

CHARTER PERFORMANCE REPORT

2023/24



MAKING A DIFFERENCE



AFFORDABLE HOMES WITH PEOPLE IN MIND



CHARTER PERFORMANCE REPORT

2023/24

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CHARTER PERFORMANCE REPORT

2023/24



INTRODUCTION

The Association is delighted to publish our Charter Performance Report for the financial year 2023/24, which highlights our performance against the performance standards detailed within the Scottish Social Housing Charter.

The challenging economic environment continued into 2023/24, with retail price inflation as high as 8.70% in the year before reducing to the year-end position of 3.2%, and interest rates rising to 5.25% in August 2023, remaining as such to the year end. Both interest rates and inflation are now at levels which although remain high, are moving in a favourable direction. Their impact on the business, however, has been tangible, with all major expenditure budgets suffering from increased prices and mortgage interest repayments rising significantly. This was incorporated into the budget for 2024/25.

Over the challenging period experienced post pandemic, it has been the objective to ensure that the needs and expectations of tenants and other stakeholders are met, whilst recognising the needs of the business and the costs involved to provide a high-level service. To support the financial needs of our tenants, rent increases have been kept as low as possible over a number of years. It is recognised, however, that the rent increases were significantly below the levels of inflation over this period and as such, cannot be sustained without impacting the business. Consequently, the Management Committee agreed to apply a rent increase of 7.0% in April 2024, which will help to finance essential upgrades to our housing stock and allow us to continue to provide a quality service to stakeholders. It is essential that the Association takes these steps to remain viable, as Government funding levels are currently uncertain. Grant funding was secured again via the SFHA in the year, to provide financial assistance throughout the winter months for heating and groceries to alleviate the worst effects of the cost-of-living crisis.

The future challenge to the Association is the requirement to increase the energy efficiency of our housing stock and move to a net zero carbon emission business. It is clear that this level of exceptional change will require investment that is over and above what is required from our current long term major replacement and renewal plans. To reduce carbon emission and increase energy efficiency will require radical change to heating and insulation systems. In order to achieve this net zero target, it will demand an unprecedented level of investment and we are in the process of producing plans that will quantify the level of resources needed to deliver this objective.

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As in previous years, we are very pleased to report that, despite the challenges the year has presented, our service provision and performance levels continue to be maintained. The Management Committee has also approved its Annual Assurance Statement which confirms that it complies with the Scottish Housing Regulator's Regulatory Framework. Whilst the challenges of the year were very real, they have not had a detectable impact on our key business measures and this demonstrates the resilience, flexibility and dedication of our staff to keep producing favourable outcomes for tenants and customers.

A summary of our principal achievements is listed below:

- repairs and maintenance service continues to deliver quick, efficient and effective performance standards in all forms of reactive repairs
- as mentioned in last year's report, grant funding of £454,000 was secured to assist in the funding of a window replacement programme to over 100 homes. The work was completed to satisfaction in the year and costs also came in under budget
- quick turnaround of void properties to the lettable standard, compared to the Scottish average, thus minimising rent loss
- rent collection and overall arrears rates remaining consistent despite the challenges of the cost-of-living crisis
- strong financial results leading to an improved Statement of Financial Position
- the commencement of a review and the continued development of our factoring services
- early repayments towards our loan facilities, meaning our net debt per unit is significantly below the sector average

The Regulator provides an annual risk assessment of all Registered Social Landlords throughout Scotland on their business performance and compliance with Charter outcomes. The Association is delighted our engagement with the Regulator is, once again, at the lowest level, which is an indicator that we continue to demonstrate that we operate a successful, well-run business, meeting the needs and expectations of our tenants.

Within the report we provide a comparison with the Scottish average, as published by the Regulator. We further benchmark our performance against other similar social housing landlords, shown as a Peer Group.

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**THE PERFORMANCE REPORT
AND OUR RESULTS**

The Charter was introduced in April 2012 and requires us to provide information on our performance to the Regulator through completion of the Annual Return on the Charter. **This allows the Regulator to publish a ‘Landlord Report’ for the Association each year, a copy of which is enclosed with this report.**

Throughout the report, we have provided detailed information that explains the various initiatives that we have undertaken during 2023/24 that contributes to each performance indicator. It is hoped that this will provide an understanding of how we are measured against the national standard and in relation to the services we provide to you as a tenant and service user.

The Regulator also publishes the following reports and key results on their website: www.housingregulator.gov.scot.

- The National Report on the Scottish Housing Charter - Headline Findings 2023/24
- Lanarkshire Housing Association Landlord Report

The reports and the feedback received from our 2021/22 Tenant Satisfaction Survey have been used to develop this Performance Report.



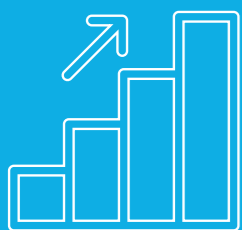
EQUALITY

We perform all aspects of our housing services so that: ‘every tenant and other customers has their individual needs recognised, is treated fairly and with respect and receives fair access to housing and housing services’

Our policies and approach underpin these important values and we continually reassess ourselves and adapt where necessary.

Summarised below are examples of good practice that demonstrate our commitment to equality:

- accredited as a Disability Confident Employer
- dedicated Human Resources and Equality Sub Committee to tackle equality and diversity
- Equality Policy reviewed annually
- quarterly monitoring of complaints encompassing equality issues
- operate a “Happy to Translate” service on existing policies and communication
- our reception area and conference facilities are equipped with newly designed disabled access and has an “Induction Loop” facility to aid individuals with a hearing impairment
- training delivered to staff to allow equality impact assessments to be prepared for all policy reviews
- website incorporates user friendly functionality to assist the visually impaired or those that speak a foreign language
- committed to offering a call back facility to customers when discussing housing matters or rent arrears, to avoid unnecessary cost being borne by the tenant or homeowner



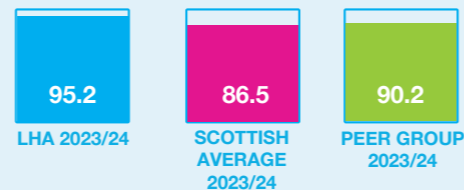


CUSTOMER SATISFACTION

95% of our customers are satisfied with the services we provide, this is above the Scottish average and that of other social landlords within our Peer Group (landlords of a similar size, both locally and nationally).

This information is gathered every three years through our tenant satisfaction survey. A new survey will be carried out before the end of March 2025.

% of customers satisfied with the overall service provided by their landlord



COMPLAINTS

We are committed to providing customer service that is high quality and focused on continuous improvement. If you feel that any aspect of our service does not meet with your expectations or is unsatisfactory, then we would encourage you to make a complaint.

We have a clearly defined Complaints Policy which sets out how your complaint will be dealt with and in what timescale. If at the conclusion of the complaints process you still disagree with the outcome, then you will be advised on what further steps you can take.

Our Complaints Policy complies fully with the requirements of the Scottish Public Services Ombudsman for complaints handling. All complaints received during 2023/24 were concluded within the agreed timescales.

We monitor and report on all complaints we receive on a quarterly basis and the latest report is available on our website along with further details on how you can make a complaint.

ACCESS TO HOUSING

Our Housing Service provides customers with high quality information on their housing options. **We participate in the North Lanarkshire Common Housing Register which acts as a one stop approach to housing and allows us to advise housing applicants on all of the available options.**

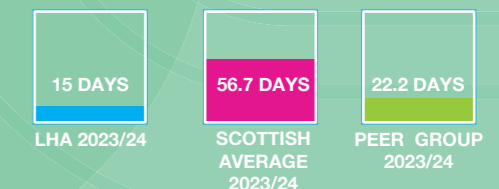
The following table shows the breakdown of allocations that were made during 2023/24:

ALLOCATION CATEGORIES	No.
EXISTING TENANTS	2
HOUSING LIST APPLICANTS	22
NOMINATIONS FROM LOCAL AUTHORITY	3
STATUTORY HOMELESS	9
OTHER	0
TOTAL	36

Re-letting of Properties

We work tirelessly to ensure to minimise the rent we lose whilst our properties are unoccupied and that they are re-let at a high standard. During 2023/24 our average days to let was 15 days, which was well below the Scottish and Peer Group average. **We try to ensure that all of our housing stock is fully occupied and when a property becomes available, we will make certain that it meets the Association's high standards before it is re-let. This can be challenging at times as we need to schedule repairs quickly and efficiently to make the property available for re-let as soon as possible.**

Average days for the re-letting of properties



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TENANCY SUSTAINMENT

Access to Support

We work hard with our tenants and welfare advice partners to ensure that those facing difficulties receive support in relation to rents, benefits, energy bills and the wider problems relating to increases in the cost-of-living.

Within the Charter the outcome expects: **‘landlords must ensure that customers get the information they need to obtain support to remain in their home and ensure suitable support is available including services directly by the landlord and by other organisations’**

The Association aims to ensure tenancies are sustained with initiatives in place to help support this and we take pride in ensuring that tenants are signposted to the support they need. 96.9% of our tenancies were sustained for more than one year during 2023/24.



Adaptations

Adaptations, such as wet floor showers, ramps and handrails also play a vital role in ensuring tenants can continue to live independently in their homes and sustain their tenancy. During 2023/24 we completed 21 adaptations, taking an average of 52 days. This is an improvement on the previous year, above our Peer Group average but below the Scottish average. We will work closely with our service providers to improve our performance during the current year.

NO. OF LHA ADAPTATIONS CARRIED OUT 2023/24	AVERAGE DAYS TO COMPLETE LHA 2023/24	SCOTTISH AVERAGE 2023/24	PEER GROUP 2023/24
21	52.47 DAYS	44.8 DAYS	74.1 DAYS

Advice for Tenants and Residents (AFTAR)

We understand that tenants’ circumstances may change for various reasons and that their ability to pay rent may be affected by changes to benefits that they might be claiming. To assist our tenants who are experiencing financial hardship we have entered into a partnership with the Citizens Advice Bureau. The AFTAR project offers support and assistance to tenants with a whole range of financial issues including debt management, entitlement to welfare benefits and household budgeting. In addition to this, energy efficiency advisors are available to assist in reducing fuel bills along with training opportunities for improving computer literacy and IT skills.

If you think you need assistance in any of the above areas, further details can be obtained from our website or alternatively call our office to arrange an appointment.



COMMUNICATION AND PARTICIPATION

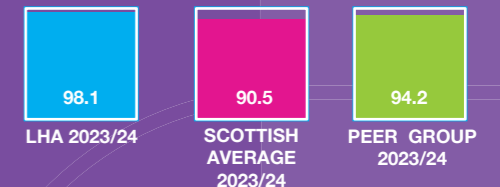
Within the Charter these outcomes are described as: **‘making it easier for customers to communicate with us and getting information needed about how we manage our service and about how and why we make decisions about services we provide’**

‘making it easy for you to participate and influence our decisions in a way that suits you’

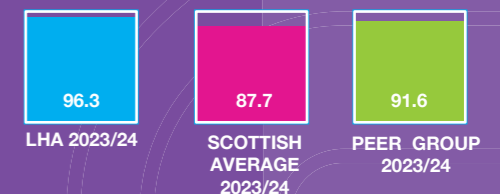
We continue to investigate innovative communication methods; this is to ensure that you have access to the most up to date information about the services we provide, how decisions are made in a way that suits you. Our website, social media accounts, as well as the more traditional communication methods are used. 98% of our customers are satisfied with how we communicate, this is above the Scottish and Peer Group averages. We also carry out regular tenant surveys to gather your views on our services.



% of customers who feel we keep them informed about services and decisions

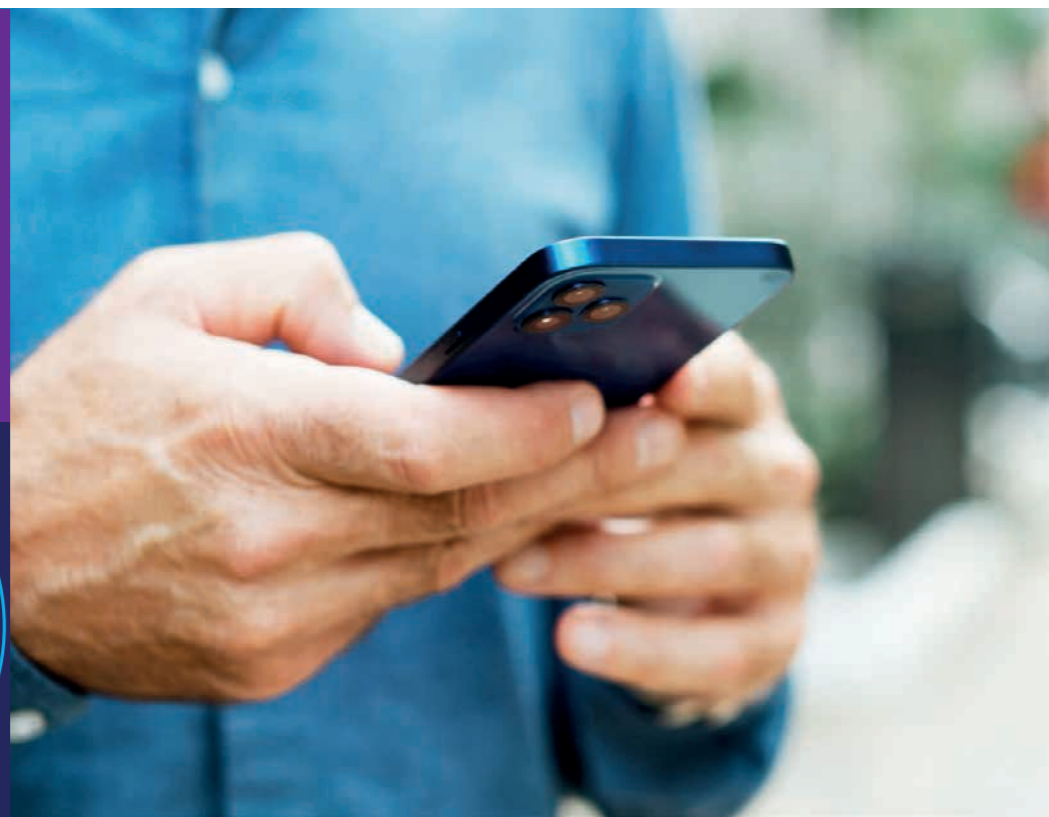


% of customers satisfied with the level of opportunity to participate in their landlord’s decision making



In 2023, 96% of our customers were satisfied with the level of opportunity to participate in the decision-making process. We use a variety of methods to communicate with our customers and continue to ensure that we are inclusive and give everyone the opportunity to influence the decisions that we make on how we provide our services. Our Tenant Engagement Strategy has recently been reviewed.

We have active Tenant Focus and Tenant Scrutiny Groups. If you wish to find out more information on how you can become involved please see our website <https://www.lanarkshireha.com/tenant-participation> or contact a member of our Housing Services Team.



VALUE FOR MONEY

The Charter expects social landlords to manage all aspects of their business so that: **‘tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay’**

Delivering Value for Money

We operate a programme of continuous improvement to ensure that we maximise value for money at every opportunity. The challenges facing the Association are ever present as welfare reform, energy and cost-of-living pressures continue to impact on the collection of rents. Rent affordability is a key measure that ensures we achieve a balanced approach to proposing rent levels that adequately cover the cost of the business. We also focus on a series of initiatives to generate savings or to identify cost avoidance within the Association. The financial highlights of the year are detailed as follows:

- a rent increase of 4.0% was applied in April 2023, which was significantly lower than inflation, and total rent income for the year amounted to £4.505m
- the maintenance programme for the housing stock totalled £1.330m, with £1.132m invested in major repairs and improvements mainly to energy efficient windows, kitchens and central heating systems
- debt servicing payments were £1.536m, of which £0.305m was paid in respect of loan interest, an effective interest rate of 5.0% on the Association’s total debt
- arrears management and support services has ensured that rent arrears remain low compared to overall rent collected. Our collaborative approach with the Local Authority has meant those tenants on Universal Credit are treated sensitively and efficiently thus keeping the level of rent arrears low and below the national average

Our aim is to achieve sustainability, by generating an operating surplus each year in order to reinvest into our housing stock for future years. For the financial year 2023/24, our operating surplus was approximately £0.544m which strengthened the Statement of Financial Position.

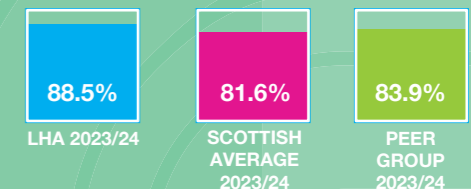
Good financial planning ensures our continued viability, with our financial strategy placing us in a strong position and allowing us to continue investing in properties.



Tenants Feedback

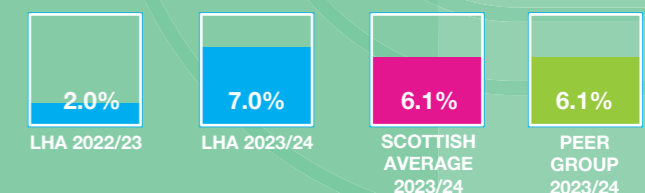
We assess tenants’ views on the rent levels each year as part of our rent review process, with our Tenant Satisfaction Survey asking tenants: **‘taking into account, the accommodation and services LHA provides,’**

Do you think the rent represents good value for money?’



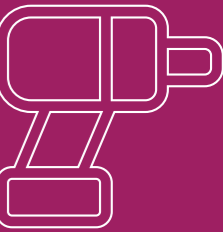
88.5% of tenants felt the rent for the property represents good value for money, which is above both the Scottish and Peer Group averages. This is pleasing and provides evidence that the views and opinions of all customers influence the policies and procedures of the Association that allow it to deliver homes and neighbourhoods that meet expectations at an affordable rent level.

Our rent increases have been as follows:

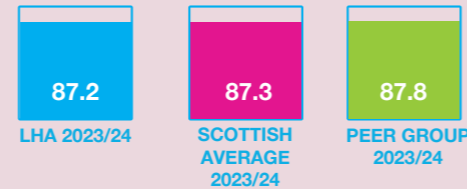


REPAIRS, MAINTENANCE AND IMPROVEMENTS

Within the Charter this outcome expects: “landlords manage their businesses so that tenants’ homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done”



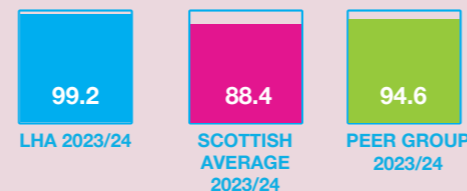
% of satisfied customers who had repairs and maintenance carried out during 2023/24



There was no significant change in the performance of our reactive repairs services over the year, which remained better than the Scottish average in all respects.

AVERAGE RESPONSE TIMES FOR REPAIRS	LHA 2023/24	SCOTTISH AVERAGE 2023/24	PEER GROUP 2023/24
EMERGENCY	1.4 HOURS	4.0 HOURS	2.5 HOURS
NON-EMERGENCY	3.6 DAYS	9.0 DAYS	4.6 DAYS

% of Repairs Completed Right First Time



During the last year we continued our commitment to invest in our housing stock by undertaking planned upgrades totalling £2.324m. This represented an underspend, due to a number of building contracts being completed below their budgets.

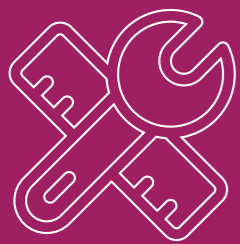
During 2023/24, 99.7% of our homes met the SHQS compared to the Scottish average of 84.4%. All properties met the Standard by the year-end, with plans in place to maintain this in future years.

The planned maintenance programme of work inside occupied housing continued, with completion of heating and kitchen replacements in 103 properties across 3 areas. After a postponed start in the previous year, because of manufacturing delays, we completed window replacements for 111 properties, assisted by a financial contribution from the Scottish Ministers and Social Housing Net Zero Fund Programme. Thereafter, we started a contract for window replacements to 37 properties in the Forgewood Estate, Motherwell.

As in previous years, we fully complied with the statutory duty to timeously complete annual gas safety checks.

The cyclic maintenance programme was dominated by a continuing paintwork contract, carried out on 96 rented and factored properties across 3 areas.

Historically we have plans in place ensuring that our housing and neighbourhoods are well maintained and remain so. These are supported by independently produced 5-yearly stock condition surveys and updates to our life cycle costing exercise. The latest was completed in September 2021 and also addressed the implications of the now suspended Energy Efficiency Standard for Social Housing post 2020, which set a target for all social housing to meet by 2032. Costs were refreshed by an external consultant in December 2022, to address the high level of inflation at that time, so that plans remained up to date. It is presently anticipated that the next stock condition survey or assessment will be carried out in 2026.

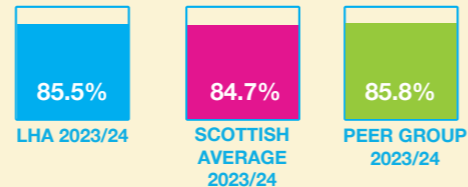


NEIGHBOURHOOD AND COMMUNITY

Within the Charter, outcomes are about: **‘landlords working in partnership with other agencies to help ensure that customers live in well-maintained neighbourhoods where they feel safe’**

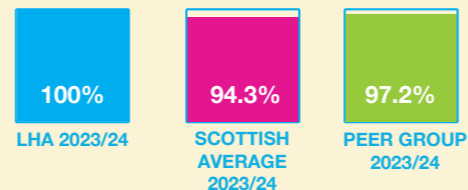
Being able to enjoy living in your home and your neighbourhood is something we all expect. Our aim is to make your community safe, secure and attractive to live in. We work in close partnership with many agencies including Police Scotland, Local Authorities and Support Groups to provide effective neighbourhood management.

As part of our tenants’ satisfaction survey, we asked if you were satisfied with the landlords contribution to the management of your neighbourhood:

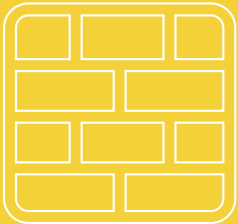


Anti-Social Behaviour

% of anti-social behaviour cases reported in the last year, which were resolved



During 2023/24 we investigated and resolved 100% of reported cases of anti-social behaviour within our performance targets. The majority of the reports related to low level nuisance behaviours and were resolved by reminding tenants of their obligations under their tenancy agreement or by issuing warnings. This is welcoming news as it proves that we are contributing to keeping our neighbourhoods safe.



Housing Stock And Rent Levels

As of 31 March 2024, we owned 928 rented and 39 shared ownership homes and factored 209 properties. All our housing stock is categorised as general housing needs.

The illustration below shows the breakdown of our housing stock and average rent details:

HOUSE SIZE	No. OF HOMES	LHA 2023/24	SCOTTISH AVERAGE 2023/24	PEER GROUP 2023/24
2 APARTMENT	362	£79.81	£87.87	£80.99
3 APARTMENT	467	£93.60	£90.29	£88.64
4 APARTMENT	99	£102.57	£98.30	£100.15
TOTAL PROPERTIES	928	£89.18	£91.80	£89.39

Rent Arrears

As part of our work to ensure value for money we try to keep rent loss to a minimum. One of the main reasons for loss of rent is through rent arrears. We do what we can to prevent arrears from happening by providing good advice and support to tenants and quickly dealing with issues when arrears do arise. Our performance at the end of 2024 showed our rent arrears as 3.5% of the rent due, this is almost half of the Scottish average and slightly below our Peer Group average.

Total Rent Arrears as a Percentage of Rent Due:

LHA 2023/24	SCOTTISH AVERAGE 2023/24	PEER GROUP 2023/24
3.5%	6.7%	3.7%

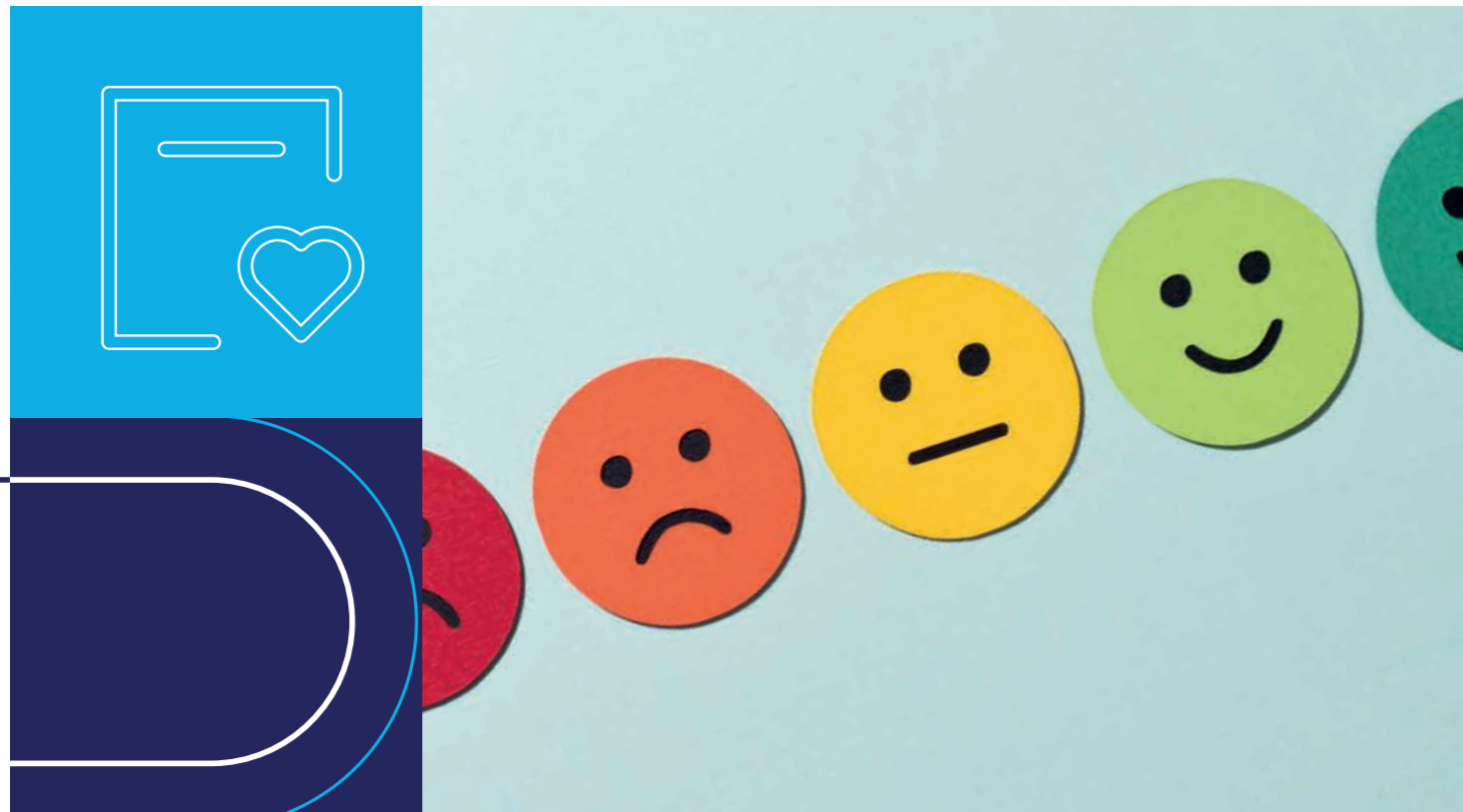


FEEDBACK

Our Tenant Focus and Tenant Scrutiny Groups play an integral and important role in scrutinising our performance and providing a valued customer perspective on any proposed strategies, policies and publications.

Every tenant or service user has an equal right to provide feedback. Please be assured that all tenants' views are taken seriously and not just those of the Groups highlighted above. We welcome your comments and fully appreciate any ideas for further improvements. If you are interested or simply wish to comment on any aspect of service that can be improved, then please contact us.

A feedback form is enclosed, which we ask you to complete and return in the freepost envelope provided by 06 December 2024. Alternatively, visit our website and click on the Contact Us Menu, where you can email us directly at enquiries@lanarkshireha.com. An analysis of the feedback received will be presented within the newsletter.



CHARTER REVIEW AND EVALUATION

It is hoped that this report provides a clear overview of our performance along with the Landlord Report.

If you wish to find out more about our performance, please contact our office by telephone (01698) 269119 or email us at enquiries@lanarkshireha.com.

Further information is also available on the Regulator's website at www.housingregulator.gov.scot, where you can:

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

Finally, if you would like to receive any of our information in another format such as a different language, large print, braille, or audio then please contact us and we will arrange this for you.



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2023/24



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