrears with procedures aimed at reducing the need for legal action

- 1.7 The introduction of Universal Credit within the North Lanarkshire area has been and continues to be a significant risk to the rental collection rates and the arrears management of tenants in receipt of Universal Credit will be an operational priority in the short to medium term.

2. PROPERTY SERVICES

- 2.1 With respect to repairs' response times the Property Services Section managed to deliver impressive outcomes despite the continuing challenges within the sector. **(E) 97.2%** (100%), **(R) 99.7%** (98.8%) and **(U) 99.6%** (98.3%) respectively. Benchmarks are all set at 100% for these purposes.
- 2.2 **Routine** (or reactive) repairs' costs increased from £328 to **£353** per unit, which was over budget by £66 per unit. The total maintenance/repair cost was **£1,610** per unit which was over the budget of £1,342. The planned maintenance cost was **£583** per unit against a budget of £401 due to the impact of supply chain issues which resulted in material and labour shortages causing rapidly rising tender price inflation. Analysis of specific trends or anomalies in day-to-day expenditure are kept under regular review.
- 2.3 The Property Services overhead was **£593** per unit which was over budget by £13 per unit.
- 2.4 LHA's actual planned maintenance expenditure of **£583** per unit was lower than the prior year's spending of £758 per unit, however, it was more than the budget of £401. The anticipated fluctuation in spending on planned renewals for building elements (components) is regularly monitored against the long-term plan for any discrepancies or anomalies. The introduction of Component Accounting means the old 'Designated' Reserve for major repairs no longer requires to be funded. As a consequence, the associated reserve has been transferred to Revenue Reserve.
- 2.5 In summary the budget setting process for 2022-23 reflected a realistic approach taking account of the level of rent collection, real cost increases and the need for renewals over an appropriate time frame. A small rent increase of 2.0% was approved after consideration by the Management Committee taking into account efficiencies and a programme of savings that was introduced to mitigate against the potential loss of income. In general, control measures are sufficiently well progressed to ensure effective delivery of the **SHQS**. If there is a proven case that reactive maintenance budgets need to be increased above current anticipated levels then this evidence must be incorporated in future rent reviews.
- 2.6 It is recommended that, due to the latest financial and corporate ratings, LHA continues to consolidate its position through a cautious budget

setting regime in its routine repairs for 2023-24, whilst moving ahead with the essential aspects of planned maintenance as set out in the approved programme for renewals and the SHQS requirements. In respect of the Watling Street Estate ongoing litigation, despite a favourable court ruling repudiating liability on the Association's part, legal fees are expected to be incurred for the next few years as we continue to defend our position against the remaining pursuers in this legal process.

- 2.7 **ALL** gas safety servicing was carried out within 12 months of the last service.

3. DEVELOPMENT

- 3.1 Development 'deficits' are measured in relation to notional allowances that have already been acknowledged as completely inadequate unless there is an uninterrupted capital programme running without delays, to a value in excess of £4m per annum. This remains highly unlikely in the current market and poorer economic climate. Following the usual business risk assessments, it remains the Governing Body's approved policy to continue to fund any notional 'deficit' from general surplus funds as long as this proves feasible. Viability studies will continue, particularly where rental income is under any threat. The lack of development opportunities, for new entrants into an established market, within North Lanarkshire continues to be a constraint despite increased grant funding from the Scottish Government.
- 3.2 There are no current legal actions or threats of legal action relating to building contracts and the Local Authority's independent studies on alleged land contamination at Watling Street found no significant risk or potential harm to health. However, the Court of Session proceedings are still ongoing.
- 3.3 LHA met a small Grant Planning Target (GPT) of £27,000 and there was no private funding required due to the lack of a development programme. Given the economic climate for the short/medium term there will be very few, if any, new development opportunities.

4. FINANCE

- 4.1 In terms of the Statement of Comprehensive Income, turnover increased from £4,216,647 to **£4,426,220** (up by **4.9%**), and operating costs increased from £3,373,114 to **£3,841,561**, up by **13.9%**, thus maintaining a healthy surplus on ordinary activities before interest and tax, albeit lower than last year (down from £843,533 to **£584,659**), a decrease of **30%**.

- 4.2 The operating surplus before tax decreased from £639,291 to **£347,992**, as LHA was exposed to sharp increases in interest rates, resulting in higher than expected debt servicing costs.
- 4.3 The overall financial performance was worse than expected in this respect. The 'net profit margin' represented 8% of LHA's overall turnover compared to benchmark of 3%. Corporation Tax is no longer an issue due to our Charitable Status.
- 4.4 A detailed breakdown of financial ratios, with approved Benchmarks, is incorporated in the Key Performance Indicators (Table 7.1). Interest cover reported as **721%** (previously, 1,069%), with a benchmark of 110%. Gross Surplus was **13.2%** (previously, 20%) compared to the benchmark of 30%. The growth in reserves this year was **2.2%**, below the anticipated 3% growth benchmark. The main reasons for this are increased costs in respect of interest payable and maintenance.
- 4.5 Standard financial RATIOS are published quarterly with the Management Accounts.
- 4.6 Net Housing Debt is currently **£4,347** per unit, which is below the benchmark of £5,850 and is not an unusual level despite the fact LHA has operated historically with less than average levels of public subsidy (HAG) and has a relatively new housing stock.
- 4.7 Staff costs increased to **29.7%** of turnover, well within the benchmark maximum of 32%. Office overheads were **6%** (previously, 7%) – which is below the benchmark of 10%. The general executive view remains that staff costs are sustainable around the **30%** level, but a figure in excess of 35% would require to be urgently addressed.

5. CORPORATE SUMMARY

- 5.1 LHA's surplus decreased this year due to the effects of an increased planned maintenance spend, high levels of inflation and sharp increases in interest payable rates. However, the substantial funds in overall reserves increased from £22.473m to **£23.193m**.
- 5.2 The company "liability" under the retirement benefit scheme (an FRS 17 valuation) with respect to the Strathclyde Pension Fund (SPF) increased last year, moving LHA from a **£(254,000)** pension "deficit" to a **£(0)** pension "deficit". This movement of £254,000 was the result of very strong investment returns and changes in financial assumptions which reduced the value of long term liabilities investment returns. Combined with our ordinary surplus of £347,992 this gave rise to an overall **£719,992** revenue SURPLUS. Movement in this surplus can be very sensitive to the following key areas:
 - a) The retirement benefit scheme "liability" (FRS 17)

- b) LHA's component accounting system that depreciates key elements of the physical housing stock over their useful economic life and capitalises relevant major repairs and renewals (so there is no need to add to a 'Major Repairs' fund)
- c) Accounting provisions for potential legal or contractual liabilities where these are significant

In relation to (a) above it should be noted that the Local Authority pension fund is guaranteed by the Treasury and actuarial shortfalls are required to be remedied by a triennial reassessment of the employers' contributions. However, in a technical sense FRS 17 may disadvantage LHA since not all RSL's are currently *required* to follow this accounting practice (e.g. where individual employer's actuarial calculations are deemed unavailable) which brings about a disparity between LHA and the majority of RSL's linked to the SFHA/Pensions Trust. Further details are available from the Chief Executive. Nevertheless, we are compelled to apply the ruling under FRS 17 since an actuarial calculation can be made available by the SPF.

- 5.3 The wider executive view of corporate risk is that the organisational objectives are achievable but will continue to require further appropriate restraint in budgets for routine maintenance, non-performance related wage increases and general overheads.
- 5.4 This year's financial results are categorised as "**AVERAGE**" as strong financial performance in many areas has balanced the impact of cost over-runs in the maintenance programme. Despite the ongoing challenges of the cost of living crisis, most operational benchmarks were successfully achieved. LHA is well placed to meet these challenges. Where results against benchmarks point to immediate or foreseeable concerns then action plans will be implemented in appropriate areas. These can be summarised as follows:
 - a) Continually review the impact of Covid-19/cost of living crisis on service delivery and rent collection
 - b) Monitor risks/costs associated with Watling Street Court action
 - c) Continue to exercise appropriate restraint in budget setting; in particular routine maintenance costs and excessive or unnecessary overheads
 - d) Revise policies to mitigate the effects of government welfare reforms on rental income (universal credit and housing benefit payments)
 - e) Keep under review the bad debt position

- f) Retain our “quality” measures in terms of the corporate ratings linked with departmental performance against budgets
- g) Closely monitor re-let times across the housing stock
- h) Continue to improve service delivery and respond effectively to customer complaints

5.5 For the purposes of Committee monitoring, self-assessment and internal audit, the agreed style of Corporate Benchmarking will remain in its present format of a monthly performance report distributed to the Management Team and Governing Body, highlighting crucial business performance areas and trends. Monitoring of performance on other service delivery areas as defined in the Annual Return on the Charter (ARC) will be implemented in 2023/24 to ensure that a full set of performance indicators are available for review.

NOTE: Charitable Status was fully implemented during the financial year 2011-2012 and applied fully from the financial year 2012-2013.

Section 3

Summary and Review of Benchmarks

SUMMARY AND REVIEW OF BENCHMARKS

	Benchmark	2022/23 Actual	+/- Variance		2023/24 Benchmark
Average Weekly Rent (£)					
2 Apt	76.84	76.84	0%	S	79.91
3 Apt	90.14	90.14	0%	S	93.75
4 Apt	98.96	98.96	0%	S	102.92
5 Apt	N/A	N/A	N/A		
Average Annual Rent Increase (%)	0.0%	0.0%	0%	S	4.0%
SFHA Affordability Test - Pass Rate	89%	89%	0%	S	89%
Source of Lettings:					
NLC Nominations	50%	14%	36%	S	50%
Rent Collection:					
Technical Arrears	0.5%	0.2%	(0.3)%	S	0.5%
Non-Technical Arrears	2.3%	2.1%	(0.2)%	S	2.3%
Former Tenant Arrears	0.8%	1.1%	0.3%	S	0.8%
Void Loss	0.8%	0.3%	(0.6)%	S	0.8%
Total	4.4%	3.6%	(0.7)%	S	4.3%
Management Cost/Unit	1,120	1,016	(9)%	S	1,207
Routine Repairs Cost/Unit	287	353	23%	S-	375
Maintenance Overhead	580	593	2%	S	515
Re-Let Times:					
LHA Overall	18	13	(30)%	S+	18.0%
Repairs Response Times:					
Emergency (2 hours)	100%	97.2%	3%	S	100%
Urgent (5 working days)	100%	99.6%	0%	S	100%
Routine (8 working days)	100%	99.7%	0%	S	100%
Tenant Satisfaction:					
overall	88%	95%	8%	S+	95%
repairs	88%	93%	6%	S	95%
participation	87%	95%	9%	S	99%
informed about services	91%	98%	8%	S	98%
value for money	82%	89%	8%	S	90%
neighbourhood	85%	86%	1%	S	93%
quality of home	85%	79%	(7)%	S-	90%
Planned Maintenance:					
Annual Expenditure per unit	401	583	45%	S-	528

Key:

S+ = more than satisfactory

S = satisfactory

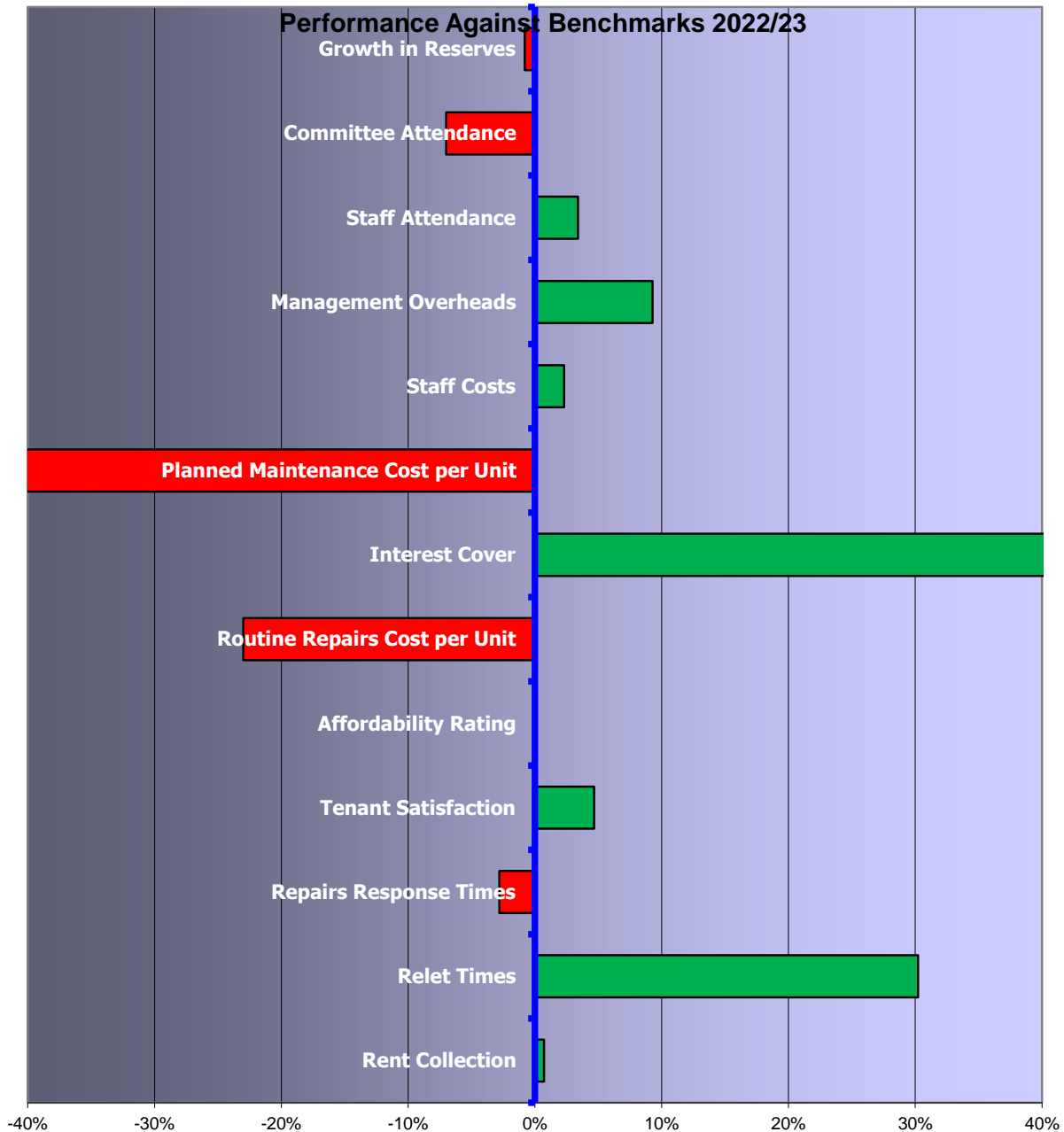
S- = fairly satisfactory (consider action)

U = unsatisfactory

SUMMARY AND REVIEW OF
BENCHMARKS

	2022/23		+/- Variance		2023/24
	Benchmark	Actual			Benchmark
Development Programme:					
Annual HAG Spend (£m.)	0.066	0.066	0%	S	0.060
Total Spend (£m.)	0.066	0.066	0%	S	0.060
Ratio of HAG/Total funding	100%	100%	0%	S	100%
Claims (as % of income)	0%	0%	0%		
GOVERNANCE:-					
Finance:					
Housing Debt/Unit (£)	5,850	4,347	(26)%	S+	5,120
Interest Cover (%)	110%	721%	(611)%	S+	110%
Net Surplus / -Deficit (%)	3%	8%	(5)%	S+	3%
Growth in Reserves (%)	3%	2%	1%	S+	3%
Staff Costs (%)	32%	30%	(2)%	S	32%
Office Overheads (%)	10%	6%	(4)%	S+	10%
Attendance/Absence:					
Staff Attendance	95%	98%	(3)%	S+	95%
Committee Attendance	70%	63%	7%	S-	70%
AGM Attendance	12%	12%	0%	S-	12%
Governing Body					
Tenant Members	1	1	0	S	1
Former Tenant Members	2	2	0	S	2
Non-Tenant Members	9	9	0	S	10
Governing Body - meetings quorate	100%	100%	0%	S+	100%
Complaints:					
Lodged	12	12	0	S	12
Upheld /Partially Upheld	10	10	(0)	S	10
Sent to Ombudsman	0	0	0	S	0
Upheld by Ombudsman	0	0	0	S	0
Equal Opportunities Monitoring:					
Race	YES	YES	√	S	YES
Gender	YES	YES	√	S	YES
Disability	YES	YES	√	S	YES

Key:**S+ = more than satisfactory****S = satisfactory****S- = fairly satisfactory (consider action)****U = unsatisfactory**



The above graph represents the Association's actual performance against agreed targets for the financial year 2022/23.

Performance for the year reported a strong financial position, with rental collection levels exceeding expectations and cost controls ensuring that expenditure remained within budget. Many of the financial performance indicators produced positive outcomes despite significant challenges resulting from the cost of living crisis. The inflationary pressures in the economy have particularly impacted the maintenance expenditure, and costs were difficult to contain within budget. Compensatory savings were identified which assisted overall financial performance. No tenant satisfaction survey was carried out within the year and so the figures included are historic. Average re-let times had been affected by the pandemic but improvement to pre pandemic levels has been achieved in 2022/23.

Section 4

Key Performance Indicators (KPI)

Strategic Framework

KEY PERFORMANCE INDICATORS (KPI) – STRATEGIC FRAMEWORK

(*Note Lanarkshire Housing Association hereinafter referred to as LHA)

YEAR ENDING – 31 MARCH 2023

1. BUSINESS OVERVIEW

KPI – Summary Business	Definition
Rent Income (£)	Total amount of rental and service charge income
Voids – Bad Debts (%)	% of lost rent and service charge income to annual voids and bad debt
Rent Arrears	Total arrears of rent and service charge as a percentage of rent income
Annual Loan Costs	Cost of servicing loans as a % of annual rental income
Annual Staff Costs	Total cost of staff as a % of annual rental income
Maintenance Costs (Reactive)	Cost of contractors payments for reactive repairs per unit per annum
Committee Meetings - % quorate	% of Governing Body meetings that were quorate during year
Staff attendance levels	Average % attendance level of all staff each year
Formal Complaints lodged	The number of formal complaints received as a % of the number of units in management
Formal Complaints upheld	The % of formal complaints upheld during the year
Designated Reserves per house	The reserve available for major repairs / renewals divided by the number of houses in management

TABLE 1 – Overall Business KPI's (Trends Analysis)

KPI	2020/21	2021/22	2022/23
Rental Income (£)	£4.273m	£4.128m	£4.219m
Voids – Bad Debts (%)	0.8%	0.4%	0.2%
Rent Arrears (%)	3.3%	3.1%	3.4%
Annual Loan Interest Costs	4.6%	3.9%	5.5%
Annual Staff Costs	25.9%	26.9%	29.7%
Reactive Maintenance Costs	£383k	£396k	£419k
Committee Meetings - % quorate	100%	100%	100%
Staff attendance levels	94.3%	93.7%	98.4%
Formal Complaints lodged	1.5%	1.3%	1.2%
Formal Complaints upheld	60%	46%	83%
Reserves per House	£22,375	£24,243	£23,960

*Housing Stock revalued as part of FRS102 implementation

2. HOUSING STOCK

TABLE 2.1 – Housing Stock

Rental Stock by Size	General Needs	Particular Needs	Total No.	£Total %
2 Apt.	307	55	362	37.40%
3 Apt.	436	31	467	48.24%
4/5 Apt.	97	2	99	10.22%
Sub-totals	840	88	928	95.86%
Shared Owners.	40	0	40	4.14%
Totals	880	88	968	100%

TABLE 2.2 – Average Rent Level

Rental Stock by Size	Weekly Rent	Housing Regulator National Average Weekly Rent 2022/23
2 Apt.	£76.84	£83.46
3 Apt.	£90.14	£86.28
4 Apt.	£98.89	£93.96
5 Apt.	-	-
Average Rent	£85.89	£92.38

TABLE 2.3 – Source of Lettings

Housing Applications	No.	%age	Benchmark
LA (NLC) Nomination	9	14%	50%
Housing List Applicants	38	58%	
Existing Tenants	3	5%	
Statutory Homeless	14	22%	
Other	1	1%	
Totals	65	100%	

TABLE 2.4 – Groups Housed

Housing Applicants	No.	%age
Single people under 65 years of age	26	40%
Single people over 65 years of age	4	6%
Couples	3	5%
One adult with child/children	26	40%
Two adults with child/children	6	9%
Other (shared accomm., etc.)	0	0%
Totals	65	100%

TABLE 2.5 – Allocation Priorities

Housing Lets	No.	%age
Urgent Re-housing	0	0%
Independent Housing	1	2%
Overcrowding or Under-occupancy	13	20%
Medical Priority	8	12%
Social Priority	8	12%
Homeless	33	51%
Other	2	3%
Total	65	100%
Re-lets Turnover		6.36%

TABLE 2.6 – House Re-possession (Evictions/Abandonments)

Housing	For non-payment of rent	For anti-social behaviour	Other	Total
Number of Notice of Proceedings Issued	7	0	0	7
Court Actions	3	0	0	3
Court Orders for Recovery of Possession granted	1	0	0	1
Abandonment before vacant possession received	0	0	0	0
Vacant possession obtained	1	0	0	1
Abandoned dwellings			4	4

TABLE 2.7 – Ethnic Origin (Housing Applicants/Tenants)

Housing Applicants	No.	%	Tenants	No.	%
African			African		
African, African Scottish or African British	5	0.28	African, African Scottish or African British	9	0.97
Other African background	1	0.06	Other African background	1	0.11
White			White		
Scottish	597	33.36	Scottish	844	91.14
English	31	1.73	English	9	0.97
Other British	5	0.28	Other British	0	0
Irish	1	0.06	Irish	2	0.22
Gypsy/Traveller	1	0.06	Gypsy/Traveller	0	0
Polish	25	1.40	Polish	37	3.99
Roma	0	0	Roma	0	0
Welsh	0	0	Welsh	0	0
Mixed Groups			Mixed Groups		
Mixed or multiple ethnic background	1	0.06	Mixed or multiple ethnic background	6	0.65
Asian, Scottish Asian, British Asian			Asian, Asian Scottish, Asian British		
Indian, Indian Scottish or Indian British	2	0.11	Indian, Indian Scottish or Indian British	1	0.11
Pakistani, Pakistani Scottish or Pakistani British	4	0.22	Pakistani, Pakistani Scottish or Pakistani British	7	0.76
Bangladeshi, Bangladeshi Scottish or Bangladeshi British	0	0	Bangladeshi, Bangladeshi Scottish or Bangladeshi British	0	0
Chinese, Chinese Scottish, Chinese British	0	0	Chinese, Chinese Scottish, Chinese British	1	0.11
Any other Asian background	1	0.06	Any other Asian background	1	0.11
Black or Caribbean			Black or Caribbean		
Caribbean, Caribbean Scottish, Caribbean British	0	0	Caribbean, Caribbean Scottish, Caribbean British	0	0
Black, Black Scottish, Black British	1	0.06	Black, Black Scottish, Black British	0	0
Any other caribbean or black background	0	0	Any other caribbean or black background	0	0
Other			Other		
Other group	9	0.50	Other group	8	0.86
Prefer not to say	1105	61.76	Prefer not to say	0	0
Totals	1789	100	Totals	926	100

* Footnote: All figures based on Total No. of Returned Forms

3. INCOME AND EXPENDITURE

TABLE 3.1 – Rent Collection

	LHA	%	LHA Benchmark
Rent Income	£4,123,611		
Voids	£10,108	0.25%	0.80%
Non-technical Arrears	£85,869	2.08%	2.25%
Technical (HB) Arrears	£9,461	0.23%	0.50%
Former Tenant Arrears	£43,805	1.06%	0.75%
Total Rent Arrears	£139.135	3.37%	3.50%

TABLE 3.2 – Management and Maintenance Costs

RSL/ Peer Group	LHA £	LHA Benchmark (allowance/Budget) £
Planned Maintenance per unit (£)	583	401
Reactive repairs per unit (£)	353	287
Void repairs per unit (£)	81	74
Maintenance Overhead	593	580
Total Maintenance/Repair Cost	1,610	1,342
Housing Management Overhead	1,016	1,120
Total Management & Maint. Cost	2,626	2,462

4. VACANCIES AND ALLOCATIONS

TABLE 4.1 – Vacant Stock at Year End

Vacancies	Vacant and available (%)	Vacant and unavailable (%)	Total vacant Stock
Percentage of Total Stock	0.21	0	0.21%

TABLE 4.2 – Average Re-let Times

RSL/ Peer Group	Average No. of days to Re-let	Lets as %age of total stock	Less than 16 weeks	More than 16 weeks
Sector Median (2022/23)	55.6 days			
Internal Benchmark	18 days			
LHA Average	12.56 days	6.36%	65	0

5. SERVICES TO TENANTS**TABLE 5.1 – Repairs Completed within Target**

RSL/ Peer Group	% Emergency	% Urgent	% Routine
Internal Benchmark	100%	100%	100%
LHA Actual	97.2%	99.6%	99.7%

TARGETS

Emergency Completion Target –
2 Hours

Urgent Completion Target –
5 working days

Routine Completion Target –
8 working days

TABLE 5.2 – Annual Servicing of Gas Appliances

	Number of Units	%
Properties with gas appliances	824	
Properties with current gas safety certificates	824	100
Properties where current safety check was carried out within 12 months of previous check	824	100
Properties where safety check was up to 1 month late	0	0
Properties where safety check was between 1 and 3 months late	0	0
Properties where safety check was more than 3 months late	0	0

TABLE 5.3 – Tenant Satisfaction Results

Satisfaction Measure questions	Benchmark % (MIS average)	LHA %
CORE		
Overall service	87.74%	95.20%
Keeping them informed about services and decisions	91.15%	98.10%
Opportunity to participate in decision making process	86.81%	95.20%
Quality of their home	85.44%	79.40%
Repairs and maintenance service	88.01%	92.60%
Management of the neighbourhood they live in	85.09%	85.50%
Rent for their property represents good value for money	82.51%	88.50%

TABLE 5.4 – Anti-Social Behaviour / Racial Harassment

Nature of Complaint	Total complaints received	Resolved by internal intervention/ mediation	Referral to Task Force or other Agency	ASBO's or other Legal proceedings for prevention
Reports of Anti-Social Behaviour	39	39	0	0
Reports of Racial Harassment	0	0	0	0

6. PROJECTS

TABLE 6.1 – Planned Maintenance

Planned Maintenance	Budget £	Actual £
Capital – Major Component Renewals	419,000	621,580
Revenue – Planned Maintenance	102,000	70,751
Total Spend	521,000	692,331

TABLE 6.2 – Capital Programme (£m - last 4 years)

Developments	2019/20	2020/21	2021/22	2022/23
HAG Spend	0.059	0.015	0.027	0.066
Private Finance	0.000	0.000	0.000	0.000
Other Grant spend	0.000	0.000	0.000	0.000
Total Spend	0.059	0.015	0.027	0.066
GPT	0.020	0.015	0.027	0.066
% of GPT achieved	295%	100%	100%	100%

7. CORPORATE FUNCTIONS (Finance & Administration)

TABLE 7.1 – Key Financial Ratios

Ratio	Benchmark	LHA
Interest Cover (%)	110%	721%
Current Ratio (%)	110%	210%
Net Housing Debt per Unit (£)	£5,850	£4,347
Gross Surplus / Deficit (%)	30%	13.2%
Net Surplus / Deficit (%)	3%	7.9%
Growth in Reserves	3%	2.2%
Staff Costs (% of Income)	32%	29.7%
Office Overheads (% of Income)	10%	6%

TABLE 7.2 – Cash Flow Summary

	Budget	Actual
Revenue	£	£
Cash Received	4,330,000	4,413,469
Cash Paid Out	(3,594,000)	(3,589,195)
Net Inc/(Dec) in Cash	736,000	824,274
Capital		
Cash Received	509,000	65,299
Cash Paid Out	(1,060,000)	(623,673)
Net Inc/(Dec) in Cash	(551,000)	(558,374)
Total Inc/(Dec) in Cash	185,000	295,900

TABLE 7.3 – Annual Increase/Decrease in Cash

	2018/19	2019/20	2020/21	2021/22	2022/23
Inc/(Dec) In Cash	(432,161)	(106,502)	500,018	421,563	265,900

TABLE 7.4 – Attendance Levels

RSL/ Peer Group	Committee Members Attendance (%)	Staff Attendance (%)
Internal Benchmark	70%	95%
LHA Actual	63%	98.4%

TABLE 7.5 – Policy Reviews

Department	No of Policies due for review	No of Policies reviewed	Annual Review success rate (%)
Governance & Finance	30	30	100%
Housing Services	5	5	100%
Property Services	18	18	100%
Development	21	21	100%
Total	74	74	100%

TABLE 7.6 – Complaints Monitoring April 2022 - March 2023

Department	Stage 1 Complaints	Stage 2 Complaints	SPS Ombudsman
Governance	0	0	0
Corporate (Finance & Admin)	0	0	0
Housing Services	0	2	0
Property Services	6	4	0
Development	0	0	0
Other	0	0	0
Total	6	6	0

TABLE 7.7 – Training Budget

Training Budget	Budget (£)	Actual Spend (£)	Budget % achieved
Committee Members Training Budget	4,000	5,377	134%
Staff Training Budget	7,000	17,391	248%
Total	11,000	22,768	207%

TABLE 7.8 – Staff Appraisals & Personal Development

Annual Appraisals	Managerial Staff	General Staff
% Appraisals concluded	100%	100%
% awarded exceptional/ commendable grade	33%	
% awarded good/satisfactory grade	67%	
% awarded unsatisfactory grade	0%	
% awarded staff bonus		100%

8. EQUALITY

TABLE 8.1 – Ethnic Origin (Staff, Committee & Membership)

Staff	No.	%	Committee	No.	%	Membership	No.	%
African			African			African		
African, African Scottish or African British	0	0	African, African Scottish or African British	0	0	African, African Scottish or African British	0	0
Other African background	0	0	Other African background	0	0	Other African background	0	0
White			White			White		
Scottish	18	95	Scottish	9	100	Scottish	37	84
English	0	0	English	0	0	English	3	7
Other British	0	0	Other British	0	0	Other British	1	2
Irish	0	0	Irish	0	0	Irish	0	0
Gypsy/Traveller	0	0	Gypsy/Traveller	0	0	Gypsy/Traveller	0	0
Polish	0	0	Polish	0	0	Polish	0	0
Roma	0	0	Roma	0	0	Roma	0	0
Welsh	0	0	Welsh	0	0	Welsh	0	0
Mixed Groups			Mixed Groups			Mixed Groups		
Mixed or multiple ethnic background	0	0	Mixed or multiple ethnic background	0	0	Mixed or multiple ethnic background	0	0
Asian, Scottish Asian, British Asian			Asian, Asian Scottish, Asian British			Asian, Asian Scottish, Asian British		
Indian, Indian Scottish or Indian British	0	0	Indian, Indian Scottish or Indian British	0	0	Indian, Indian Scottish or Indian British	0	0
Pakistani, Pakistani Scottish or Pakistani British	0	0	Pakistani, Pakistani Scottish or Pakistani British	0	0	Pakistani, Pakistani Scottish or Pakistani British	0	0
Bangladeshi, Bangladeshi Scottish or Bangladeshi British	0	0	Bangladeshi, Bangladeshi Scottish or Bangladeshi British	0	0	Bangladeshi, Bangladeshi Scottish or Bangladeshi British	0	0
Chinese, Chinese Scottish, Chinese British	0	0	Chinese, Chinese Scottish, Chinese British	0	0	Chinese, Chinese Scottish, Chinese British	0	0
Any other Asian background	0	0	Any other Asian background	0	0	Any other Asian background	0	0
Black or Caribbean			Black or Caribbean			Black or Caribbean		
Caribbean, Caribbean Scottish, Caribbean British	0	0	Caribbean, Caribbean Scottish, Caribbean British	0	0	Caribbean, Caribbean Scottish, Caribbean British	0	0
Black, Black Scottish, Black British	0	0	Black, Black Scottish, Black British	0	0	Black, Black Scottish, Black British	0	0
Any other caribbean or black background	0	0	Any other caribbean or black background	0	0	Any other caribbean or black background	0	0
Other			Other			Other		
Other group	0	0	Other group	0	0	Other group	2	5
Prefer not to say	1	5	Prefer not to say	0	0	Prefer not to say	1	2
Totals	19	100	Totals	9	100	Totals	44	100

* Footnote: All figures based on Total No. of Returned Forms

TABLE 8.2 – Ethnic Origin (Job/New Membership Applicants)

Job Applicants	No.	%	Membership Applicants	No.	%
African			African		
African, African Scottish or African British	0	0	African, African Scottish or African British	0	0
Other African background	0	0	Other African background	0	0
White			White		
Scottish	4	80	Scottish	0	0
English	0	0	English	0	0
Other British	0	0	Other British	0	0
Irish	0	0	Irish	0	0
Gypsy/Traveller	0	0	Gypsy/Traveller	0	0
Polish	0	0	Polish	0	0
Roma	0	0	Roma	0	0
Welsh	0	0	Welsh	0	0
Mixed Groups			Mixed Groups		
Mixed or multiple ethnic background	0	0	Mixed or multiple ethnic background	0	0
Asian, Scottish Asian, British Asian			Asian, Asian Scottish, Asian British		
Indian, Indian Scottish or Indian British	0	0	Indian, Indian Scottish or Indian British	0	0
Pakistani, Pakistani Scottish or Pakistani British	0	0	Pakistani, Pakistani Scottish or Pakistani British	0	0
Bangladeshi, Bangladeshi Scottish or Bangladeshi British	1	20	Bangladeshi, Bangladeshi Scottish or Bangladeshi British	0	0
Chinese, Chinese Scottish, Chinese British	0	0	Chinese, Chinese Scottish, Chinese British	0	0
Any other Asian background	0	0	Any other Asian background	0	0
Black or Caribbean			Black or Caribbean		
Caribbean, Caribbean Scottish, Caribbean British	0	0	Caribbean, Caribbean Scottish, Caribbean British	0	0
Black, Black Scottish, Black British	0	0	Black, Black Scottish, Black British	0	0
Any other caribbean or black background	0	0	Any other caribbean or black background	0	0
Other			Other		
Other group	0	0	Other group	0	0
Prefer not to say	0	0	Prefer not to say	0	0
Totals	5	100	Totals	0	0

* Footnote: All figures based on Total No. of Returned Forms

TABLE 8.3 – Disability Monitoring

Source	Number with a disability	As a %age of total	No. of Cases where Adjustments made
Job applicants	0	0%	0
Staff	1	5%	0
Committee	3	37.5%	0

TABLE 8.4 – Gender (Staff, Committee & Membership)

Staff	No.	%age	Committee	No	%age	Members	No.	%age
Male	7	37%	Male	6	75%	Male	29	66%
Female	9	47%	Female	3	25%	Female	15	34%
Intersex	0	0%	Intersex	0	0%	Intersex	0	0%
Prefer not to say	3	16%	Prefer not to say	0	0%	Prefer not to say	0	0%
Totals	19	100%	Totals	9	100%	Totals	44	100%

*Footnote: All figures based on Total No. of *Returned Forms*

TABLE 8.5 – Gender (Job / New Membership Applications)

Job Applicants	No.	%age	Membership Applicants	No.	%age
Male	3	60%	Male	0	0%
Female	2	40%	Female	0	0%
Intersex	0	0%	Intersex	0	0%
Prefer not to say	0	0%	Prefer not to say	0	0%
Totals	5	100%	Totals	0	0%

*Footnote: All figures based on Total No. of *Returned Forms*

Section 5

*Scottish Housing Regulator –
Landlord Report*

Landlord Report

How Lanarkshire Housing Association performed in 2022/2023

The Scottish Social Housing Charter sets out the standards and outcomes that landlords should achieve. Each year, the Scottish Housing Regulator require that landlords report on its performance against the Charter. Detailed below is how the Association performed in those areas in 2022/2023.

Homes and rents

At 31 March 2023 your landlord owned **928 homes**. The total rent due to this landlord for the year was **£4,113,503**. Your landlord increased its weekly rent on average by **4.0%** from the previous year.

Size of Home	Number owned	Average weekly rents		Difference
		Your landlord	Scottish average	
1 apartment	-	-	£78.26	n/a
2 apartment	362	£76.84	£83.46	-7.9%
3 apartment	467	£90.14	£86.28	4.5%
4 apartment	99	£98.89	£93.96	5.2%
5 apartment	-	-	£103.72	n/a

Tenant satisfaction

Of the tenants who responded to this landlord's most recent satisfaction survey:

- **95.2%** said they were satisfied with the **overall service** it provided, compared to the Scottish average of **86.7%**
- **98.1%** felt that your landlord was good at **keeping them informed** about its services and outcomes compared to the Scottish average of **89.7%**
- **96.3%** of the tenants were satisfied with the **opportunities to participate** in your landlord's decision making, compared to the Scottish average of **85.9%**

Quality and maintenance of homes

- **99.6%** of your landlord's homes met the **Scottish Housing Quality Standard** compared to the Scottish average of **79.0%**
- The average time your landlord took to complete **emergency repairs** was **1.4 hours**, compared to the Scottish average of **4.2 hours**
- The average time your landlord took to complete **non-emergency repairs** was **3.4 days**, compared to the Scottish average of **8.7 days**
- Your landlord completed **99.7%** of **reactive repairs** 'right first time' compared to the Scottish average of **87.8%**
- **96.4%** of tenants who had repairs or maintenance carried out were **satisfied with the service they received**, compared to the Scottish average of **88.0%**

Neighbourhoods

- **100%** of **anti-social behaviour cases** relating to your landlord were resolved, compared to the national average of **94.2%**

Value for money

- The amount of money your landlord collected for current and past rent was equal to **100.4%** of the **total rent** it was due in the year, compared to the Scottish average of **99.0%**
- It did not collect **0.3%** of **rent due** because homes were empty, compared to the Scottish average of **1.4%**

Re-let homes

- It took an average of **12.6 days** to **re-let homes**, compared to the Scottish average of **55.6 days**

Want to know more?

If you want to find out more about the Association's performance, contact us on 01698 269119. We are making performance information available to tenants and others who use our services.

The Scottish Housing Regulator website has lots of further information about Lanarkshire Housing Association. You can:

- compare your landlord's performance with other landlords
- see all of the information your landlord reported on the Charter
- find out more about some of the terms used in this report; and
- find out more about our role and how we work

Visit the website at www.housingregulator.gov.scot