Loreburn
Housing Association

Annual Report
2024/25

Introduction

Each year the Association is required to produce an annual report which includes reporting on progress in meeting the requirements of the Scottish Social Housing Charter. The charter sets out the standards and objectives that Loreburn as a registered social landlord is expected to deliver.

The Annual Return on the Charter (ARC) is the report we submit to the Scottish Housing Regulator to report against key performance areas in the charter.

This annual report is a summary of how we have performed from April 2024 to the end of March 2025.

Performance figures were reviewed through an external audit in the year, to ensure they fully meet the Annual Return on the Charter (ARC) Technical Guidance. While this has changed how our results are shown in national comparisons, it does not reflect any change in the services you receive.
We will continue to share updates on our website to keep you informed.

If you have any questions or feedback on content or the performance metrics, please do get in touch. We're always looking for ways to improve what we do and to make sure we're focusing on the things that matter most to you as tenants.

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Welcome

We are pleased to introduce our annual report for 2024/25 - a year marked by both achievement and determination.

Thanks to the dedication of our staff and Management Committee, we have made tangible progress in service delivery, developing our in house repairs service, securing over £3 million in investment, and an additional £22 million ringfenced for our energy efficiency programme. We have achieved a reduction in gross rent arrears, now well below the national average, while continuing the focus on financial and other support for tenants.

While we have much to celebrate – faster re-letting of homes, increased home investment, and strong rent management, we also recognise areas where we must do better. Housing quality, energy performance and tenant satisfaction remain our top priorities. We also recognise that grounds maintenance has not consistently met expectations, and are taking action to raise standards in this area.

The wider context in which we operate continues to present challenges. The change in government in 2024 has brought new priorities for housing policy, set against continuing economic uncertainty, inflationary pressure and the growing demand for affordable homes. Our strategy however, has proven resilient, with strong financial performance and disciplined governance. This is creating a platform for stability and future growth, ensuring we remain well placed to grow the investment in our homes, services and communities.

As Dumfries and Galloway's only housing association wholly dedicated to serving the region, our commitment remains solely on our local communities and aligning our work with the region's wider housing strategy. Looking ahead we will consolidate how we deliver core services, ensuring they are efficient, high quality and responsive to tenants' priorities

We express our gratitude to everyone who has contributed to our achievements this year. With your support, we are well placed for the road ahead.

Alan Sandey,
CONVENER

Kirsteen McGinn,
CHIEF EXECUTIVE

Our Values

G	R	E	A	T
Growth Mindset	**Respect**	**Exceptional Tenant Experience**	**Accountable**	**Together**
We learn, grow and change to be the best we can be.	We care about all that we do and treat others with fairness, empathy and professionalism.	We are responsive and deliver a positive and professional service.	We take ownership of our responsibilities and deliver on our commitments.	We collaborate and work as 'one team' to achieve shared success.

Three Year Tenant Satisfaction

Landlords are required to carry out a tenant satisfaction survey at least every three years. Our most recent survey took place in 2023.

Since then, we have continued to make improvements to services, with further changes being delivered throughout 2025.

- Investment programme – improving homes and increasing value for money for rent
- Lower rent increase – 3.5% this year, lower than previous years and below the sector average.
- Better ways to contact us – new call and online contact systems in place, making it quicker ad easier to reach us.
- Tenant portal in development – access to digital services 24/7 coming soon, giving more choice and convenience.
- Tenant census to improve data which in turn can better support tenants and tailor services.
- 99% of new tenants moving into a Loreburn home were satisfied with their new home and the service they received.

We are confident that these actions will lead to higher levels of tenant satisfaction and that current views are already more positive than those reflected in the 2023 results.

We are also strengthening our tenant data and insight through improvements to systems and a tenant census to be undertaken in 2025.

2023 Survey Results

Tenants satisfied with overall service provided by Loreburn.
Scottish Average 87%
73.60%

Tenants satisfied with being kept informed about services and decisions.
Scottish Average 90%
79.29%

Tenants satisfied with opportunities to participate in decision making processes.
Scottish Average 86%
66.46%

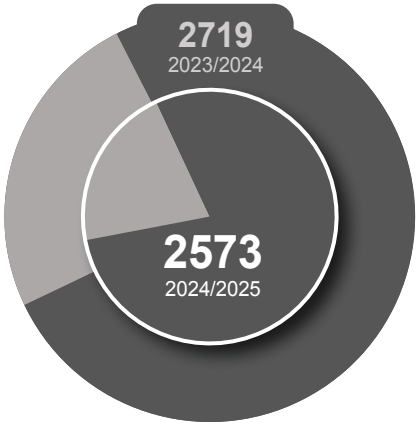
Tenants satisfied with the quality of their home
Scottish Average 85%
71.94%

Tenants satisfied with Loreburn's contribution to the management of their neighbourhood.
Scottish Average 84%
72.23%

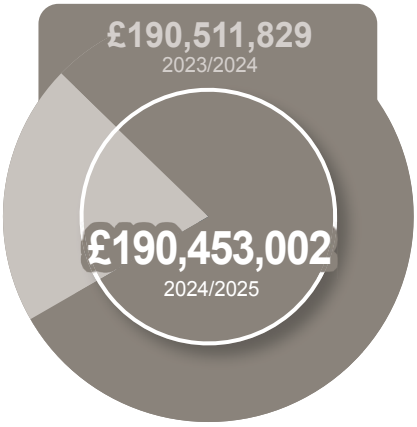
Tenants satisfied that rent offers value for money.
Scottish Average 82%
75.54%

Homes & Communities

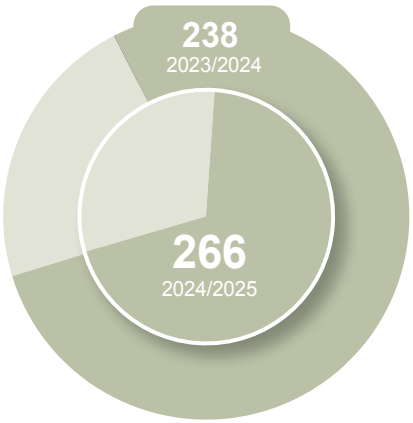
No of homes



Property Values

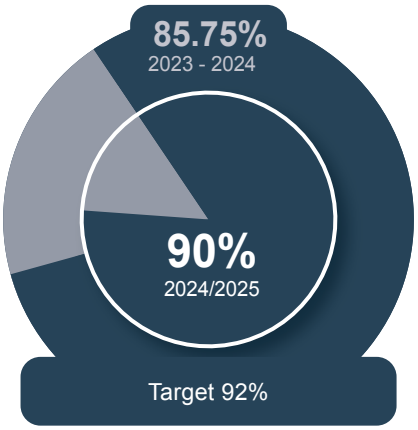


Homes let

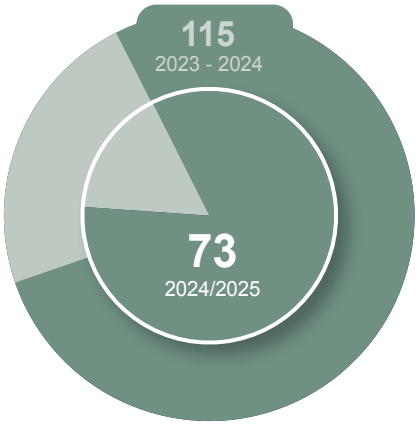


Re-let Times

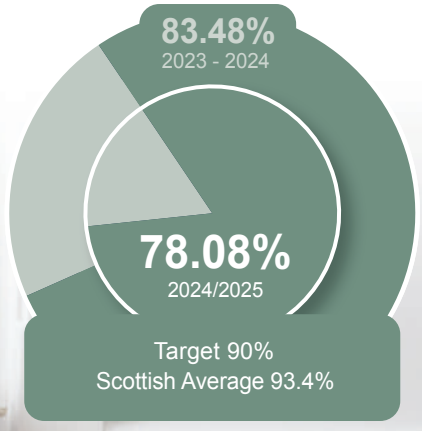
Tenancies sustained for more than 12 months



ASB cases



ASB cases resolved



New Homes

We completed 30 new homes in the year - at The Garrick, Stranraer and Woodlands, Lochmaben. This reduction in new developments reflects our commitment to planned investment in existing homes. In addition, two properties were acquired.

Working Together with Tenants

Estate walkabouts, clean ups and catch ups continued to be a focus for our Neighbourhood teams.

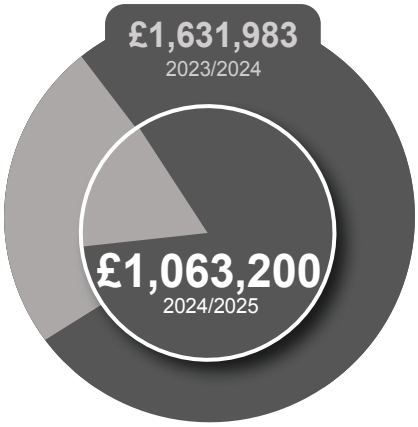
The aim of these is for tenants to be able to meet with their Neighbourhood Officer in their community and the walkabouts help ensure our estates are being maintained to an acceptable standard. They give us a chance to talk about any issues in the area and to discuss ideas you might have for environmental improvements or locality action plans for the year ahead. We advertise these dates through our social media channels.

Although the figures for anti social behaviour show a slight reduction in the percentage of cases resolved within target timescales, this reflects the increasing complexity of the cases being managed. Many require more detailed and lengthy action, including legal processes, to achieve a fair outcome. In addition, some reports relate to neighbour disputes rather than clear cases of anti-social behaviour, which can make resolution more challenging.

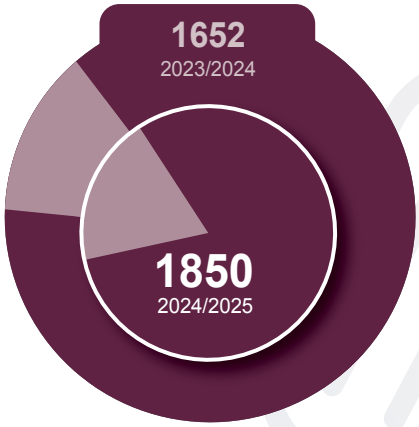
Despite this, we remain committed to tackling nuisance and anti-social behaviour promptly, ensuring that cases are managed fairly and in the best interests of tenants and communities.

Repairs

Spent on routine maintenance

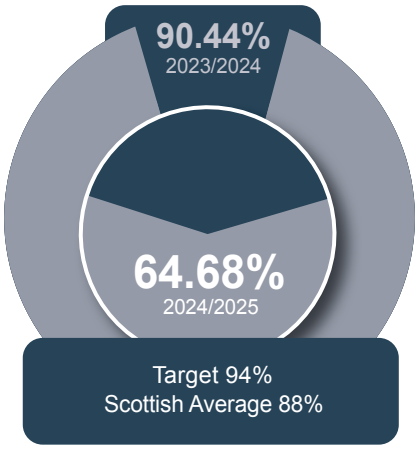


No. of emergency repairs

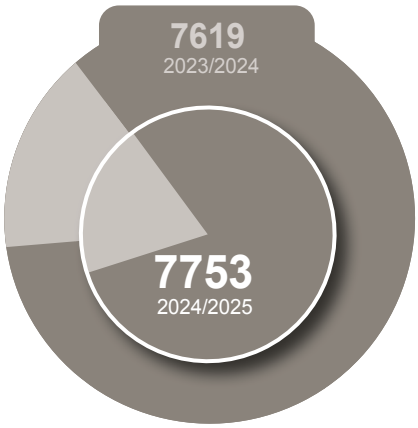


Emergency repairs time

Right First Time Repairs

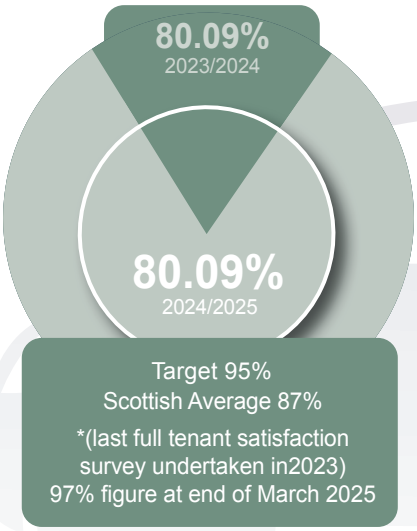


No. of non emergency repairs



Non emergency repairs time

Satisfaction with Repairs



We completed more emergency repairs in the year compared to last year, which resulted in a slightly increased response time.

Works carried out as non emergency repairs have included larger and more complex repairs, taking longer to be completed. Expenditure on repairs was reduced through tight controls, ensuring we receive value for money from suppliers and sub contractors.

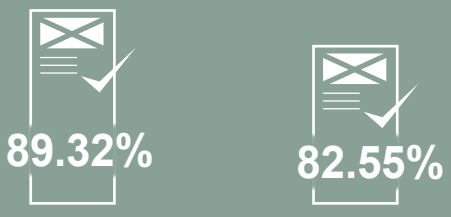
Investment in Homes

100%
Tenants satisfied
Target 98%

100%
Tenants satisfied
Target 90%

48.01 days
Average time to complete adaptations
Scottish Average 44 days

% Meeting SHQS



Scottish Average 87%

We invested £1.8m in planned works including:

- New doors and windows – installing triple glazed windows and composite front doors to keep homes warmer and heating bills lower.
- Kitchen and bathroom upgrades – investing in new fittings to reduce future maintenance.
- Heating upgrades – replacing outdated heating systems with modern, energy efficient systems.

The Tenant Scrutiny Group supported this work with their project How we Invest in Our Homes. Upon completion of upgrades, 100% of tenants were satisfied with the works carried out.

Home Safety

100%
compliance with other safety metrics: legionella prevention and asbestos safety

£126,945
spent on door entry system renewals, upgraded detectors and upgrades to automatic door units

£309,532
spent on safety and compliance procedures such as fire, water and gas safety checks:

100%
Fire Alarm compliant

100%
Fire Risk Assessment compliant

100%
Gas Safety compliant

£1,504
servicing smoke ventilation systems

£1,728
servicing of hoist equipment

£1,737
servicing of fire extinguishers and blankets

£144,390
servicing of gas appliances

£72,631
Electrical condition reports

£32,415
Servicing of Fire and Emergency Lighting systems

£55,127
Water quality tests and tank cleans, showerhead disinfections and temperature value servicing

A small number of electrical and alarm tests were outstanding at the year end. We are continuing to work with tenants and promote prompt access to ensure these safety checks are completed. Thank you to those tenants who worked with us to gain access to homes at first request, reducing costs and improving efficiency.

Thank you

Rent Collection

Rent collected

2023/2024	£13,992,229
2024/2025	£15,048,016

Rent lost due to empty homes (voids)

2023/2024	£76,409
2024/2025	£130,170

% Rent collected

2023/2024		100.64%
2024/2025	98% Target • Scottish Average 100.2%	98.83%

% Rent not collected due to empty homes

2024/2025	Scottish Average 1.3%	0.9%

% Rent arrears

2023/2024		3.74%
2024/2025	5.5% Target • Scottish Average 6.2%	4.45%

Rent Increase applied in April 2025

2024/2025	Scottish Average 4.7%	3.5%

We performed well in rent collection, exceeding our internal collection target and reducing the % of rent not collected due to homes being empty to just 0.9%, this being below the national Scottish Average of 1.3%.

With affordability always being an important consideration, we were able to keep the rent increase effective from the new reporting year to 3.5%, which was less than the Scottish Average increase across the sector of 4.7%.

Complaints & Compliments

No. of compliments

2023/2024	239
2024/2025	56

Stage 1/2 no. of complaints

2023/2024	111/31
2024/2025	153/24

Stage 1 resolution times

(%)

2023/2024		100%
2024/2025	95% Target • Scottish Average 97%	98.69%

(days)

2023/2024		5.33 days
2024/2025	Target 5 days	3.96 days

Stage 2 resolution times

(%)

2023/2024		90.3%
2024/2025	95% Target	100%

(days)

2023/2024		13.32 days
2024/2025	Target 20 days	20 days

Our performance data shows that we are handling concerns quickly, with straightforward issues (Stage 1 complaints) being resolved in under 4 days. More complex matters which often require detailed investigation – Stage 2 complaints – are typically responded to fully within 20 days.

Through tenants' feedback this year we have made a number of improvements to our systems of recording, monitoring and capturing complaints. We record all expressions of dissatisfaction as a complaint, even if the word complaint is not expressly used.

If we are unable to resolve concerns, a complainant can ask the Scottish Public Services Ombudsman (SPSO) to review their complaint, but they must have gone through the complaints procedure first.

Two complaints were referred to the SPSO in the year, by tenants who were unhappy with our decision. After consideration, the SPSO did not take any action in relation to the complaints.

Statement of Comprehensive Income for the year ended 31st March 2025

	£	2025 £	£	2024 £
Revenue		18,163,039		16,293,367
Operating costs		15,337,927		16,763,555
Operating Surplus / (Deficit)		2,825,112		(470,188)
Gain on sale of housing stock	125,213		68,934	
Interest receivable & other income	162,620		141,779	
Interest payable and similar charges	(1,806,492)		(1,777,821)	
Other finance income/(charges)	(52,000)		(16,000)	
		(1,570,659)		(1,583,108)
Surplus / (Deficit) on ordinary activities before taxation		1,254,453		(2,053,296)
Surplus / (Deficit) for the year		**1,254,453**		**(2,053,296)**
Other comprehensive income				
Actuarial gains/(losses) on defined benefit pension plan		231,000		(730,000)
TOTAL COMPREHENSIVE INCOME		**1,485,453**		**(2,783,296)**

We have strengthened our cash position and reduced operating costs during the year.

This outcome follows the strategic decision to pause our wider development programme for a period of three to five years and through strong financial governance, ensuring value for money in all goods and services procured and continued efforts to find efficiencies in processes.

As cash reserves build over the coming years, the development of new homes is expected to begin once more, helping to ease the housing emergency across the region.

Keeping Rents Affordable

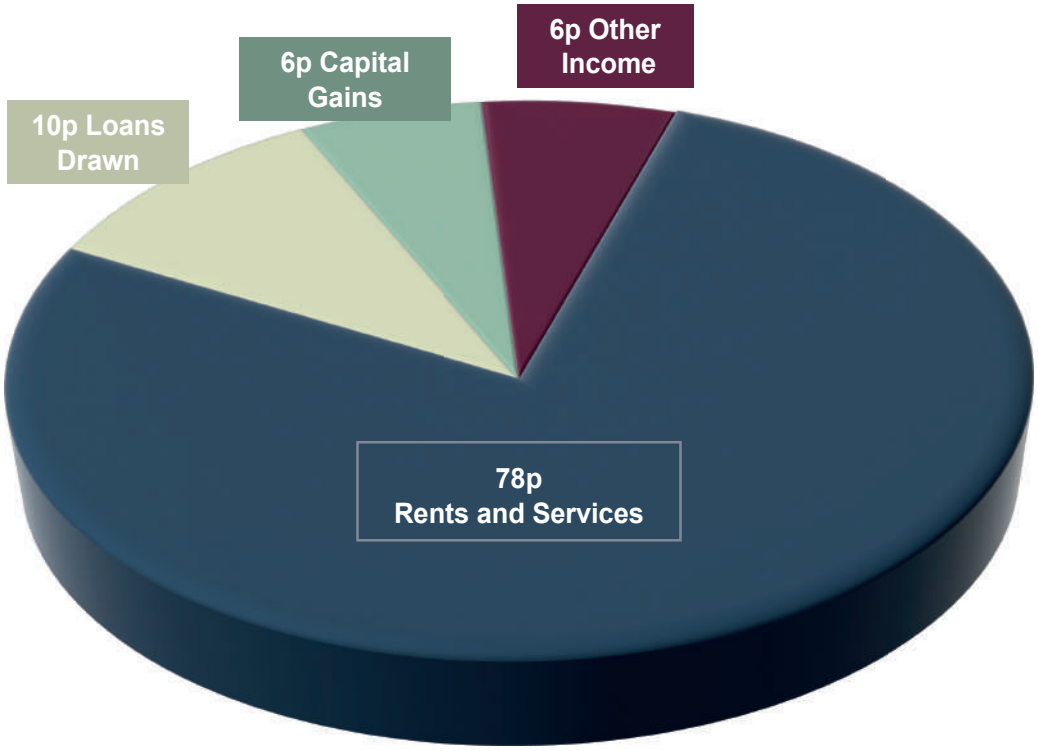
We know rent levels matter to tenants. Last year rents rose by 7.5%, but this year we were able to keep the increase to 3.5%. Our aim is always to keep rents as low as possible, while continuing to cut unnecessary costs.

Borrowing and Long Term Stability

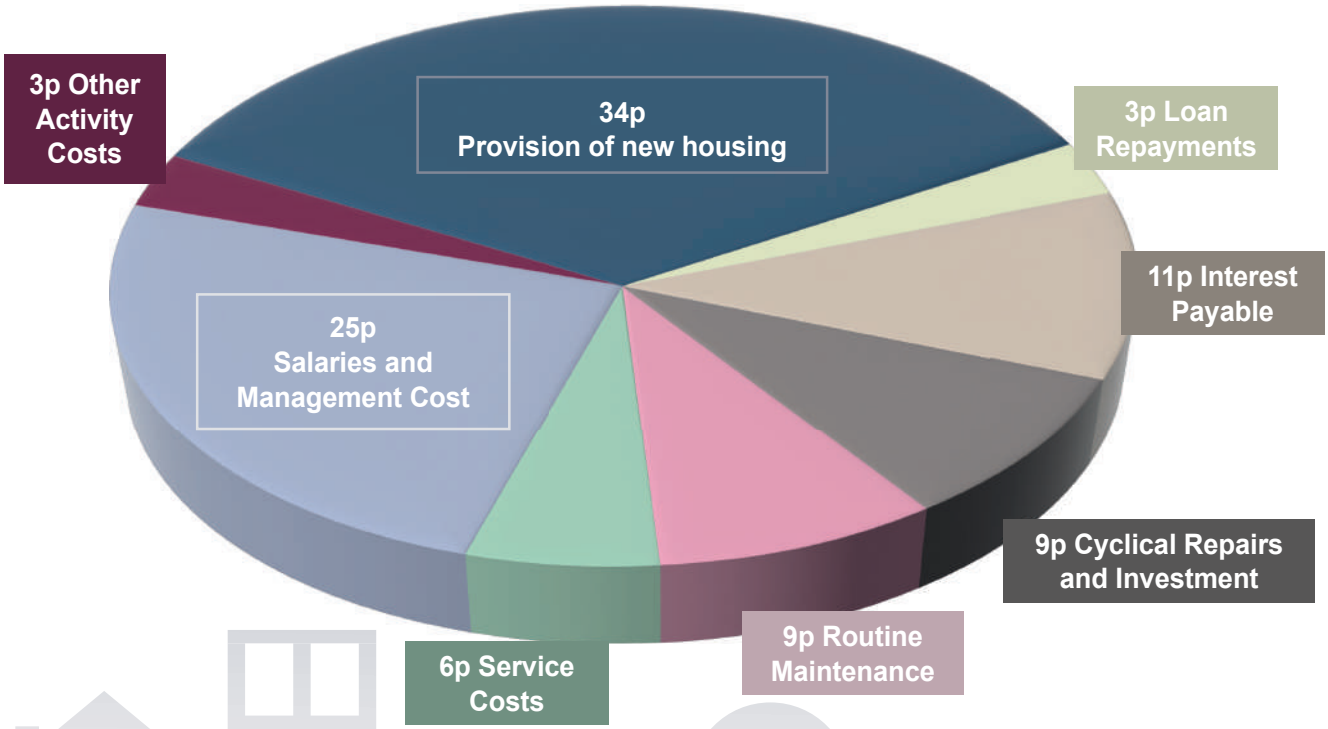
At present, the Association has borrowing of £60m, which is a manageable level compared to the value of our homes and other assets. As our cash reserves continue to grow, this will give us scope to borrow more in future in a careful way, making sure any interest costs remain affordable.

> Our aim is always to keep rents as low as possible, while continuing to cut unnecessary costs.

Every £1 received 2024/25



Every £1 spent 2024/25



Loreburn
Housing Association

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