



Annual Report to Tenants

Loretto Housing Association
Highlights and performance

2021-22

www.wheatley-group.com



Welcome to the Annual Report to Tenants for 2021-22

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.

Given our extensive consultation with customers on our new operating model this year, we agreed with the Scottish Housing Regulator to postpone our next full satisfaction survey until 2022-23.

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've also given to the Regulator over the past two years – are from the year 2019-20. Those figures are highlighted with an asterisk (*).

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Welcome, from Loretto Housing Chair, Eric Gibson



This year saw the remobilisation of our services after the unparalleled difficulties we faced last year.

Our customers were still feeling the economic impact of the pandemic, of course, and we continued to support people in financial hardship in our communities in every way we could.

Wheatley Foundation, our charitable trust, supported almost 300 Loretto customers over the year.

We built 30 new homes this year, invested £2.9m in planned

improvements and supported four people from our homes into work and training.

It was an important year for Loretto Housing, as the integration of Cube homes meant our housing stock almost doubled in size this year.

The year also saw the launch of our new five-year strategy – Your Home, Your Community, Your Future – which introduced our new way of working that equips frontline staff to spend even more time supporting tenants in their homes and communities.

The successful introduction of a

new 24/7 Customer First Centre (CFC), staffed by specialist, highly-trained advisors, was another pioneering example of how we are providing high-quality, customer-focused services.

The fallout from the pandemic will be with us for years to come. Rising fuel prices and the emerging cost of living crisis are having a real effect on our customers, but our commitment to supporting our customers and communities remains stronger than ever.

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 26 October 2022. The Wheatley Group Board has confirmed that all Registered Social Landlords which are part of Wheatley Housing Group Limited – Wheatley Homes Glasgow, Wheatley Homes East, Wheatley Homes South and Loretto Housing Association – 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

We continued to support people in financial hardship brought on by increasing fuel prices, the rise in the cost of living, difficulties caused by Universal Credit, and the continuing impact of the pandemic.

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

Almost a quarter (24.7%) of Loretto customers are now on Universal Credit, an increase of 4% from last year.

Our Welfare Benefits Advisors supported 127 Loretto customers over the year and helped them claim more than £318k in benefits and tax credits they were entitled to.

Our fuel advisors helped 49 customers save more than £6.7k on their bills over the year. We also helped customers across Wheatley access more than £1.6m in external funding to alleviate fuel poverty.

Working with Wheatley Foundation, we:

- created five opportunities for our customers to get into work or training, with four customers benefitting;
- supported 67 new tenants with household budgeting, running a home and settling into their community through My Great Start;
- helped 145 households put food on the table by distributing

210 emergency food vouchers through our EatWell service;

- provided essential household items to 16 customers through our Emergency Response Fund;
- gave 27 households up-cycled furniture through our Home Comforts service;
- awarded one young person from our homes a bursary to go to university or college;
- provided 273 free books to 25 children under five in our homes through the Dolly Parton Imagination Library initiative; and
- provided starter packs for seven tenants who needed support moving into their home.



The panel monitored the Group's performance closely against the key performance indicators and Annual Return on the Charter. Overall, the panel is pleased and would like to congratulate the Group on its performance throughout the year. We are especially pleased with the additional support provided to vulnerable customers to help them through the rise in energy costs, in particular welfare benefit and fuel advice. We are encouraged that the Group will continue to focus on this to support customers.

Throughout the year, we continued to increase our allocation of homes to homeless people. Loretto allocated 68 homes to homeless people this year, including three homes provided to Housing First, a multi-agency partnership to tackle rough sleeping.



Overall satisfaction

Tenants satisfied with the overall service

2021-22: 84.1% *

2020-21: 84.1% *

**Scottish Average
2021-22: 87.7%**

Medical adaptations

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

2021-22: 61.4 days

2020-21: 119.4 days

**Scottish Average
2021-22: 54.3 days**

Complaints

Average time in working days for a full response to complaints at Stage 1

2021-22: 3.6 days

2020-21: 2.9 days

**Scottish Average
2021-22: 5.8 days**



Average time in working days for a full response to complaints at Stage 2

2021-22: 21.3 days

2020-21: 19.5 days

**Scottish Average
2021-22: 27.4 days**

*Same figure as past two years (see page 2)



Improving our services

This year saw the full remobilisation of services after the unparalleled difficulties caused by the pandemic.

At the start of 2021 our housing officers were back on their patches and visiting customers, and our environmental teams were continuing to keep communities clean and safe. A full repairs and maintenance service resumed at the end of April 2021, as did our capital investment programme and non-essential internal investment work.

We also launched our new service model this year, as part of our five-year strategy, which saw us move to hybrid working to help strengthen our presence in communities and take services directly to the people we serve.

Our new CFC features experienced housing professionals offering one-and-done solutions to tenant service requests, freeing up housing officers to spend more time in communities as well as dealing with complex issues face-to-face.

Our first Centres of Excellence – places for staff, customers and stakeholders to meet, collaborate and learn – opened this year, while we also started work on new touchdown points, made up of existing facilities within our communities providing staff with a base between visits to customers' homes.

Customers gave their overwhelming support for our new way of working and new way of engaging in a tenant consultation during the year.



As services continue to remobilise post-pandemic, we are pleased with the progress the Group has made with the introduction of its new operating model and launch of the Customer First Centre. We are also satisfied with the continued good performance around arrears due to the expansion of wraparound services.

Homes and communities

Building new homes

In 2021-22, Loretto built 21 homes at Cobblebrae Farm, Falkirk, and nine at Dargavel Village in Bishopton, all for social rent.

We also progressed work on another 58 homes at Dargavel Village; 32 at Hallrule Drive in Cardonald, Glasgow; 80 at Queens Quay in Clydebank; and 36 at Sawmill Field in Helensburgh.

Investing in our homes

Loretto delivered £2.9m of improvements to homes and communities over the year.

This included:

- £769k on new boilers for 293 homes and fire safety measures, including smoke and heat detectors for 265 homes;
- £575k on new kitchens and bathrooms; and
- £404k on new windows.



Improving our neighbourhoods

We continued our work to create clean and safe neighbourhoods people are proud to live in. Our environmental teams resumed full service in May 2021 and over the year, they removed 138 tonnes of bulk waste from Wheatley communities every week.

We continued our partnership with environmental charity Keep Scotland Beautiful which sees our communities inspected and assessed to help improve standards. All nine Loretto

neighbourhoods assessed in 2021-22 received a five-star rating, the highest possible score.

Our environmental campaign at the end of 2021-22 helped us engage with partners and customers to improve Loretto neighbourhoods.

Wheatley's Community Improvement Partnership (CIP) – a specialist team of seconded police and our own frontline staff – continued to work with Loretto

communities to tackle anti-social behaviour and crime.

Wheatley Group was named Policing Partner of the Year at the 2022 Chief Constable Bravery and Excellence Awards.

We helped protect customers from the risk of fire by carrying out fire risk assessments at our Livingwell complexes at Lourdes Court and Partickhill in Glasgow. This year saw a 30% reduction in accidental fires in Wheatley homes.

Lettable homes

The number and type of Loretto Housing stock as of 31 March 2022

Self contained stock

Stock by apartment size and average rent	Total units	Number of lettable units	Average weekly rent
1 apt	93	93	£113.34
2 apt	936	912	£94.08
3 apt	974	970	£95.29
4 apt	372	372	£104.61
5 apt+	47	47	£117.30
Total self-contained:	2422	2394	£97.22

(Average rents based on lettable stock only)



The panel met with senior officers throughout the year, including the Performance Frameworks Manager, to discuss the Group's performance framework, and the Group Protection and Strategic Partnership Lead, to scrutinise the Group's anti-social behaviour framework. The panel will continue to work with the Group to monitor and scrutinise performance closely.

Your repairs service

We resumed a full repairs and maintenance service at the end of April 2021 and worked through the backlog of repairs built up during the previous year of restricted services. Over the year, we completed 10,655 reactive repairs.

We saw an increase in the volume of repairs this year, in common with the rest of the housing sector. This higher demand, as well as the length of time it took to work through the backlog from last year and a nationwide shortage of

materials, had an impact on our average time to complete non-emergency repairs, which stood at 7 days. Satisfaction with repairs or maintenance carried out in the previous 12 months stood at 88.4%, down from 100% last year. We completed 94.9% of repairs right first time, which was the same as last year. All our homes also have a valid gas certificate.

We'll do all we can to improve performance next year, and our new CFC should help with this.

Non-emergency repairs

Average time to complete non-emergency repairs

2021-22: 7 days

2020-21: 4.6 days

**Scottish Average
2021-22: 8.9 days**

Repairs and maintenance

Satisfaction with repairs or maintenance in last 12 months

2021-22: 88.4%

2020-21: 100%

**Scottish Average
2021-22: 88%**

Gas safety

Number of times the statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or its last check was not met

2021-22: 0

2020-21†: 114

Reactive repairs

Reactive repairs completed right first time

2021-22: 94.9%

2020-21: 94.9%

**Scottish Average
2021-22: 88.3%**

†In 2020-21, Scottish Government restrictions, and the fact many customers were shielding, meant there were 114 times 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.

Rent and value for money

We know how difficult circumstances are for many of our tenants and we know it's more important than ever that tenants feel their homes and services are good value for money.

The economic fallout from the pandemic, rising fuel bills, the wider cost of living crisis and moving to Universal Credit caused unprecedented challenges for many people, 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 2021-22, 5900 customers across Wheatley were registered for MySavings, an increase of 1000 from the previous year.

Strong customer relationships and the high levels of support we provide to customers in financial hardship, limited the impact on rent arrears. Our gross rent arrears stood at 3.7% at the end of the year, up from 3.1% the previous

year. Rent collection decreased slightly from 101.4% to 99.4%.

The average days to re-let properties was 17.4 days this year, down from 35.2 days last year.

We will continue to do all we can to help tenants overcome the financial 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

2021-22: 77.4% *

2020-21: 77.4% *

**Scottish Average
2021-22: 82.5%**

Rent collected

Rent collected as a percentage of total rent due

2021-22: 99.4%

2020-21: 101.4%

**Scottish Average
2021-22: 99.3%**

Rent arrears

Gross rent arrears

2021-22: 3.7%

2020-21: 3.1%

**Scottish Average
2021-22: 6.3%**

Rent lost

Rent lost through properties being empty

2021-22: 0.4%

2020-21: 1.1%

**Scottish Average
2021-22: 1.4%**

Re-let properties

Average length of time taken to re-let properties

2021-22: 17.4 days

2020-21: 35.2 days

**Scottish Average
2021-22: 51.6 days**

*Same figure as past two years (see page 2)



Engaging with customers

Engaging more effectively with our communities and giving tenants real influence over services and decision-making has always been important to us.

We continued to help customers get online this year and encouraged them to engage with us through our digital channels and online self-service accounts.

By the end of the financial year, more than 57% of Loretto customers had registered for an online account with us.

Almost 2870 people used the Loretto website every month, with more than 34,400 active users over the year. The number of followers on our social media channels this year was 2000.

This year, we consulted with customers on plans for a new operating model and a new way of engaging, with 89% of customers who took part supporting the proposals.

This year saw us recruit people across our communities as 'customer voices' to influence

investment decisions, with customers also taking part in neighbourhood walkabouts to identify local priorities. We invested £55k in projects over the year, including new fencing at Mill Road and Shawbridge Street and new door entry systems at St Patrick's Court and Carlisle Place.

Our 'You Choose Challenge' saw customers submit ideas for community projects and vote on what they want, including an adventure trail for children in Westcliff.



We continue to acknowledge the importance of tenant engagement and the opportunity for customers to give their views and have more say over what happens in their communities. We are encouraged with the progress made in implementing the Group's engagement framework, Stronger Voices, Stronger Communities. The Panel feels this focuses on the right areas of giving customers more choice, flexibility and influence. We are pleased to see improvements in customer engagement through the recruitment of Customer Voices, through walkabouts and local community projects. We are also satisfied with the increase in focus groups to allow customers to be involved in co-creating policies and, for example, the Group's approach to equality data collection. The Panel looks forward to engagement developing and diversifying further.

Decision making

Percentage of tenants who were happy with opportunities to participate

2021-22: 63.6% *

2020-21: 63.6% *

Scottish Average
2021-22: 86.8%



Keeping you informed

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

2021-22: 75.6% *

2020-21: 75.6% *

Scottish Average
2021-22: 91.1%



*Same figure as past two years (see page 2)

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.

