

# Investing in your community

Have your say on options for next year

Consultation on rent levels 2019/20



# Listening to you, and responding

We've been busy investing in your homes, communities and services over the past few years. We've listened to your views, understanding what's important to you and then spending money on what you tell us are the top priorities.

This has included our repairs service, new homes, upgrading kitchens, bathrooms and heating systems and improving neighbourhoods. You can read more about the investment carried out last year in your area on [page 4](#).

## What tenants tell us

Tenants have told us they want us to keep investing in homes and neighbourhoods. They have also told us the repairs service is the most important service for them.

This booklet looks at how we can continue investing in homes and neighbourhoods, maintain and further improve the repairs service and keep providing all the other services which support our tenants and their families.

## Proposals for next year's rents

We set out three options for next year's rent levels, explaining how each option would affect the improvements we could carry out in your area as well as the wider services and support to tenants.

## Shaped by focus groups

The booklet has been shaped by tenants' feedback from 20 focus groups held as part of our consultation on rents for 2019/20.

## Have your say

Please take time to look at the options on [page 8](#) and have your say on rent levels for 2019/20. You can find out how to give your views on [page 11](#).

## What's inside?

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# What tenants tell us

At Loretto we want to deliver what tenants tell us is important to them.

We engage with tenants in lots of ways including through focus groups, local community events, customer panels, surveys, social media and conversations with housing officers. We listen to all the feedback and use it to shape what we do and the services we deliver.

Last year a majority of tenants told us they would be willing to pay more for improvements to homes and neighbourhoods.

Tenants have also consistently told us that:

- Loretto should continue with improvements to homes like new kitchens and bathrooms
- we should look at more investment inside homes
- helping communities stay safe is important
- we should continue to work on keeping neighbourhoods clean and tidy
- repairs is the most important service.

We want to keep delivering the improvements you tell us you want.



# What you helped deliver last year



Last year you helped us deliver a huge range of improvements to homes, neighbourhoods and services. This was in line with what we set out in our five-year plan Investing in our Futures, which was shaped by tenants' views, and the local plans you also helped develop. You can see these plans at [www.loretto.org.uk](http://www.loretto.org.uk)

Here are some of the things delivered during 2017/18.

## Improvements to homes

Tenants told us they wanted to see more investment in homes. We invested £1.4million in our tenants' homes including:

- 142 new kitchens
- 148 new boilers and central heating upgrades
- 113 new windows and doors
- six new controlled door entry upgrades improving access and security for 82 customers.

# £1.4M

invested in our tenants' homes

## New homes

Tenants told us they wanted to see more affordable housing in your area. We built 77 new homes in Springburn, Glasgow. We are also building:

- 28 in Parkhouse, Glasgow
- 44 in Barmulloch
- 42 in Pollokshaws
- 28 in Coatbridge.

## Improving neighbourhoods

Tenants told us they wanted us to do more to keep neighbourhoods clean and tidy. We launched a new gardeners service which has helped improve unused or dilapidated areas in our neighbourhoods to give tenants a better outlook.

## New repairs service

Tenants told us they wanted a more local and effective repairs service. Last year we rolled out our new repairs service delivered by City Building (Glasgow), now jointly owned by our parent company Wheatley Group and Glasgow City Council.

Improvements to the service include new local teams, closer working between repairs teams and Loretto staff and greater focus by the tradespeople on customer service.



### Supporting our customers

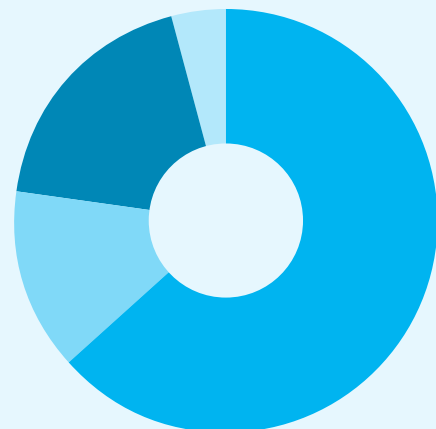
Tenants tell us they welcome the support we give people to get more out of their life, particularly for those who face hardship. We supported our tenants and their families through a range of services and local projects, including helping them into work or training, fuel advice and support with budgeting and benefits.

Over 2017/18 we:

- supported 13 Loretto Housing customers into jobs or training
- helped three people from our homes go to college or university through Wheatley Foundation's bursary scheme which provides people with up to £1500 funding a year
- provided vital support to 28 new tenants to help them manage their finances and settle into their community through Wheatley's My Great Start service
- gave seven customers upcycled furniture through our Home Comforts service.

### How your rent was spent last year

Here is the breakdown of how each pound was spent in 2017/18



- 63% Investment and maintenance
- 14% Staffing and administration
- 19% Loan repayments on our homes
- 4% Activities supporting communities

Investment and maintenance can include responsive repairs, planned maintenance and larger scale improvement work.

# Challenges for the year ahead



Every year we work hard to become more efficient and deliver the best value for money we can.

Like most social landlords we face challenges such as rising inflation which pushes up the costs of goods and services.

We also want to be able to keep delivering improvements to homes and communities which tenants have told us they want and to improve important services, such as repairs, which is one of our largest costs.

## Extra costs

**We also face extra costs because new fire safety legislation means we have to fit interconnected smoke and heat detectors in 90% of our homes. These costs are estimated at £300 a home.**

## Delivering existing services

Traditionally rents have gone up by the Retail Price Index (RPI) plus 1%. Based on the September RPI, that would mean an increase of 4.3%.

However, we have been working hard to reduce costs in recent years with our management costs now lower than the Scottish and UK averages.

This means the rate of increase needed to keep delivering all our services, taking into account rising costs, is 3.3%.



## How we compare with others

### Lower than average rents

Average rents at Loretto Housing are 18.7% lower than the average for other specialist providers.

➤ **18.7%**

### Lower operating costs

Our operating costs per home are well below the Scottish average. In fact, when it comes to this measure of efficiency, we are in the best performing 25% of registered social landlords.

## Customer satisfaction

### Higher than previous years

Customer satisfaction with Loretto is 88% and has been improving steadily over the past few years.

➤ **88%**

# Your choices, have your say



Here we set out a number of options for proposed rent levels together with what these options would mean for services and improvements.

## 1. Increase rents by 3.3%

Increasing rents by 3.3% would mean we could keep delivering all the services we provide to you and your family, carry out all investment work already planned for homes, keep communities clean and safe and provide a range of support for tenants who need it. We would also continue to offer 24/7 customer service and carry out further improvements around fire safety which will be required by law.

# 3.3%

Would enable us to deliver all services and planned work



## 2. Increase rents by 3.8%

Increasing rents by 3.8% would mean we could keep delivering services and all the investment work already planned. In addition we would also be able to carry out further improvements to homes and neighbourhoods. These improvements would be based on what tenants tell us are priorities. They could include:

- new doors
- new floorboards and skirtings
- better lighting or paving round homes
- upgrades to backcourts and bin stores
- anything else tenants thought was a priority.

**3.8%**

Would enable more improvements based on tenants' priorities

## 3. Increase rents by 4.3%

Increasing rents by 4.3% would mean we could keep delivering services and all the investment work already planned. In addition we would also be able to carry out a much wider range of the additional improvements outlined in option 2 in more homes.

### Giving your views

In the attached survey, you can tell us which option you support and what your priorities for investment would be. The survey also gives you an option to let us know if you don't agree with any of the options. Our Board would take account of this, together with the need to continue delivering services and improvements, before making a final decision on rent levels.

# Support to make ends meet

We understand some tenants can struggle to make ends meet. Tenants tell us it's the overall cost of running a home that can be an issue.

We are always here to help and have lots of support for anyone finding it tough.

Here are some of the ways we can help.

## Cut your fuel bills

Our fuel advisors help tenants of all ages find the lowest energy rates and keep their fuel bills low. Some tenants have saved hundreds of pounds.

## Get all the benefits you're due

Our welfare benefits advisors can make sure you claim every penny you're due and help you budget.

## Furnish your home

Our Home Comforts service helps tenants who can't afford furniture. We upcycle donated items and make them as good as new before passing them on to tenants.

## Food on the table

Our Eat Well scheme helps tenants who face real hardship and may be forced to turn to food banks. Tenants get food parcels and support to get back on track.

## Odd jobs for over 60s

Over 60s and disabled tenants can get help with jobs around the home for free through our handyman service. From changing plugs and light bulbs to cleaning windows and hanging curtains, we can help you.

## Universal Credit

With the new benefit Universal Credit now being rolled out more people may benefit from the support we can give. Please talk to your housing officer or give us a call and we will support you to manage all the costs of running your home.

## Find out more

To find out more about all the ways we can help, speak to your housing officer or go to [www.lorettoha.co.uk/ways-we-can-help](http://www.lorettoha.co.uk/ways-we-can-help)



# How to make your voice heard



You can have a say on rent levels for next year by completing our [online form](#). But that's not the only way to make your voice heard. You can also:

- Have a chat with your housing officer with your feedback
- Email us at **[consultation@wheatley-group.com](mailto:consultation@wheatley-group.com)**  
– Please put Loretto Consultation in the subject field
- Call us on **0800 011 3816** (Monday–Friday 9am–5pm, excluding public holidays)
- Visit **[www.lorettoha.co.uk/consultations](http://www.lorettoha.co.uk/consultations)** to fill in the form online.

## What happens next?

We will collect all the views from the survey and the other conversations with tenants.

The Loretto Board will consider all the feedback before making a final decision on rent levels for 2019/20.

We will let you know the results of the consultation and the final decisions made about spending priorities and rent levels on our website [www.lorettoha.co.uk](http://www.lorettoha.co.uk) and in the tenants' magazine Loretto News. We'll also report on the progress of the work carried out through the year.

**We will let you know what your new rent for 2019/20 will be by letter. Your new rent will be due from April 2019 onwards.**

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