

Annual Report to Tenants

Loretto Housing Association
Highlights and performance
2020-21



Welcome to the Annual Report to Tenants for 2020-21. You'll find information about our performance over the year and what we achieved by working with our tenants and communities.

The report is based on the key indicators we give the Scottish Housing Regulator.

The impact of the pandemic on customers, and our strict adherence to social distancing, meant we did not carry out our annual customer satisfaction survey this year.

The Regulator allows social landlords to use the same indicators for up to three years. As a result, the tenant satisfaction figures reported here – which we also gave to the Regulator – are from the year 2019-20. Those figures are highlighted with an asterisk (*).

We will carry out another full customer satisfaction survey in 2022.



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Welcome

from Loretto Housing Chair
Douglas Robin



The year will be remembered as an extraordinary and exceptionally difficult one, with unprecedented circumstances affecting Loretto Housing, our staff, and most importantly, our customers.

The pandemic left many tenants facing severe financial hardship this year and I'm incredibly proud of the way Loretto responded in providing vital support to tenants and their families when they needed us most.

Our emergency food service EatWell, for example, supported 218 Loretto households with emergency food packs or supermarket vouchers, while our Emergency Response Fund helped 193 Loretto customers with one-off essential purchases ranging from fridges to mobile phone top-ups.

Loretto staff also stayed in contact by phone,

text and online with tenants suffering from the effects of isolation. That reassurance that Loretto was looking out for tenants was often as important as practical help in this most difficult of years.

Despite the unparalleled circumstances and restrictions on our activities this year, we made good progress on building 111 new homes across three sites over the year and invested more than £690k in planned improvements to our homes and communities.

The effects of the pandemic will be with us for some time, but our strong position as part of Wheatley Group, our Think Yes culture and our track record in rapidly developing new services to support our customers means we can be confident in facing future challenges.

Here are some of our highlights of the year.

Landlord self-assurance is at the heart of the Scottish Housing Regulator's approach to regulation. An important element of this is our Annual Assurance Statement. We have assessed compliance against the relevant regulatory requirements and the Wheatley Group Board considered evidence at its meeting on 28 October 2020. The Wheatley Group Board has confirmed that all Registered Social Landlords which are part of Wheatley Housing Group Limited – GHA, Dunedin Canmore Housing, Cube Housing Association, Loretto Housing Association, West Lothian Housing Partnership and Dumfries and Galloway Housing Partnership – comply with all relevant requirements set out in the regulatory framework. The full statement is available to view at www.wheatley-group.com We also comply with the Scottish Social Housing Charter. This Annual Report provides an assessment of our performance against the outcomes and standards.

Supporting our customers

The pandemic left many Loretto customers facing severe financial hardship in 2020-21.

While the safety of our staff and customers remained our absolute top priority throughout the year, our focus was on providing rapid support and personalised help to customers and their families.

Throughout the year our staff did everything possible to support tenants and their families 24/7. Housing officers working from home made thousands of welfare calls to ensure those in crisis got immediate support.

We stayed in close contact with tenants as much as possible, particularly those who were vulnerable and isolated. This helped us target support to those who needed it. Many were claiming benefits for the first time, and others were unaware of just how much support Loretto could provide.

Our wraparound services, from money, benefits and fuel advice to help with furnishing their homes, offered vital help.

Over the year:

- ▶ 218 Loretto households were supported with emergency food packs or supermarket vouchers through EatWell;
- ▶ 193 customers benefitted from one-off essential purchases ranging from fridges to mobile phone top-ups through the Emergency Response Fund;
- ▶ 15 tenants were provided with free up-cycled furniture through our Home Comforts service; and
- ▶ 172 Loretto households received a £30 supermarket voucher to help with Christmas purchases.

We know the effects of the pandemic will be with us for some time to come, and we are committed to continuing to provide our tenants and communities with the support they need.



The Panel would like to congratulate the Group on their overall performance despite the challenges of the pandemic. We are especially pleased with the additional help provided to vulnerable customers and the continued success of the wraparound support services such as the delivery of EatWell food packages. The Panel met with subsidiary Managing Directors (MDs) to discuss performance during the pandemic, which gave us a holistic view of how the Group was performing despite the restrictions that were in place.

As well as the difficulties posed by the pandemic, Universal Credit continued to present new challenges and hardship for many. More than a fifth (21%) of Loretto customers are now on Universal Credit, an increase of 6% from the year before.

We continued to support our customers through the challenges they faced during the pandemic, including attending online tribunals with the Department of Work and Pensions to represent vulnerable customers.

Our expert welfare benefits advisors and fuel advisors supported 33 Loretto customers over the year, and helped them claim more than £220k in benefits and tax credits they were entitled to. We also helped customers access external funding to alleviate fuel poverty. The support we provided meant many tenants avoided falling into rent arrears.

We will continue to support our customers over the next year with the difficulties posed by Universal Credit and the impact of the pandemic.

Working with Wheatley Foundation and Wheatley 360, we:

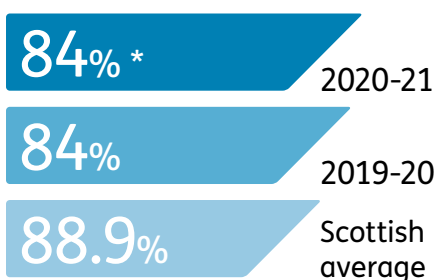
- ▶ supported 100 new tenants with household budgeting, running a home and settling into their community through My Great Start;
- ▶ awarded one young person from our homes a bursary to go to university or college; and
- ▶ provided free books every month to 32 children under five in our homes through the Dolly Parton Imagination Library initiative.

While our allocations were suspended in the early part of 2020-21, we resumed letting in August and allocated homes to those in priority need, mainly homeless households.

Medical adaptations were suspended at the start of 2020-21 due to Scottish Government restrictions and the need to maintain social distancing to keep customers and staff safe. We contacted tenants affected to assure them we would reschedule adaptations after restrictions were lifted and it was safe to do so.

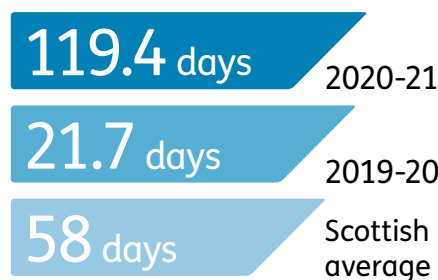
Overall satisfaction

Tenants satisfied with the overall service



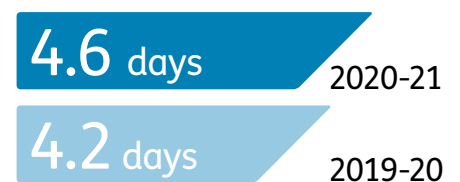
Medical adaptations

Average time to complete approved applications for medical adaptations (calendar days)



Complaints

Average time for full response to complaints at Stage 1 and Stage 2 combined (working days)



*Same figure as last year (see page 2)

Improving our services

The coronavirus crisis changed how we delivered services in 2020-21, with the safety of customers and staff remaining our top priority throughout the year.

With housing staff and customer service advisors working from home, repairs and maintenance staff and Neighbourhood Environmental Teams continued their essential work out and about in Loretto communities, while following strict safety guidelines to keep our customers and staff safe.

At the start of the year, repairs services were limited to emergency and essential repairs,

along with gas safety checks and servicing. Investment work crucial in terms of health and safety, including the installation of smoke and heat detectors, continued throughout the year. Non-essential internal investment work was suspended due to Scottish Government Covid restrictions.

Our Neighbourhood Environmental Teams prioritised bulk uplifts in Loretto communities. The NETs also provided a vital lifeline for many tenants, helping them deal with isolation and on occasion picking up essential items such as prescriptions for tenants stuck at home.



Loretto responded quickly and decisively to changes in government guidance over the year.

When lockdown restrictions were temporarily eased, we increased the range of services we could carry out, such as stair-cleaning and a wider range of repairs, but reverted back to emergency and essential services as restrictions tightened again.

Our new-build programme, suspended at the

start of 2020-21, resumed in June.

At all times we did everything possible to protect both customers and staff through strict adherence to health-and-safety practices and the use of the appropriate Personal Protective Equipment (PPE).

The year 2020-21 was a difficult one for everyone, but we will do all we can to learn lessons from the pandemic to help make our services even better than before.



The Panel also met with senior officers, including the Performance and Procurement Lead to discuss customer focused performance measures. The Panel was pleased to be involved in the design and development of these measures and believes that they focus on the correct areas which are important to customers; repairs, environment, complaints, anti-social behaviour, and housing allocations. The Panel will continue to scrutinise the Group's performance against the agreed measures.

Homes and communities

Building new homes

Even with the restrictions in place during the year, Loretto made good progress on its new-build programme, with work underway on 21 new homes at Cobblebrae Farm in Falkirk, 58 at Dargavel Village in Bishopton, and 32 new homes at Hallrule Drive, Glasgow, all for social rent.

Investing in our homes

Despite the restrictions caused by the pandemic this year, we still managed to deliver £691k worth of improvements to our homes and communities.

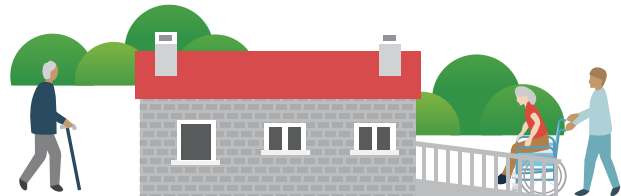
This included:

- ▶ £95k on environmental improvements at Poplar Place in Blantyre;
- ▶ £30k on new smoke and heat detectors for 75 homes; and
- ▶ £10k on upgrading controlled entry at Circus Drive, Glasgow.

Our new-build developments continued to be recognised with a number of awards.

Loretto's conversion of a school at Buckley Street in Glasgow won Housing Regeneration Project of the Year at the Scottish Home Awards and was nominated for Medium Development of the Year at the Homes for Scotland Awards.

111
new homes under
construction in
2020-21



Improving our neighbourhoods

Despite the restrictions this year, we continued our work to create clean and safe neighbourhoods people are proud to live in. As local authorities suspended bulk uplifts, our Neighbourhood Environmental Teams provided that service in Loretto communities. Across Wheatley communities, 160 tonnes of bulk waste were removed every week.

Our sector-leading partnership with Keep Scotland Beautiful (KSB) continues to see staff and customers assess the environment in our neighbourhoods.

We're pleased to say Loretto has achieved a four-star rating from KSB, and we are working towards a five-star rating in assessments over the coming year.

Wheatley's Community Improvement Partnership ("CIP") – made up of seconded

police and fire officers and our own staff – continued to work with Loretto communities to tackle anti-social behaviour, crime and fire safety.

While Covid restrictions meant home fire safety visits were suspended over the year, we continued to support customers over the phone and online, and delivered pioneering products such as fire-retardant bedding and air fryers to a number of Loretto customers.

Despite the pandemic and the fact that people spent an increased amount of time at home over the year, the total number of accidental fires in Wheatley homes fell by 5.3%.

We will continue to work with customers and communities to build on the high level of satisfaction with Loretto's contribution to the management of their neighbourhood.

100%

anti-social behaviour cases reported to us resolved in the last year

The number and type of Loretto homes as of 31 March 2021

Self-contained stock			
Stock by type, apartment size and rent	Total units	Number of lettable units	Average weekly rent
1 Apt	78	78	£106.75
2 Apt	732	709	£95.63
3 Apt	463	459	£94.10
4 Apt	121	121	£97.84
5 Apt +	22	22	£118.56
Total self-contained	1416	1389	£96.31

(Average rents are based on lettable stock only)

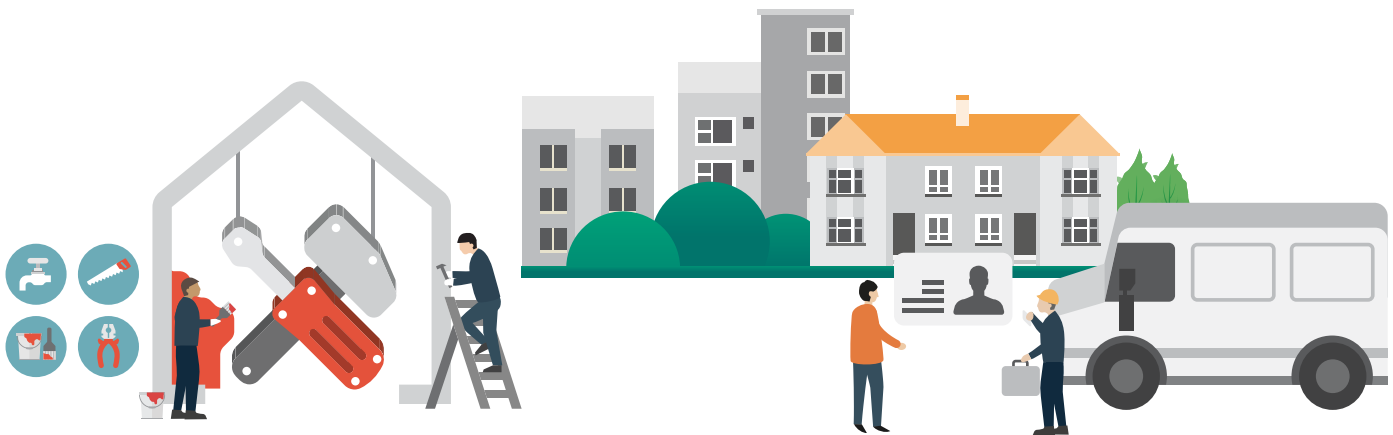
Your repairs service

At the start of 2020-21, our repairs and maintenance service was restricted to emergency and essential services only.

Throughout the year, our overriding priority was the safety of our staff and customers.

As lockdown restrictions were temporarily eased, we were able to increase the range of essential repairs we could carry out, but reverted back to emergency and essential services as restrictions tightened again.

Despite the challenges of strict health and safety guidelines, new procedures to keep people safe, as well as restrictions on travel, Loretto still managed to deliver almost 5580 reactive repairs over the year.



We understand the provision of many Group services were impacted by the exceptional circumstances of Covid-19, for example the repairs service, and are pleased with the progress made so far in the remobilisation of these services. In particular, we are happy with the improvement in Group-wide repairs being completed right first time which is a significant improvement since our previous review.

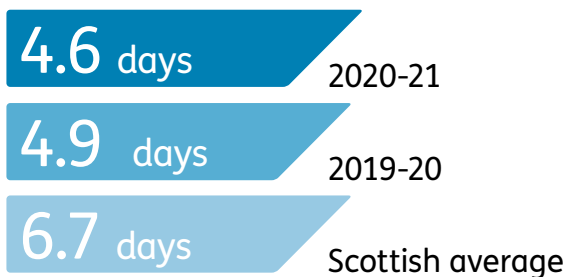
Despite the difficulties we faced this year, the average time to complete non-emergency repairs was reduced to 4.6 working days, down from 4.9 working days the year before.

The percentage of reactive repairs completed right first time, at 94.9%, was slightly down from last year's figure of 96.4%.

We are delighted to report that satisfaction with repairs or maintenance carried out in last 12 months stood at 100%, up from 93.1% the year before. We will continue to work hard to maintain this level of satisfaction for next year.

Non-emergency repairs

Average time to complete non-emergency repairs

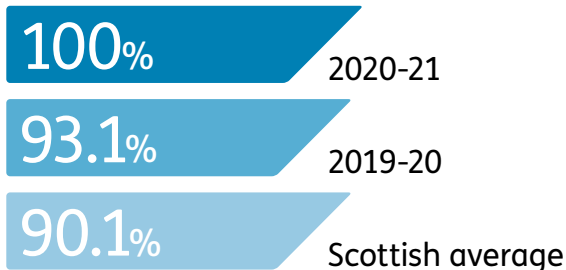


Gas safety

Like all social landlords, Loretto has a statutory obligation to carry out gas safety checks in tenants' homes within 12 months of a gas appliance being fitted or its last check. Scottish Government restrictions, and the fact many customers were shielding, meant there were 114 times this year we weren't able to complete all gas safety checks within 12 months. But we prioritised safety certificates which had expired in the early part of 2020-21, and all checks were successfully carried out by September 2020.

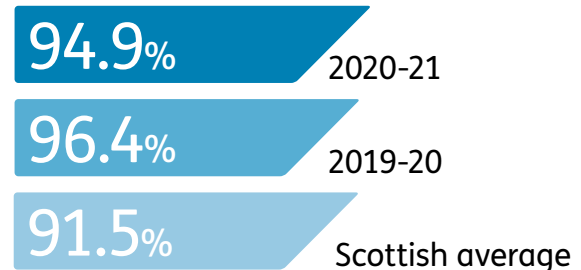
Repairs and maintenance

Satisfaction with repairs or maintenance in last 12 months



Reactive repairs

Reactive repairs completed right first time



Rent and value for money

We know how difficult last year was for our tenants, and many will continue to face challenges posed by the impact of the pandemic.

That's why it's more important than ever that tenants feel their homes and services are good value for money.



Moving on to Universal Credit caused unprecedented challenges for many of our customers and we worked hard to help them access support available and to pay their rent and other household bills.

Our online discounts scheme, MySavings, continues to help customers make their money go further and cut the cost of their weekly shop. In 2020-21, 5086 customers across Wheatley were registered for MySavings, an increase of 1470 from the previous year.

Despite the extraordinary difficulties posed by the pandemic and the severe financial hardship faced by many customers, we managed to maintain high levels of performance across the

indicators reported each year to the Scottish Housing Regulator.

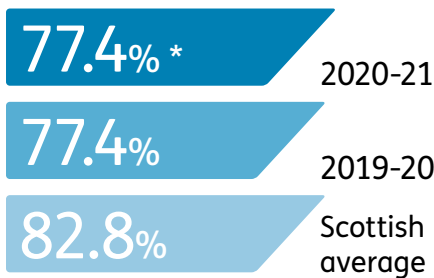
Our gross rent arrears stood at 3.1%, down from 5.1% last year, while rent collection increased from 98.6% to 101.4%.

The average days to let properties figure reflects the fact that Scottish Government restrictions meant we were unable to let homes for part of the year.

The impact of the pandemic will be with us for some time to come, and we will continue to do all we can to help tenants overcome the difficulties they face and ensure they feel their homes and services are good value for money.

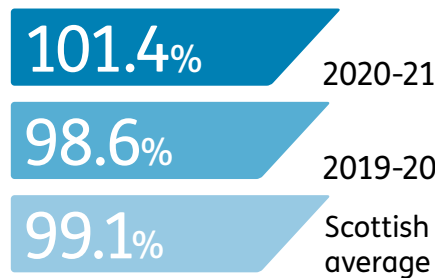
Value for money

Percentage of tenants who feel their rent is good value for money



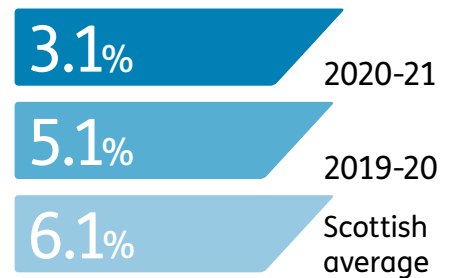
Rent collected

Rent collected as a percentage of total rent due



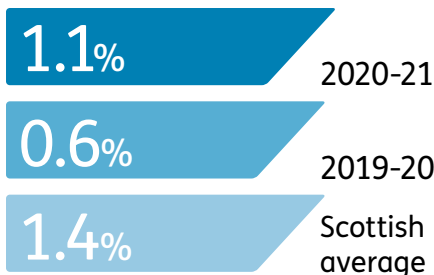
Rent arrears

Gross rent arrears



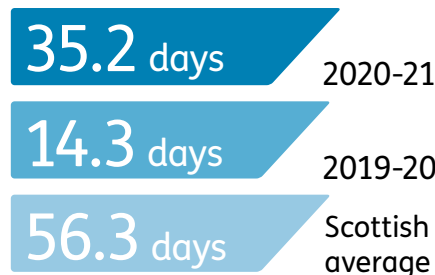
Rent lost

Rent lost through properties being empty



Re-let properties

Average length of time taken to re-let properties

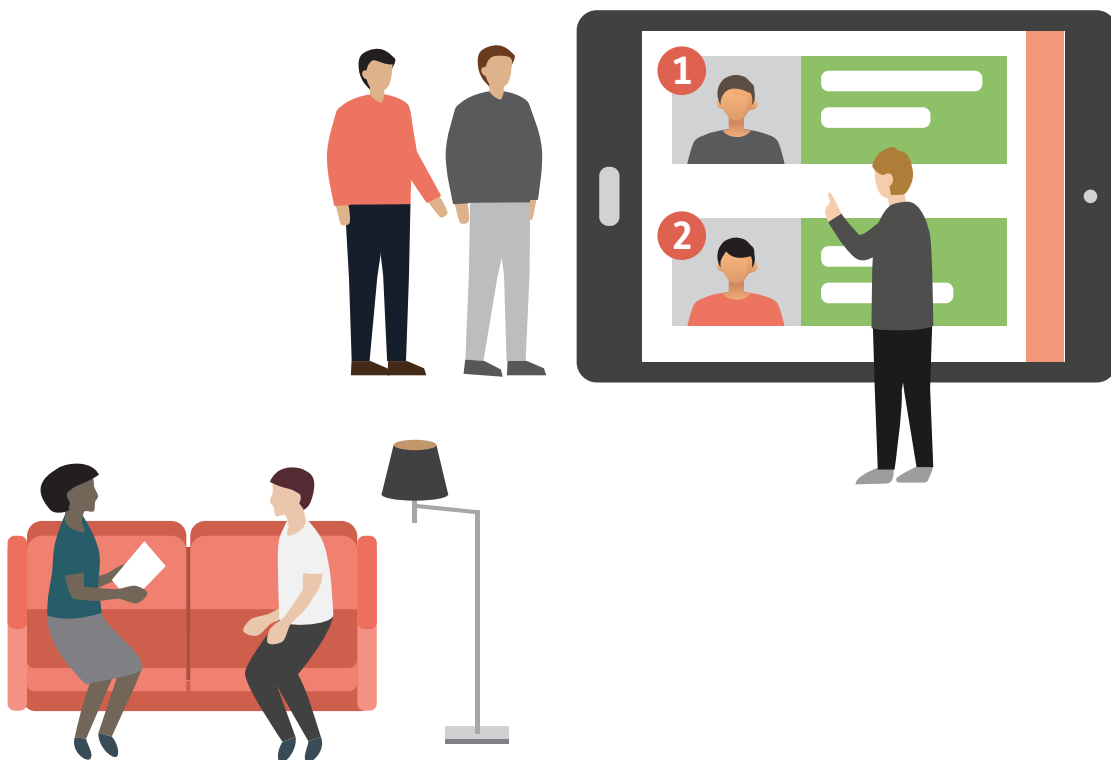


*Same figure as last year (see page 2)

Engaging with customers

In what has been a difficult year for everyone, engaging more effectively with our communities became more important than ever.

At Loretto, we have been determined to engage with and support our communities in every way we can.



We acknowledge the importance of tenant engagement and the opportunity for customers to give their views and have ownership over their communities. The Panel met with the MD of Dunedin Canmore to give our feedback on the new Group engagement framework, Stronger Voices, Stronger Communities. We are looking forward to the implementation of this and will work closely with the Stronger Voices team to improve customer engagement and encourage participation.

We continued to support our customers to get online and to encourage them to engage with us through our digital channels and online self-service accounts.

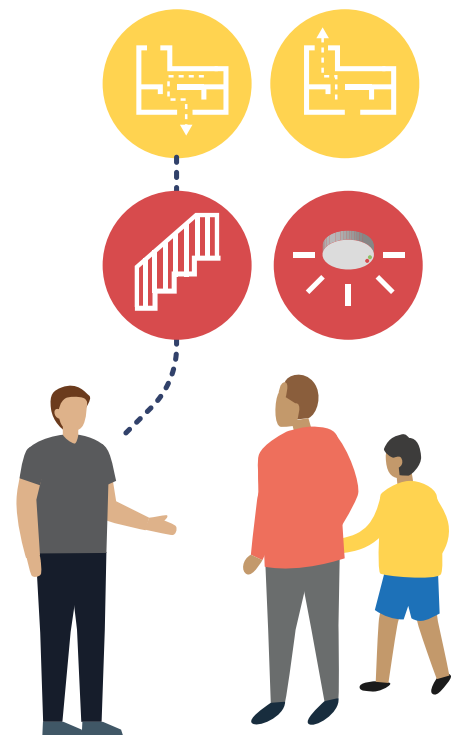
We continued to embed our innovative new approaches to services and supporting our customers. Housing officers, for example, introduced new ways of talking with customers online, such as through WhatsApp, FaceTime and Zoom.

Loretto’s online channels and services, which offer our customers easy and convenient ways to pay bills, book appointments and access advice and information, continued to grow in size and popularity.

By the end of the financial year, around 50% of Loretto customers had registered for an online account with us. Almost 1780 people used the Loretto website every month.

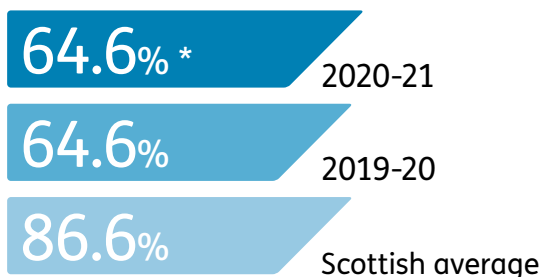
The number of followers on our social media channels rose to 1864 this year, an increase of 191 from 2019-20.

We know how important it is for tenants to be informed about services and decisions and to have opportunities to be involved in decision-making. Our new engagement framework – Stronger Voices, Stronger Communities – will help us give customers more control over the services they want and create even more opportunities for all customers to be involved.



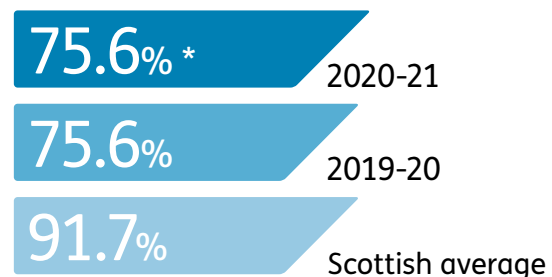
Decision making

Percentage of tenants who were happy with opportunities to participate



Keeping you informed

Tenants satisfied with their landlord keeping them informed about their services and decisions



Are you happy with how information is presented in this report? We can use your feedback to help improve things for other people. Email us at talk@lorettoha.co.uk or phone us on 0800 952 9292.

*Same figure as last year (see page 2)

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Loretto Housing Association Limited.
A registered Scottish Charity No. SC007241.