

# Loreburn Housing Group

Annual Report 2021/2022



# Welcome

**Thank you for taking the time to read our 2021/22 Annual Report to customers. In our last report, we spoke about how Loreburn continued to remain resilient within the challenging backdrop of the Covid-19 pandemic, which affected households and businesses worldwide. It seems that we have moved from one set of unprecedented changes into a horizon of new ones, with a global crisis following the war in Ukraine. We are facing challenges not seen for a generation, including a cost-of-living crisis and the need to tackle climate change. Like all businesses, we have experienced significant additional costs and pressures from our suppliers but despite this, 2021/22 has been a successful year and we're immensely proud of what we achieved in such a time.**

With the energy price cap increases in April and October and a further increase planned for January 2023, the energy efficiency of our properties has never been more important. Our strategic plan has always been to ensure affordable running costs for our customers, and we are continuing our long-term investment programme to achieve this. Last year, we launched a £1.2 million grant-funded programme to improve cavity wall insulation in more than 600 of our homes. We've already noticed an improvement in the heat retention of these properties, meaning less energy is being used to keep them warm and comfortable in the colder temperatures.

In addition, we invested £1.13 million to replace windows, doors and heating systems in 300 of our properties – another important step towards improving heat retention and offering significant yearly savings on household energy bills.

While this level of investment places us above the average for this type of spending in the social housing sector, we recognise that our actions cannot help everyone in need. It has been predicted that almost a third of households in Scotland will be plunged into extreme fuel poverty by October 2022 without extra Government action to address the cost-of-living crisis.

Scotland has great ambitions to eradicate fuel poverty by 2040 and achieve Net Zero by 2045. With housing in Scotland contributing to 20% of the country's greenhouse gas emissions, we're working hard to play our part in tackling climate change. 'Retrofitting' homes with a range of measures to make them more energy efficient is new both to Loreburn and the housing sector in general. This is no mean feat and will require tens of millions of pounds in investment, but we're focussing on how we can deliver results in the shortest possible timeframe.

We are currently working on quantifying the retrofit measures to ensure that we have appropriate funding in place to meet our commitments. Although this is most certainly a long-term approach, and will not be in place for the Winter of 2022/23, I would like to reassure you of our ongoing commitment to making your homes as energy efficient as possible.

Over the coming months and years, we will be continuing to look at other ways to support you through these challenging times. In 2021/22, grant funding of £12,000 was secured to assist some of our customers in fuel poverty. We were able to distribute this as cash payments to ensure meters could be topped up and bills paid.

To ensure maximum savings for both you and Loreburn, we need to make sure that all areas of the business are being managed efficiently and effectively. In July 2021 we launched new internal Housing Management and Finance software, which has helped to reduce future investment costs by £200,000. The programme gives us real-time performance information and from this, we have seen



our average time to re-let properties fall to an incredible 15 days. By turning around homes in this manner, we have saved £150,000 in lost rental income whilst still maintaining 100% customer satisfaction with the quality of their new home.

Whilst this performance has improved, developing our repairs service remains one of our key priorities. We were lucky to have very little Covid-related staff absences in 2020/21 (49 days lost) but this increased by 100% in 2021/22 to 98 days. As a result of this, timescales to carry out non-emergency repairs suffered, with backlogs created across the whole of our repairs service. On a positive note, we achieved an average of two hours completion time for emergency repairs – this is measured from the time you report the repair to having an operative attend. As we progressed into 2022/23, we quickly saw non-emergency repairs timescales drop, and customer satisfaction increase.

It is vitally important that we openly communicate to you our plans and progress from across the organisation, and improving customer participation in our decision making has continued to be a focus for our housing teams. Inevitably this was impacted by the pandemic, but we have still been able to host various engagement events across the region. The Tenant Scrutiny Group has continued to meet through Microsoft Teams, and we are grateful to the Group for their ongoing commitment and interest in our work. They have been particularly interested in fuel poverty and have been given presentations on what we are doing to address this. We have also consulted the Group on our Design Guide for new build properties and on our wider development programme.

To ensure we stay true to our customer-centred approach to working, we carried out a text message survey in March and the outcomes of this have been

used to form our Customer Excellence Action Plan for 2022/23. You told us that your three main priorities for the year ahead are: feeling comfortable and secure in your home, being able to afford to live well and feeling happy in your neighbourhood. We're always striving to do better and achieve more for our communities, and your feedback plays a huge part in what we do and how we do it.

In light of the cost-of-living crisis, we kept our rent increase for 2022/23 as low as we could, at 2%, compared to a sector average of around 3.1%. Whilst increasing rent during these times is not something we are happy about, we could not deliver the level of investment required to our homes without taking these steps.

Our new ways of working around our Hub, Home and Roam model continue to be embedded within the organisation. Although the pandemic restricted face to face interaction, we are now seeing the benefits of our more community-based approach, with Neighbourhood Officers and Repairs colleagues regularly out in our communities dealing with your concerns.

Not only do we need the right staff now, but we need to grow staff for the future. During the year, we were fortunate to secure five appointments through the 'Kickstart' programme. Kickstart provides funding to employers to create new jobs for 16- to 24-year-olds who are at risk of long-term unemployment. Two went on to gain longer term employment with Loreburn and three secured employment elsewhere. In addition to this, we secured grant funding to take part in the 'No one left behind' Government initiative which provides work placements for those aged 25 and over, and this attracted two people into the organisation.

Whilst operations have been impacted by the wider context, we have still been able to achieve for our customers and communities as we headed into our 40th year. Although the future landscape will inevitably bring further change and challenge, we believe that the direction of travel for the Association will see us continue to be a Landlord of choice in Dumfries and Galloway.

On behalf of everyone at Loreburn, we thank you all for your continued support.



Lorraine

Lorraine Usher, CEO



Russell Brown

Russell Brown, Convener



# Our year at a glance

## About the report

Our annual report is a snapshot of a 12 month period at Loreburn, including the services we have delivered and how we have performed.

This is about our service to you from April 2021 to March 2022. As well as the areas we are required to report to you on, we want to let you know more about what we have been up to, what we have been doing to keep you safe in your home and the new services that we have developed.

Our annual report also has information on how we have performed against the Scottish Social Housing Charter, which sets the standards and objectives that all social landlords in Scotland must aim for.



Properties value

**£183,384,909**



Housing stock

**2619**



Homes meeting the Scottish Housing Quality Standard

**94%**

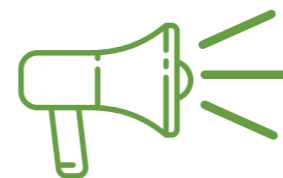
Scottish Average = 75%



Percentage of homes meeting the Energy Efficiency Standards for social housing

**94.7%**

Scottish Average = 88%



## Your Voice

**98**

Antisocial behaviour cases reported  
2020/21 = 163

**84.6%**

Antisocial behaviour cases resolved  
Scottish Average = 94.7%

**99.4%**

Of stage 1 complaints responded to within target timescales

**3.3 days**

For customers to receive a full response to a stage 1 complaint

**100%**

Of stage 2 complaints responded to within target timescales

**10 days**

Days for customers to receive a full response to a stage 2 complaint

**298**

Compliments  
2020/21 = 415

**183**

Complaints  
2020/21 = 245



## Your Home

**14.6 days**

Average number of days to re-let empty homes  
Scottish Average = 51.6  
2020/21 = 40.6

**90.9%**

Of new tenancies were sustained for more than a year

**232**

Homes let  
2020/21 = 250

**£207,592**

Invested in home adaptations

**£2.1m**

Spent on routine maintenance



**£1,397,600**

Spent on investment in home improvements





## Your Safety

**89.13%**

Of customers satisfied with our repairs service over the last reporting year

Scottish Average = 88%

**6780**

Non-emergency repairs completed in the year

**2.17 hours**

Was the average time taken to complete emergency repairs

Scottish Average = 4.2 hours

2020/21 = 2.5 hours

**15.9 days**

Was the average time it took to complete non-emergency repairs

Scottish Average = 8.9 days

2020/21 = 5.1 days

**84.87%**

Of repairs were completed on the first visit

Scottish Average = 88.3%

2020/21 = 97.7%

**1530**

Emergency repairs completed in the year



## Your Money

**£12,363,131**

### Rent Collected

**3.73%**

Rent arrears

Scottish Average = 6.3%

2020/21 = 2.9%

**0.86%**

Of rental income was lost due to properties being empty

Scottish Average = 1.4%

2020/21 = 1.6%

**98.63%**

Rent collected of total due

Scottish Average = 99.3%

2020/21 = 97.6%

**82%**

Of customers feel their rent offers value for money

Scottish Average = 83%

During the financial year, £23,500 was successfully sourced in grant funding to directly support customers. We are actively continuing to seek grant funding and recognise the challenges that customers are facing with the increase in the cost of living.



# Helping our communities flourish

**As the country moves towards a new norm and leaves Covid-19 behind, we too are making big steps forward.**

Over the last year, we're proud to say that we have continued to look after our customers and employees, have remained resilient as a business and have continued to consistently deliver against our strategic priorities.

Managing the customer journey is central to your experience of Loreburn, which is why your feedback is so important to us. While our digital transformation has certainly begun, we're keen to implement more virtual tools to offer you an even more efficient and streamlined service

Our staff work hard to ensure you receive a friendly and responsive service but we're so much more than just a housing provider. We invest in your communities, working in partnership with local businesses, to regenerate areas and create jobs and training opportunities.

We work with communities on a broad range of projects under social, economic technological and environmental themes. Here are just some of the highlights from the past year...

- **Employment opportunities through the Kickstart and No One Left Behind Schemes**
- **Customers were supported to establish the first Registered Tenants Association**
- **Local Housing Teams held community events across the region following the lifting of pandemic restrictions**
- **Employability and housing advice was offered at the Fed Up Café in Stranraer**
- **Reconditioned laptops were donated to customers and Tenant Scrutiny Panel Members**
- **Surplus laptops donated to the IT Centre in Castle Douglas**

Supported the Council's Resettlement Scheme for Refugees.

Successful bids of **£11,575** from the Cash for Kids Christmas Fund and Winter Fund to support our customers in need.

Successful bid for **£12,000** from the Scottish Federation of Housing Associations to support fuel poverty activities for customers.

Housing education programmes for local secondary schools.

Community teams resumed hosting engagement events across the region following the lifting of Covid-19 restrictions.



# Creating homes to last a lifetime

**We recognise the importance of creating an environment for you to live and age well within your community, in a future-proof home that's suited to your needs.**

Living together as part of a community is what makes our Later Living service so special. Our services have been developed to meet the housing and support needs of those over 55, designed to promote quality of life and to help maintain independence.

A key element of our service is the on-site Later Living Development Manager, who is there through the week to ensure that the scheme runs smoothly. Our Development Managers are an integral part of life at our Later Living developments - they're not only on hand to assist with any queries or problems, but also to create and foster communities by organising social events, providing a listening ear, and signposting to external services.

We're always looking for new and exciting ways to support and engage our residents, and we're hoping to continue this through our brand new 'Fit for Life' initiative.

The Covid-19 pandemic meant that many customers were having to shield, our Later Living lounges were closed, and all socialising was put on hold. We feel that it is now more important than ever to ensure that our customers get involved in doing the things that they enjoy, whether that be in a group or a one-to-one setting.

Over the next year, our newly appointed Fit for Life Coordinator will be working with volunteers throughout the region to facilitate activities to ensure our customers are getting the most from every opportunity.

Despite the challenges we have faced over the last year, we've remained committed to offering a caring, effective and high-quality service. Here are some of the most notable achievements from 2021/22:

Provided 40 of our residents with iPads and basic digital training through the Scottish Council for Voluntary Organisation's programme – 'Connecting Scotland'.

Rolled out free wireless broadband in all of our Later Living developments, provided by Social Telecoms.

Hosted a Food Train fundraiser, which was not only a great community event but a fantastic donation to a local charity.

Received a £59,000 funding boost from the Scottish Government's Communities Mental Health and Wellbeing Fund for the appointment of a dedicated Activities Coordinator.



# Investing in the things that matter

**We believe that everyone deserves to live in a high quality, safe and sustainable home. To make that a reality, we're taking a long-term approach to asset management.**

The health and safety of our customers is always a priority and we have maintained 100% compliance in respect of our statutory requirements for gas boiler checks.

To assess which homes need our attention, we survey all of our housing stock and look at their current condition as well as where the potential areas for improvements are.

Overall our investment in improving our homes is back to pre-pandemic levels, and in the coming year we will strive to go even further.

In 2021/22 we completed a programme of boiler replacements and new heating systems, new kitchens, doors and windows. We also received a £1.2 million grant which has enabled us to install cavity wall insulation into 627 of our homes.

In the coming year we'll continue this commitment to investment, as many of you have told us that's a priority for you.



“

I have felt a change in the warmth in my home since having the insulation put into the walls of the property, it has been a better winter”

Customer feedback on cavity wall insulation

“

“I was kept up to date from the start on the works being carried out. The contractor, Union Technical, were very professional and tidy”

Customer feedback on cavity wall insulation



# Shaping a digital future

Technology is a key component to success and we're exploring the most cost-efficient technologies that enable us to deliver our ambitions.

Whether this be smart technology in your home, technology that supports us in managing and maintaining data, or digital access for our colleagues and you as customers.

- We're constantly working to provide a more modern and digitalised service, and 2021 saw the launch of our online AI digital assistant.  
Designed to tackle a range of your simple questions and FAQs the digital assistant, or 'chatbot', sits on our website and answers incoming queries almost instantly.
- Following a successful pilot scheme, we have begun the roll-out of a remote monitoring and alert system in 26 of our supported living units. GUARDIAN, developed by Plexus Innovation, is a system capable of detecting a range of water issues such as taps left running, water leaks, water heaters under stress and failing assets.
- We worked with the Property Innovation Network (PIN) and Plumis to pilot an alternative solution around fire safety in properties. The low-cost systems have been installed in flats at JM Barrie House in Dumfries.
- Drones were used to carry out roof surveys of some of our taller buildings which helped to speed up the time it takes to complete surveys.  
The images highlighted over 500 slate and tile repairs, which were completed in 2021/22.
- A prevalent issue in the organisation is fobs/keys - whether it's lost fobs/keys, the management of keys when homes become empty or contractor access issues. We've been trialling a digital solution to this in the form of a smartphone app by a company called Unloc, which will allow the user keyless access to a property.
- We are carrying out a pilot project with iOpt environmental sensors which are used to measure the temperature, humidity and CO2 levels within a property. From the data gathered, we can assess how the property is performing and what adjustments can be made to improve. So far, we have 22 properties involved with the pilot but this number is likely to increase in 2022/23.

# Building even greater places to live

We're committed to playing a role in tackling the country's housing shortage. To do this, we have an ambitious development programme and are committed to building all new homes to the highly energy-efficient Passivhaus standards.

In 2021/22 we invested in and completed 39 new-build homes, and have a further 101 units due for completion in 2022/23.

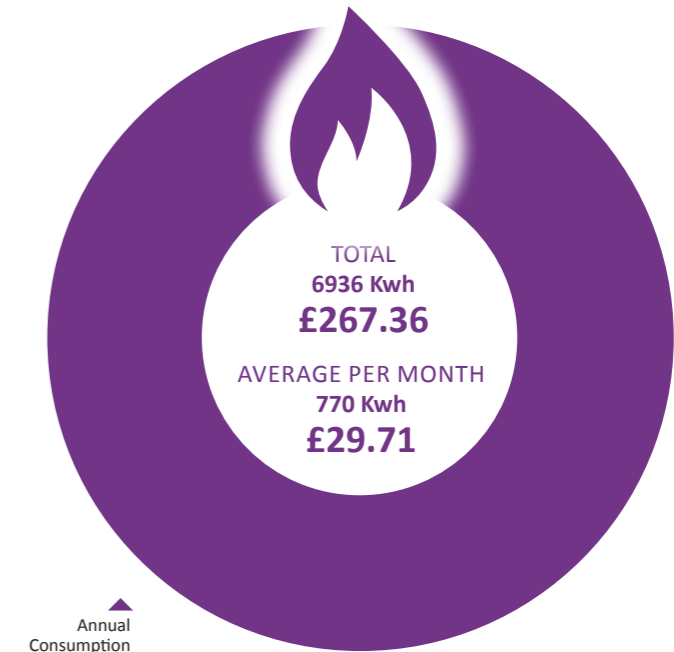
Building homes to a Passivhaus standard sets us far above current building regulations in terms of energy efficiency, sustainability, modern design and environmental impact. This also puts us on the road to meeting the Scottish Government's targets for net zero carbon emissions by 2045.

We're continuing to monitor the post-occupancy performance of our Passivhaus homes against our standard-built new build units. Working in conjunction with Reading University and iOpt, we've discovered that the benefits of Passivhaus homes are not just energy efficiency.

The mechanical ventilation units in the homes provide a continuous supply of clean, filtered and warm air. These units also automatically remove pollutants, bad smells and moisture which helps to alleviate symptoms of asthma, allergies and respiratory problems.

In the future, we will remove mains gas on all our new build projects. This includes our developments at Station Road, Dalbeattie (16 x Passivhaus units – general needs) and the 23 x Later Living flats at Academy Street in Castle Douglas which will be low-energy and all-electric. This is in response to the climate emergency declared by Dumfries and Galloway Council back in June 2019, and to also ensure our new properties will not need retrofit works to remove carbon-producing gas appliances in the future.

## Annual gas usage from a Passivhaus home

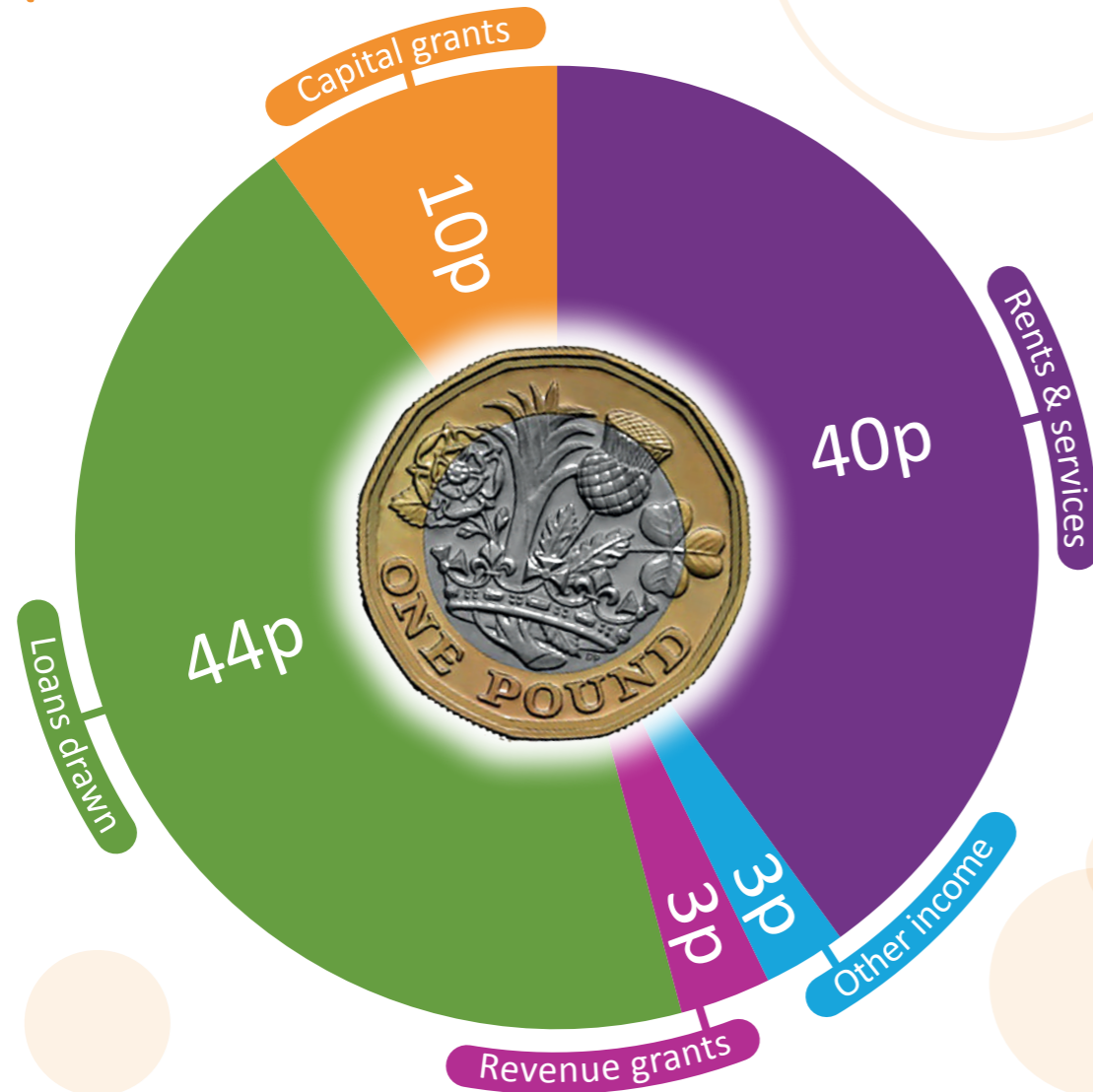


We will also commit to ensuring our new developments provide sustainable, green, outdoor spaces which are low cost to maintain. This will be achieved by clever design, integrating sustainable urban drainage systems to turn drainage into a feature rather than a just a requirement, and making this objective a clear priority for our Design Teams.

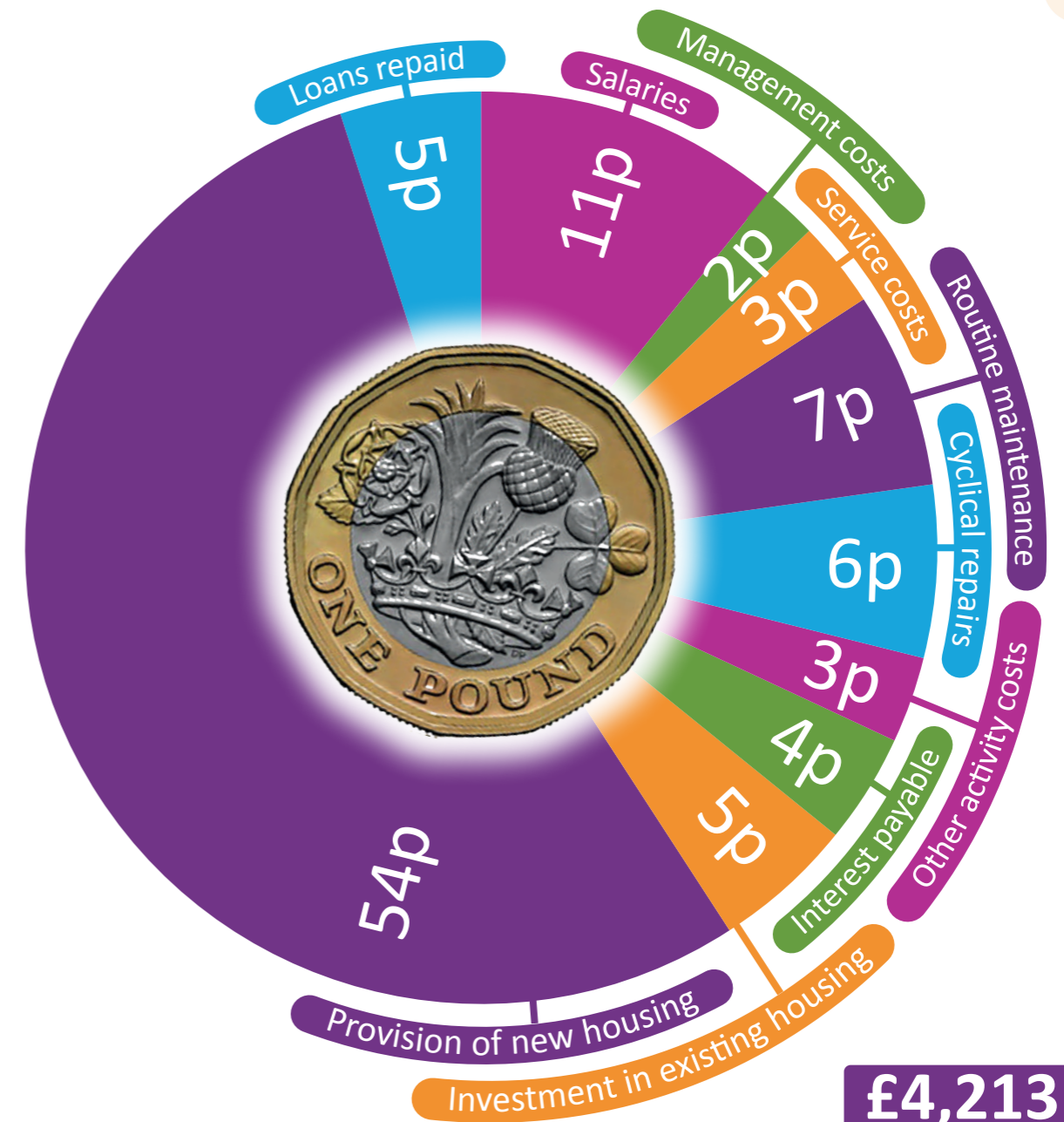
Throughout all of our new build developments, we're working hard to cut costly service charges to further improve the affordability of our homes.



# Every pound received



# Every pound spent



**£4,213**

Average cost per home  
2020/21 = £3,750

## Statement of Comprehensive Income

	2022 £000	2021 £000
Turnover	14,995	14,282
Less: Operating costs	14,181	12,057
Operating Surplus	<b>814</b>	<b>2,226</b>
Gain/(Loss) on sale of fixed assets	110	24
Interest receivable & other income	39	39
Gift Aid from subsidiary company	-	-
Interest payable and similar charges	(1,230)	(1,216)
(Deficit)/Surplus	(267)	1,073
Pension movements	783	(1,536)
<b>THE TOTAL COMPREHENSIVE INCOME / (DEFICIT)</b>	<b>516</b>	<b>(463)</b>





# Have you noticed our website's GREAT NEW FEATURE?

At the end of last year, we launched our first ever AI Digital Assistant. The Digital Assistant is available on our website to answer a whole range of tenancy or other general queries.

Another step on our journey to offer more services digitally, for anyone who prefers to interact with us and access services online, the Digital Assistant is available 24/7.

Our Digital Assistant is ready to problem-solve and fact-find at any time of day. It can handle all of your routine enquiries and works on mobile too, giving you

the power to resolve common queries like 'How to pay my rent' and 'How to report a repair' without the need to give us a call.

If you can't find the direct answer to your question via the Digital Assistant, there is a LiveChat function, which allows you to have instant direct messages with a member of our Customer Support team during business hours.

If you have a question, why not test it on the Digital Assistant? But please remember, the Digital Assistant isn't clever enough to answer questions specific to your tenancy or property. For that, you'll need to contact your Neighbourhood Officer directly by phone, text, email or by arranging a face-to-face appointment.

We'll continue to improve the Digital Assistant service by adding more information so it can answer more of your queries and improve your digital experience.



Loreburn  
Housing Group

Contact us in any of the usual ways  
or via your dedicated Neighbourhood  
Officer for all tenancy related matters.

General enquiries: **01387 321300**

Repairs line: **01387 321400**

Emergency out of hours repairs line: **01387 321400**

Web: [www.loreburn.org.uk](http://www.loreburn.org.uk)

Email: [customerservice@loreburn.org.uk](mailto:customerservice@loreburn.org.uk)

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