

Charter Performance Report 2022/23



AFFORDABLE HOMES WITH PEOPLE IN MIND



MAKING A DIFFERENCE



Charter Performance Report 2022/23



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Introduction

The Association is delighted to publish our Charter Performance Report for the financial year 2022/23, **which highlights our performance against the performance standards detailed within the Scottish Social Housing Charter.**

The challenging economic environment continued into 2022/23, with retail price inflation finally peaking at a level in excess of 10% and interest rates rising steadily and consistently to its current level of 5.25%. Both interest rates and inflation are now at levels which have not been experienced for more than a decade and their impact on the business has been tangible, with all major expenditure budgets suffering from increased prices and mortgage interest repayments rising significantly.

Throughout this period, however, it has been the objective to ensure that the needs and expectations of tenants are balanced against the needs of the business and other stakeholders. To ensure that this objective was met in the short term, the rent increase was held to the absolute minimum, whilst increasing funding to deliver our housing and management services and committing additional resources into the major repairs and renewals programme. Delivery of the planned investment programme was delayed due to supply chain issues, but the window replacement programme was completed successfully in July 2023.

To further assist some of our most vulnerable tenants, grant funding was secured 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. 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.





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 have been 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 main achievements is listed below:

- repairs and maintenance service continues to deliver quick, efficient and effective performance standards in all forms of reactive repairs
- quick turnaround of void properties to the lettable standard, compared to the Scottish average, thus minimising rent loss
- planned upgrades to the housing stock totalling £511,000, encompassing replacements of boilers and kitchens
- recruitment of a Finance Manager to lead the delivery of a comprehensive financial management service
- grant funding of £454,000 being secured to assist in the funding of a window replacement programme to over 100 homes at a total cost in excess of £1m
- rent collection improving and overall arrears rates decreasing despite the challenges of the cost-of-living crisis
- average re-let times returned to pre pandemic levels
- strong financial results leading to an improved Statement of Financial Position

The Regulator provides an annual risk assessment of all Registered Social Landlords (RSLs) 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.





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 2022/23 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 2022/23
- 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 home owner



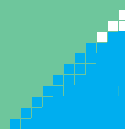
Customer Satisfaction

It is our aim that through the services we provide and the manner by which we behave, a positive outcome is reached for all our customers. **We focus on making the correct decisions at every level for our tenants and the wider community by investing in our housing stock and channelling targeted funds into worthwhile projects.**

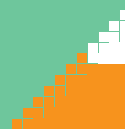
All RSLs within Scotland are required to measure satisfaction with the services they provide. We mainly gather this information through our Tenant Satisfaction Survey, which is undertaken every 3 years. The most recent survey carried out was in February 2022 with the overall satisfaction levels reporting 95%, higher than both the Scottish average and our Peer Group, providing assurance that the services being provided are delivering the results that tenants demand.

Whilst we are delighted with these results, particularly following a period of sustained restriction on service delivery, we are not complacent and have already developed an Action Plan to ensure continuous improvement.

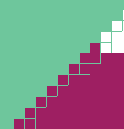
% of customers satisfied with the overall service provided by their landlord



95.2
LHA 2022/23



86.7
SCOTTISH 2022/23



88.4
PEER 2022/23

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 (SPSO) for complaints handling. All complaints received during 2022/23 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. **The Common Housing Registers that are in place within the local authority areas, act as a one stop approach to housing and allow us to advise housing applicants on all of the available options.**

In conjunction with this, we launched our own independent Allocations Policy during the year, which introduced specific quotas. This policy assists us in meeting our requirements to support homeless households, whilst also ensuring that opportunities remain for existing tenants looking to transfer.

The following table shows the breakdown of allocations that were made during 2022/23:

We made a total of 121 offers of housing during the year with 55 of these being refused (45%). We have reviewed the reasons for refusal to understand if there are specific issues that we can overcome, such as condition of common areas. With this in mind, we are working with our Tenant Scrutiny Group to review our Policies and Procedures.

ALLOCATION CATEGORIES	No.
EXISTING TENANTS	3
HOUSING LIST APPLICANTS	38
NOMINATIONS FROM LOCAL AUTHORITY	9
STATUTORY HOMELESS	14
OTHER	1
TOTAL	65

Re-letting of Properties

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.

Performance for 2021/22 was 24.0 days and this has improved significantly to 12.6 days for 2022/23.

Average days for the re-letting of properties



12.6
LHA 2022/23



55.6
SCOTTISH 2022/23



30.8
PEER 2022/23



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.

To allow us to better understand our tenant demographics, we carried out a 'Tenant Census' which allows us to better understand our tenants' priorities

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.

Part of this support includes conducting 'Settling in Visits' for new tenants and this allows us to assess any potential difficulty faced in a tenant sustaining their tenancy.

Tenancies can end early for a number of reasons, however, we aim to support those who require assistance in order for them to remain in their home for as long as they want. For performance management purposes, the number of new tenancies that last more than a calendar year are measured and 90% of new tenancies created lasted more than 12 months, providing evidence that tenants are being allocated homes of their choosing that meet their housing needs.



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.

This is a priority area for us and we receive funding from the Scottish Government to assist in the delivery of these essential works. Although Covid-19 played some part in the delay in completing adaptations, we also recognised internal delays and have made changes to our processes to reduce this time moving forward.

No. OF LHA ADAPTATIONS CARRIED OUT 2022/23	AVERAGE DAYS TO COMPLETE LHA 2022/23	SCOTTISH 2022/23	PEER 2022/23
20	72.7 DAYS	47 DAYS	49 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. With this in mind, through our partnership with AFTAR, we can offer 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.

The AFTAR advisory service is a partnership project that provides help and support to tenants and service users of five housing associations within the North Lanarkshire area. Their appointment service is flexible whereby tenants can benefit from a home visit or attend the offices of their local housing association or Citizens Advice Bureau (CAB). They also offer support and guidance on employment, consumer, family and relationship issues.

If you think you need assistance in any of the above areas, further details can be obtained from our website or alternatively call the AFTAR Project Co-Ordinator on (01698) 265349.





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’

In recent years, the Association has sought to improve and adapt its communication strategy by modernising the platforms and methods available to tenants and shared owners. This is an ongoing journey as we embrace new ways of working. The website, Facebook, X (twitter) and mobile app have proven to be important as the Association can publish regular bulletins on key information and the latest performance results. Investment in these communication methods has proved to be invaluable on these platforms.

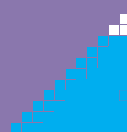
The planned introduction of a secure portal for tenants to have on-line access to their rent account and other services will be progressed as the digitalisation of services is essential for the business to operate more efficiently. These services will not be introduced at the expense of having direct contact with staff and no tenant or customer will be left digitally excluded. In our recent ‘Tenant Census’, 70% of our tenants told us that they would like to access Association services digitally and we will work with tenants to offer these opportunities, in addition, to more traditional methods.



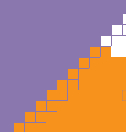


We have already updated our Housing Management system and will further develop the **use of Mobile Technology and the Customer Relationship Management module to further improve the customer experience for our tenants.**

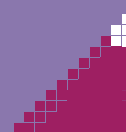
% of customers who feel we keep them informed about services and decisions



98.1
LHA 2022/23



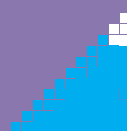
89.7
SCOTTISH 2022/23



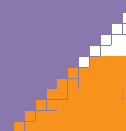
94.5
PEER 2022/23

Our annual leaflets and surveys sent out to you explaining important matters, such as “Delivering Affordable Rents” and “Rent Review Survey” are regularly updated to ensure that they remain easy to understand and provide comment. Whilst the consultation exercise on this year’s rent review produced a lower level of feedback than we would have liked (7%), the overwhelming majority of views expressed supported the proposal to increase rents in April 2022 by 2.0%.

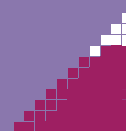
% of customers satisfied with the level of opportunity to participate in their landlord’s decision making



96.3
LHA 2022/23



85.9
SCOTTISH 2022/23



94.4
PEER 2022/23

Our Tenant Handbook provides valuable information and advice on all the services we provide, such as customer care, rights and responsibilities, tenant participation opportunities and housing matters explained.

If you have not already been supplied with the Tenant Handbook, it can be downloaded from our website.

Tenant engagement and participation will play an increasing role in shaping the delivery of services in the future to ensure that the needs and aspirations of tenants are properly communicated throughout the decision-making process.

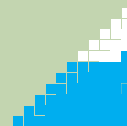
Neighbourhood and Community

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’**

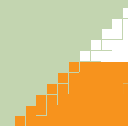
Being able to enjoy living in your home and your neighbourhood is something we all expect. Our aim is to make your community safe, secure and attractive to live in. We work in close partnership with many agencies including Police Scotland, local authorities and support groups to provide effective neighbourhood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

Our estate management procedures have the objective of addressing neighbourhood issues. Sensitive tenancy management is crucial to effective estate management and successful neighbourhoods and we will work with our partner agencies to ensure that anti-social behaviour problems are resolved satisfactorily.

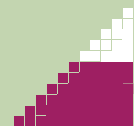
As part of our tenants' satisfaction survey, we asked if you were satisfied with the landlords contribution to the management of your neighbourhood:



85.5%
LHA 2022/23



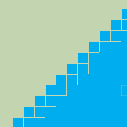
84%
SCOTTISH 2022/23



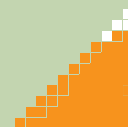
84.7%
PEER 2022/23

Anti-Social Behaviour

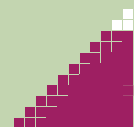
% of anti-social behaviour cases reported in the last year, which were resolved



100
LHA 2022/23



94.2
SCOTTISH 2022/23



95.9
PEER 2022/23

During 2022/23 we had 39 reported cases of anti-social behaviour, which is an increase from 27 in the previous year. The majority of these 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.



Our Housing Services Team handle all cases sensitively and patiently in an effort to reach an agreed outcome. **A “Good Neighbourhood” leaflet is provided along with your tenancy agreement, which contains useful advice and assistance.**

Positive Engagement with Communities

With the removal of the final COVID-19 restrictions in March 2022, our offices opened to the public and a full Housing Management service was able to resume for our tenants. Following two years of restrictions, the Housing Services Team had several key priorities for 2022/23. These included:

- reconnecting with our tenants, particularly the most vulnerable and those we had not been in recent contact with
- support tenants struggling with the cost-of-living crisis
- improve our tenant engagement activities

As a social landlord, we aim to ensure that your neighbourhoods benefit from community led projects and our tenants are given the opportunity to either participate in these or be assured that rents are wisely invested into making them sustainable and “Making a Difference”.

In 2022/23, our involvement in community projects has effectively delivered a positive influence on others:

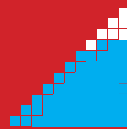
- we were successful in our bid to the Scottish Federation of Housing Associations Social Housing Fuel Support Fund. We received £68,750 to deliver activities to support tenants affected by the soaring costs of energy over the winter
- we established an independent Tenant Scrutiny Group supported by the Tenant Information Service. Alongside our Tenant Focus Group, this allowed more meaningful tenant engagement

We continually look for and, wherever possible, provide support to those community projects that create positive outcomes to the local area.

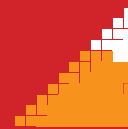
Repairs, Maintenance and Improvements

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”**

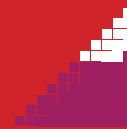
% of satisfied customers who had repairs and maintenance carried out during 2022/23



96.4
LHA 2022/23



88
SCOTTISH 2022/23

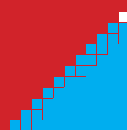


85.8
PEER 2022/23

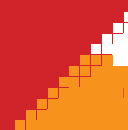
There was no significant change in the performance of our reactive repairs services over the year, which remained better than the Scottish average in all respects.

AVERAGE RESPONSE TIME FOR REPAIRS	LHA 2022/23	SCOTTISH 2022/23	PEER 2022/23
EMERGENCY	1.4 HOURS	4.2 HOURS	3 HOURS
NON-EMERGENCY	3.4 DAYS	8.7 DAYS	6 DAYS

% of Repairs Completed Right First Time



99.7
LHA 2022/23



87.8
SCOTTISH 2022/23



84.9
PEER 2022/23

During the last year we continued our commitment to invest in our housing stock by undertaking planned upgrades totalling £1.305m. This again represented an underspend as progress continued to be affected by contractors' supply chain difficulties.

Having already achieved the Scottish Housing Quality Standard (SHQS) across our stock, we met requirements for smoke, heat, and CO alarms from February 2022, and for outstanding 5 yearly electrical checks to be completed by the end of March 2022. During 2022/23, 99.6% of our homes met the SHQS compared to the Scottish average of 79.0%. 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 at Flanigan Grove, Bellshill. We also carried out an expanded heating and kitchen contract in 115 properties across 4 further developments, and additionally in acquired properties. After a postponed start because of manufacturing delays, we undertook window replacements for 111 properties, assisted by a financial contribution from the Scottish Ministers and Social Housing Net Zero Fund Programme.

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 major paintwork contract, carried out on 391 rented and factored properties across 10 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 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, so that plans remain up to date.





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 2.0% was applied in April 2022 and total rent income for the year amounted to £4.316m
- the maintenance programme for the housing stock totalled £0.891m, with £0.511m invested in major repairs and improvements mainly to kitchens and central heating systems
- debt servicing payments were £0.840m, of which £0.229m was paid in respect of loan interest, an effective interest rate of 3.1% 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



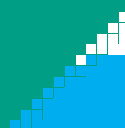
Our aim is to achieve sustainability, by generating an operating surplus each year in order to reinvest into our housing stock for future years. For the financial year 2022/23, our operating surplus was approximately £0.585m which strengthened the Statement of Financial Position.

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.

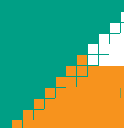
Tenants Feedback

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%
LHA 2022/23



82%
SCOTTISH 2022/23



81.8%
PEER 2022/23

In response, 88.5% of tenants felt the rent for the property represents good value for money, which was above both the Scottish and Peer averages. This is pleasing as it can provide 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 appropriate affordable rent level.

We understand that pressures on tenant incomes are more intense now than they have been for some time and it is likely this will continue. We will ensure we continue to spend rent money responsibly and will seek to minimise future rent increases, where it is possible to do so without risking service delivery and investment in our homes.

Our rent increases have been as follows:

LHA 2021/22	LHA 2022/23	SCOTTISH 2022/23	PEER 2022/23
0%	2.0%	3.2%	3.4%

Housing Stock and Rent Levels

As at 31 March 2023, we owned 928 rented and 40 shared ownership homes and factored 209 properties. All of 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 2022/23	SCOTTISH 2022/23	PEER 2022/23
2 APARTMENT	362	£76.84	£83.46	£79.67
3 APARTMENT	467	£90.14	£86.28	£88.11
4 APARTMENT	99	£98.89	£93.96	£97.75
TOTAL PROPERTIES	928	£85.89	£89.14	£88.25

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.

The pandemic and cost-of-living pressures have brought financial problems for many of our tenants. With the support of our housing staff and referrals to AFTAR, our performance in this area remains strong and compares well against the Scottish average and our Peer Group.

Total Rent Arrears as a Percentage of Rent Due

LHA 2022/23	SCOTTISH 2022/23	PEER 2022/23
3.1%	6.9%	4.5%



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 8 December 2023. Alternatively, visit our website and click on the Contact Us menu, where you are able to 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 housing 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.





Charter Performance Report 2022/23



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