

Loreburn
Housing Association

Annual Report 2023/24



Welcome

To our Annual Report 2023/24

As we reflect on the past year at Loreburn, we are proud of the resilience and adaptability our organisation has demonstrated in the face of significant challenges affecting the social housing sector.

The cost of living crisis has undoubtedly continued to impact our tenants and operations. Rising energy costs and inflation have put pressure on household budgets and our own expenses. In response, we secured a £37,512 grant from the Social Housing Fuel Support Fund to help mitigate fuel poverty among our tenants. We've also intensified our focus on energy efficiency, installing air-source heat pumps in 11 homes and progressing our innovative Smith Way Retrofit Project.

This year has seen a growing recognition of the housing crisis in Scotland, with the Government, more recently, officially declaring a national housing emergency. We've taken this declaration seriously and have been working closely with the Council and partner organisations to address this pressing issue.

While there is a long road ahead, we're doing what we can to help tackle the affordable housing shortage. We've improved our efficiency in re-letting empty homes, reducing the average re-let time from 14.65 to 11.22 days. We've also introduced new Sustaining Communities Officers, Louise and Aileen, to provide tailored support to tenants on issues ranging from health matters to money management and budgeting - enabling tenants to live well and manage their tenancies successfully.

However, we recognise there's more work to be done. Our latest Tenant Satisfaction Survey

highlighted areas for improvement, particularly in our overall service satisfaction and our contribution to neighbourhood management. In response, we've developed a comprehensive Housing Excellence Plan which specifically targets what matters most to you.

Although our new development numbers have decreased, we're proud of the quality and innovation in the homes we have delivered. Our Scott's Way development in Castle Douglas, providing much-needed housing for our over-55s community, stands as a particular highlight of our achievements this year. Additionally, the £5.4 million Station Road development in Dalbeattie has successfully transformed a derelict brownfield site into a vibrant community of modern, eco-friendly homes built to Passivhaus standards.

Regulatory changes have also shaped our approach. We've updated our complaints policy to align with the latest Scottish Public Sector Ombudsman regulations, ensuring greater transparency and responsiveness to tenant feedback.

Looking ahead, we remain committed to our core mission of providing GREAT places to live. We're developing our own 'Loreburn Standard' to guide future improvements across our entire housing stock, balancing energy efficiency, tenant comfort, and cost-effectiveness. This standard will serve as a blueprint for our future investments, ensuring that we continue to provide high-quality, sustainable homes for our tenants.

As we navigate the evolving landscape of social housing in Scotland, we are confident that our dedicated team, strategic investments, and commitment to tenant welfare position us well for the challenges and opportunities

ahead. We're closely monitoring the Scottish Government's Housing to 2040 strategy and its implications for the sector, ensuring that we remain at the forefront of positive change in social housing.

We want to express our gratitude to our staff, whose tireless efforts and dedication have been the driving force behind our achievements. We also want to thank our tenants, whose feedback and cooperation are invaluable in shaping our services and guiding our improvements.

We hope you find the report a useful insight into how we've performed over the last year. As always, we welcome your feedback - please

feel free to get in touch in whatever way works for you, or click here to give us your feedback quickly and easily online.

This year's report sets out how we have performed from April 2023 to March 2024 against the Scottish Social Housing Charter.

The Charter sets the standards and objectives for social landlords in Scotland. If you have any questions or feedback on content or the performance metrics, please do get in touch.



Kirsteen

Kirsteen McGinn
Chief Executive



Alan Sandey

Alan Sandey
Convener



Your home & community

Your home & community in numbers

2,719

Homes

2022/23: 2,677

£190,511,829

Properties value

2022/23: £192,785,199

238

Homes let

2022/23: 301

11.22

Average number of days to re-let empty homes

2022/23: 14.65

Scottish Average: 56.7 days

85.75%

Of new tenancies were sustained for more than a year

2022/23: 90.28%

115

Antisocial behaviour cases reported

2022/23: 93

83.48%

Of antisocial behaviour cases were resolved

2022/23: 80.65%

Scottish Average: 94.3%

Throughout the last financial year, we've continued our efforts to provide GREAT places to live, and have achieved several key milestones along the way.

We're pleased to report that we let 238 homes, a testament to our commitment to meeting housing needs throughout our region.

We've improved our efficiency in re-letting empty homes - Our average re-let time has decreased from 14.65 days to 11.22 days, ensuring that homes are occupied more quickly and reducing void periods.

89.47% of our new tenancies were sustained for more than a year, reflecting our dedication to supporting tenants in maintaining stable housing. This figure is slightly down from last year's 90.28%, and we're actively working to improve this through initiatives like our new Sustaining Communities Officers programme.

Enhancing our support services

This year we received £178,000 funding to allow us to introduce two new Sustaining Communities Officers, Aileen and Louise. These roles provide tailored support to tenants on issues from health to finances, including property conditions, rent arrears, and benefit claims. They've helped with fund applications, worked with local charities, and addressed complex issues with energy companies. To date, they've supported nearly 200 tenants, helping them thrive in their homes and communities.

Sustaining Communities Officers
Aileen & Louise



Community-focused initiatives

- We secured a £37,512 grant from the Social Housing Fuel Support Fund to help tenants mitigate fuel poverty.
- Our Neighbourhood Pop-up Events provide an opportunity for tenants to connect with us and each other in a relaxed setting.
- Our annual staff training day, themed "Making a Difference", saw our team engage in various community activities, from food bank donations to litter picking and refurbishing communal spaces.
- We've developed a comprehensive plan to enhance our housing services based on feedback from staff and tenants. This will focus on improving various aspects of our service delivery, including upgrading our telephone system.
- We've been actively supporting local initiatives like the Stepping Stones Community Larder and Foodbank in Castle Douglas.



Stepping Stones Foodbank and Larder, Castle Douglas

Antisocial behaviour (ASB)

In the past year, we received 115 reported cases of antisocial behaviour, an increase from 93 cases in the previous year. Despite this rise, we're pleased to report that our resolution rate has improved.

ASB can take many forms, from noise disturbances to more serious incidents. Our approach involves a combination of early intervention, mediation, and when necessary, enforcement actions. We work closely with local authorities and other partners to address underlying causes and find sustainable solutions.



Repairs & maintenance

In 2023/24, we made notable progress towards improving our repairs and maintenance services.

While we've seen an increase in the number of both emergency and non-emergency repairs completed, we're pleased to report an improvement in our 'right first time' completion rate. This has led to fewer follow-up visits, and more efficient use of our resources.

We acknowledge a slight decrease in tenant satisfaction with our repairs service and a marginal increase in emergency repair response times. However, we're glad to be able to report a reduction in the average time taken to complete non-emergency repairs.



Repairs & maintenance in numbers

£1,631,983

Spent on routine maintenance
2022/23: £2,102,765

90.44%

Of repairs were completed 'right first time'

2022/23: 86.12%

Scottish Average: 88.4%

80.09%

Of tenants were satisfied with our repairs service

2022/23: 92.63%

Scottish Average: 87.3%

1,652

Emergency repairs completed
2022/23: 1,502

2.39 hours

Average time taken to complete an emergency repair

2022/23: 2.12 hours

Scottish Average: 4.0 hours

7,619

Non-emergency repairs completed
2022/23: 6,953

13.07 days

Average time taken to complete a non-emergency repair

2022/23: 14.98 days

Introducing Oneserve

In November 2023 we implemented Oneserve - a cloud-based tenant-focused scheduling software designed to improve your overall repairs service experience.

Since switching to Oneserve, we have already noticed an increase in the efficiency and productivity of our Scheduling Team.

Looking ahead, we're excited to roll out some additional features, including:

- 'Track my operative' feature for more accurate arrival times.
- Direct communication with repair operatives.
- Automated text message updates on repair status.

Our goal is to deliver an even more responsive and efficient repairs and maintenance service in the coming year, and we're confident that Oneserve will play a key role in achieving this objective.

Keeping you safe

This year, we've been hard at work making sure your homes are as safe and secure as possible. Here's a snapshot of what we've been up to:

- We invested £1,307,505 in compliance and safety measures across our properties and communal areas.
- Upgraded fire alarm systems where needed.
- A full lift replacement was carried out to enhance accessibility and safety.
- Improved door entry systems for better security.
- Maintained our 100% record on gas safety checks.

These works are all a part of our commitment to provide you with homes that are not just comfortable, but genuinely safe.



Investing in your home

Investment in numbers

£1,467,076

Spent on investments in home improvements
2022/23: £1,559,720

£193,523

Invested in home adaptations (fully funded by the Scottish Government's Aids & Adaptations grant)
2022/23: £243,887

95%

Of our homes met the Energy Efficiency Standard for Social Housing (EESH)
2022/23: 94.34%

89.32%

Of our homes met the Scottish Housing Quality Standard
2022/23: 93.11%
Scottish Average: 84.4%



Our investment projects have targeted areas that directly enhance the comfort, safety, and energy efficiency of your homes.

Key highlights from the year 2023/24 include:

- We completed a total of 72 window and door replacements across the region, which benefitted homes in Portpatrick, Sorbie, Castle Douglas, and Dumfries.
- A major roof replacement project was conducted at Williamson Way, improving the structural integrity and weather resistance of 18 homes.
- We invested in communal fence replacements at Williamson Way.
- We installed air-source heat pumps in 11 homes, marking a shift towards more eco-friendly heating systems.

This year marked a significant turning point in our approach to housing provision. After careful consideration, we made the decision to temporarily pause our new development plans. This strategic shift allows us to concentrate our resources and efforts on enhancing our existing housing stock, which remains a key priority.

We are committed to meeting the Energy Efficiency Standard for Social Housing (EESH) and the Scottish Housing Quality Standard (SHQS).

While our SHQS compliance percentage decreased by over 3% this year, this decline is actually a result of improved information. We completed 55% of our stock condition surveys, providing us with greater insight into the true state of our properties and their investment needs.

This more accurate data has allowed us to identify and prioritise necessary improvements.

With this enhanced understanding, we aim to increase our SHQS compliance to nearly 92% in the coming financial year, ensuring our homes meet and exceed quality standards for our tenants.

Smith Way, Beattock

A key element of our new investment strategy is our Smith Way Retrofit Project, which began on-site in January 2024.

This project serves as a pilot programme for our broader ambitions, as the insights gained from this will be used to shape our future investment decisions.

We have been focusing on:

- Upgrading properties to achieve higher energy performance ratings.
- Implementing and testing advanced energy-saving technologies.

- Gathering and analysing data to inform future retrofit strategies.

Looking ahead, we're working towards developing our own 'Loreburn Standard'. This will serve as a blueprint for future improvements across our entire housing stock, balancing energy efficiency, tenant comfort, and cost-effectiveness.

Through these initiatives, we're not just improving buildings; we're investing in the well-being of our tenants and the sustainability of our communities.



Your feedback

Our latest Tenant Satisfaction Survey provided invaluable insights into your experiences and expectations.

While we're pleased with certain aspects of our performance, we recognise that there are areas where we need to improve.

In response to your feedback, we've developed a comprehensive Housing Excellence Plan. This initiative specifically targets the areas you've highlighted as needing improvement, including our contributions to local communities, addressing antisocial behaviour, improving our communication, and increasing our visibility in your local area.

We recognise that value for money is more important than ever, especially given the recent rent increases and the broader cost-of-living challenges.



Our Satisfaction Survey in numbers

73.60%

Of tenants were satisfied with our overall service

Previous survey (2021): 87.87%

Scottish Average: 86.5%

66.46%

Of tenants were satisfied with the opportunities given to them to participate in our decision-making processes

Previous survey (2021): 78.83%

Scottish Average: 87.7%

72.23%

Of tenants were satisfied with our contribution to the management of their neighbourhood

Previous survey (2021): 82.02%

Scottish Average: 84.7%

79.29%

Of tenants felt that we are good at keeping them informed about our service and decisions

Previous survey (2021): 87.70%

Scottish Average: 90.5%

71.94%

Of tenants were satisfied with the quality of their home

Previous survey (2021): 91.02%

Scottish Average: 84%

75.54%

Of tenants felt that their rent offers value for money

Previous survey (2021): 82.55%

Scottish Average: 81.6%

We're actively reviewing our approach to ensure that our services and your homes continue to offer good value. This includes a focused effort on improving energy efficiency, which we know can have a significant impact on your household expenses.

We're exploring new ways to keep you informed about our services, decisions, and the actions we're taking. From enhanced digital communication channels to more frequent community updates, we're working hard to ensure you always feel connected and informed.

Every survey response, every complaint, and every suggestion is valued and contributes to shaping our services. Whether it's through formal surveys or casual conversations with, your input is key in helping us create truly great places to live.



Complaints and compliments

We view every complaint as an opportunity to learn and improve our services.

This year, we invested in further training for our frontline staff, equipping them with the skills to handle complaints effectively. This training has already shown positive results, with 100% of stage one complaints and 90% of stage two complaints resolved within our target timescales. Notably, we've seen far fewer complaints this year—142, down from 200.

To ensure our accountability, we've implemented a new robust reporting system.

Our Executive Team receives monthly complaints reports, allowing them to stay informed about the volume, nature, and outcomes of complaints. Additionally, our Management Committee conducts quarterly reviews to identify any emerging patterns or themes that may require strategic attention.

We've also updated our complaints policy and procedures to align with the latest Scottish Public Sector Ombudsman regulations. These changes are designed to make the process more transparent, fair, and user-friendly for you. Your feedback has already led to tangible



improvements across our services:

- We've updated our letter templates to improve clarity and readability.
- Additional training has been provided on housing application procedures.
- Our void process has been refined to better manage empty homes.
- We're working more closely with contractors to improve grounds maintenance.
- Staff have received refresher training on our GREAT Communications Promise.
- We've improved our guidance on assisted bin collections.

Looking ahead, we'll soon be introducing 'Lunch and Learn' sessions for staff to review case studies and share perspectives on effective complaint resolution. We're also working on improving the visibility of complaints information on our website and empowering our frontline staff to resolve more issues at the first point of contact.

Importantly, we will be producing and circulating a dedicated annual complaints report. This will provide a transparent overview of the complaints we've received, how we've addressed them, and the improvements we've made as a result.

Complaints and compliments in numbers

239 compliments

2022/23: 298

142 complaints

111 Stage 1

31 Stage 2

2022/23: 200

100%

Of stage 1 complaints were responded to within target timescales

2022/23: 97.88%

5.33 days

Average time for a full response to a stage 1 complaint

2022/23: 4.36 days

90.3%

Of stage 2 complaints were responded to within target timescales

2022/23: 91.67%

13.32 days

Average time for a full response to a stage 2 complaint

2022/23: 13.55 days

Delivering new homes

New homes in numbers

£6,695,577

Spent on building new homes

2022/23: £14,673,024

44

New homes built

2022/23: 70

31

Homes under construction

2022/23: 77

This past financial year, we completed 44 new homes.

We also had 6 homes under construction at our Woodlands development in Lochmaben, and 25 flats and accessible bungalows at The Garrick site in Stranraer.

This reduction reflects the strategic pause of our ambitious development plans to focus on investing in our existing housing stock.

While we've slowed the pace of new construction, we remain committed to providing high-quality and sustainable housing options for our community.

Scott's Way, Castle Douglas



Scott's Way in Castle Douglas stands as a highlight of our year's achievements. This development not only provides much-needed housing for our over-55s community but also serves as a touching tribute to our late colleague, Scott Anderson.

The first tenants began moving in at the start of December, just in time for the festive season. Since opening, we've organised several events to help build a community:

- An afternoon tea buffet and spring quiz.
- A 'coffee and blether' event, which included tenants from our nearby Kings Court development.
- Monthly tenant meetings to address any concerns and gather suggestions.

Station Road, Dalbeattie

This £5.4 million Station Road development in Dalbeattie has successfully transformed a derelict brownfield site into a vibrant community of modern, eco-friendly homes.

The Passivhaus design significantly reduces energy consumption, helping to lower carbon emissions and reduce utility costs for tenants.



Longmeadow, Annan

In Annan, we delivered five new units, including two built to Passivhaus standards.

The Longmeadow homes blend seamlessly into the existing community while offering modern, eco-friendly living spaces that meet the evolving needs of our tenants.



The Garrick, Stranraer

Construction resumed at The Garrick in November 2023 following the liquidation of the former main contractor.

We continue to be grateful to the local community for their tolerance and understanding of the unique circumstances that caused delays to the build programme. Despite the setbacks, we're optimistic about The Garrick's future and the new homes and services it will provide to the Stranraer community. The development will be completed in late 2024.



Investing in your wellbeing

SFHA Fuel Poverty Fund: £37,512

We made a successful bid to the fourth round of the Scottish Federation of Housing Associations (SFHA) Fuel Poverty Fund, and were awarded of £37.5k to provide direct financial assistance to tenants struggling with the impacts of the ongoing cost of living crisis.

- Tenants living in the most deprived areas, with fewer opportunities for economic advancement.
- Tenants relying on costly Liquid Petroleum Gas (LPG) as their sole heating source.

The surge in fuel costs has hit many of our residents particularly hard, especially those on low incomes, in debt, or living in more remote, rural areas with limited heating options. In response, we identified four key target groups to prioritise for this vital support:

- Tenants receiving Universal Credit, who face unpredictable monthly budgets due to fluctuating earnings.
- Tenants actively managing rent arrears repayment plans, for whom additional expenses pose a major challenge.

By offering a straightforward cash-first approach, tenants were able to use the £100 vouchers to directly address their most pressing winter fuel and food needs.

Over 90% of tenants who received this support said it was "Very Positive", helping to ease their financial burdens and offering much-needed peace of mind. While a small number encountered initial difficulties receiving the vouchers, we were able to swiftly resolve any issues.



SFHA Fuel Poverty Fund: £6,700 for Later Living

Recognising the particular challenges faced by some of our older tenants, we secured a £6.5k grant from the SFHA to provide a range of practical items to assist our Later Living tenants with energy costs and winter preparation.

Across our eight Later Living developments in Dumfries & Galloway, we distributed a variety of helpful products:

- 240 hot food flasks to keep meals warm
- 97 cosy lap blankets
- 76 warm duvets

- 61 sets of Tupperware containers for storing and reheating food
- 25 hospital discharge packs stocked with essential supplies
- 11 sets of thermal curtains for improved insulation

Tenants particularly appreciated the thermal curtains and hot food flasks, which directly addressed their concerns around heating costs and food affordability.

Community Led Local Development Fund: £12,000

We also received £12k from the Community Led Local Development Fund to implement the UPSIDE project (Using Property Sensors to Identify Detrimental Environments).

This innovative initiative leveraged environmental sensor technology to gain real-time insights into the living conditions within our tenants' homes.

Over the course of three months, we installed a total of 61 sensors across 20 properties in two of our housing developments - Carsons Knowe in New Galloway and Balliol Court in Auchencairn.

These sensors continuously monitored temperature, humidity, and ventilation (CO2 levels) in each habitable room, uploading data multiple times per day.

By analysing this detailed environmental data, we were able to identify a range of issues impacting the health and comfort of our tenants.

This included:

- Properties with inconsistent or insufficient heating, leading to cold indoor temperatures
- High humidity levels due to lack of ventilation or drying clothes indoors
- Inadequate air circulation, indicated by elevated CO2 concentrations

For each property, we provided the tenants with clear, colour-coded reports explaining the sensor data and offered guidance on how to improve their home environment. This allowed tenants to take an active role in addressing the identified problems.

Where necessary, we also followed up with in-person visits to better understand the specific circumstances and offer additional support. This included helping tenants manage their heating systems more efficiently, encouraging regular window opening for ventilation, and connecting them with other services to address wider concerns.

Your rent

Your rent in numbers

£13,992,229

Rent collected

2022/23: £12,973,340

£76,409/0.55%

Of total collectable rent lost due to properties being empty

2022/23: £75,078/0.57%

Scottish Average: 1.4%

3.74%

Rent arrears

2022/23: 3.92%

Scottish Average: 6.7%

100.64%

Rent collected of total due

2022/23: 99.11%

Scottish Average: 99.4%

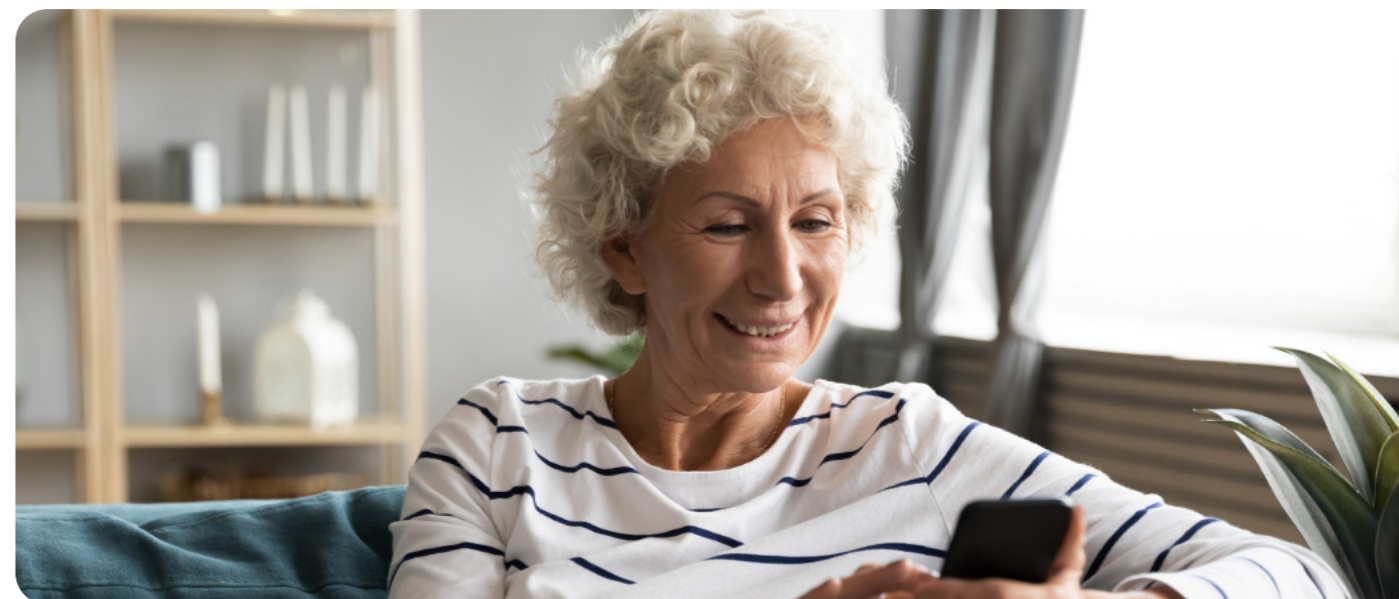
We want to share with you how your rent payments are helping us provide better services and maintain your homes.

The increase in rent collection reflects the rising costs of maintenance, utilities, and services. Before making any decisions about rent, we always listen to your priorities.

In our latest Tenant Satisfaction survey, many of you told us that upgrading and improving your homes is a top priority. A rent increase allows us to invest more in home improvements, such as energy-efficiency upgrades, modernising kitchens and bathrooms, and enhancing communal areas.

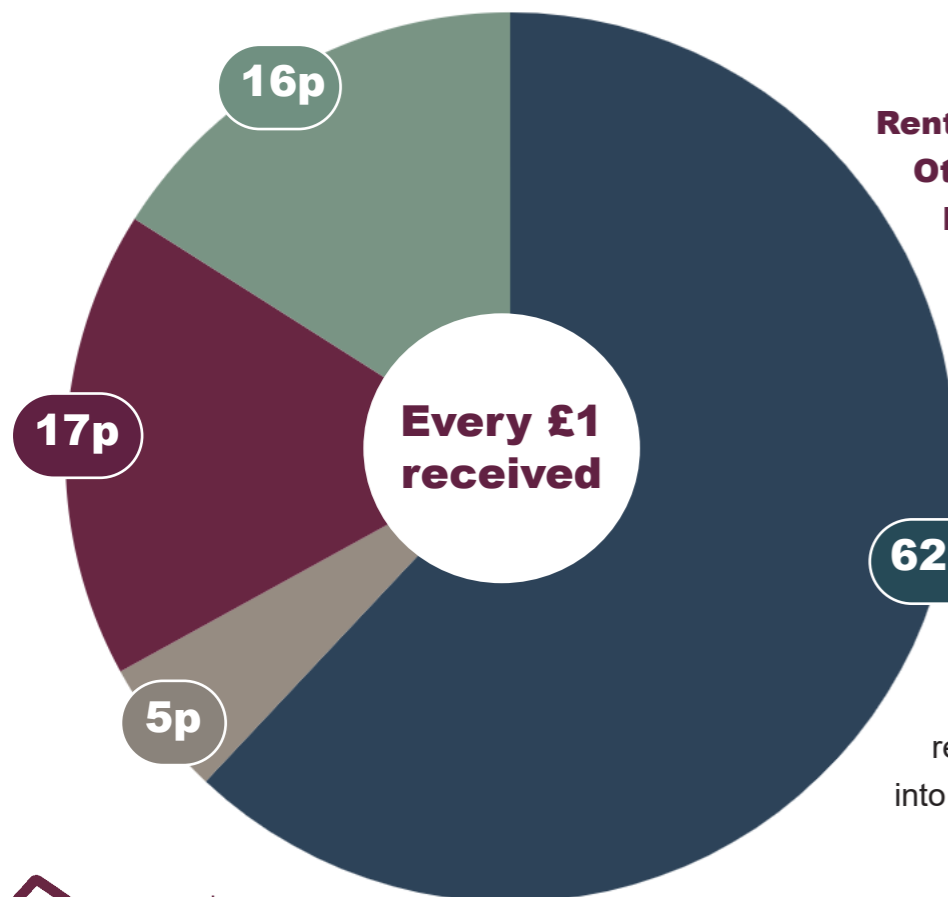
We recognise that affordable housing is essential, which is why we work to keep rents as low as possible while still generating the revenue required to reinvest in our properties. Through open communication and a collaborative approach, we aim to ensure that your homes remain safe and comfortable places to live.

By carefully managing these increased funds, we're able to balance covering our rising operational costs while also investing more in the improvements that matter most to you.



Statement of comprehensive income

	2024 £000	2023 £000	2022 £000
Turnover	16,293	15,455	14,995
Less: operating costs	16,763	14,820	14,181
Operating surplus	(470)	636	814
Gain/(loss) on sale of fixed assets	69	(22)	110
Interest receivable & other income	142	79	39
Interest payable and similar charges	(1,788)	(1,488)	(1,230)
Other finance income/(charges)	(16)	-	-
(Deficit)/surplus	(2,053)	(796)	(267)
Pension movements	(730)	(516)	783
TOTAL COMPREHENSIVE INCOME / (DEFICIT)	(2,783)	(1,312)	516
	-2.88%	4.11%	5.43%



Rents & services: 62p

Other income: 5p

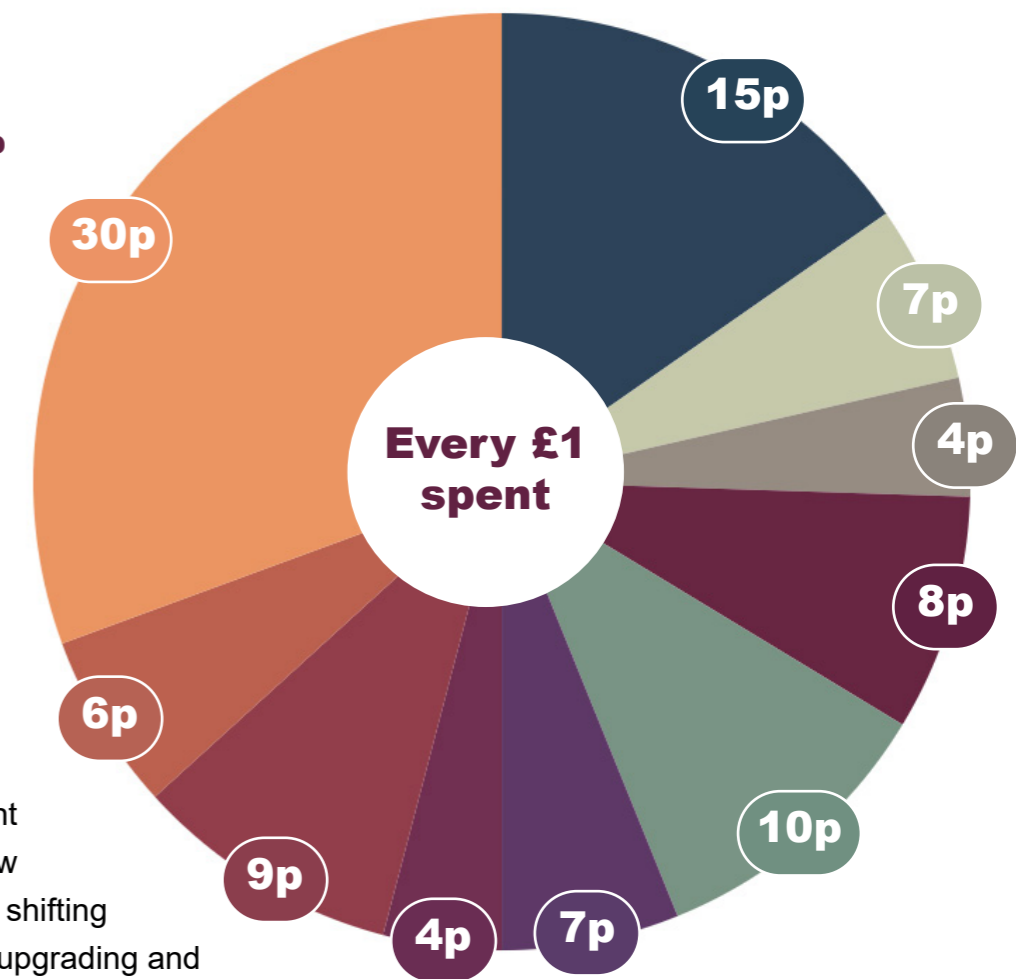
Loans drawn: 17p

Capital grants: 16p

62p

The majority of our income comes directly from rent, and is essential for maintaining and improving properties. We also rely on responsible borrowing and capital grants to finance renovations and housing developments. Every penny we receive is reinvested directly back into our properties.

Salaries: 15p
Management costs: 7p
Service costs: 4p
Routine maintenance: 8p
Cyclical repairs: 10p
Investment in existing homes: 7p
Other activity costs: 4p
Interest payable: 9p
Loans repaid: 6p
Provision of new housing: 30p



We are committed to ensuring that every pound we spend delivers maximum value for our tenants. While we have historically dedicated significant resources towards building new affordable homes, we are now shifting our focus to investing more in upgrading and improving our existing housing stock. By thoughtfully realigning our spending priorities, we are better able to fulfill our commitment to providing quality, sustainable affordable homes that meet the long-term needs of the communities we serve.





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