



LORETTO HOUSING ASSOCIATION

BOARD MEETING

Monday 23 May 2022 at 10.30am

Wheatley House, 25 Cochrane Street, Glasgow

AGENDA

1. Apologies for absence
2. Declarations of interest
3. a) Minute of 28 March 2022 and matters arising
b) Action list

Main business and approvals

4. Wheatley Foundation - making a difference in our communities (presentation)
5. Allocations policy review and lock-up and garages policy
6. 2021/22 year end performance and Annual Return on the Charter
7. 2022/23 Delivery Plan and performance measures
8. Update on engagement framework
9. Customer First Centre update and initial review
10. Fire prevention and mitigation update

Other Business Items

11. Governance update
12. Finance report
13. AOCB

Report

To: Loretto Housing Board

By: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: Allocations policy review and lock-up and garages policy

Date of Meeting: 23 May 2022

1. Purpose

- 1.1 This report updates the Board on the findings of the independent review of our Group Allocations Policy and process and the proposed next steps.
- 1.2 The report also seeks the approval for our new lock-up and garages policy, attached at Appendix 1.

2. Authorising and strategic context

- 2.1 Under the Group Authorising Framework, the Group Board are responsible for the designation of policies as Group policies. Our Board is responsible for approval of our individual operational policies and implementing Group policies to reflect our local circumstances.
- 2.2 As part of our Covid-19 response, in Glasgow we moved away from choice based letting for homeless customers in August 2020. The Board approved continuation of this at the April 2021 Board meeting until a full review was undertaken. Our Group Allocation Policy Framework was updated to reflect this decision.
- 2.3 An independent review of our allocation policy and processes was undertaken during 2021/22. Within our Group Strategy there is a commitment to bring DGHP onto our MyHousing online allocations platform. This will also our customers to note interest in homes in Dumfries and Galloway as well as allowing DGHP customers to note their interest in our homes.

3. Background

My Housing

- 3.1 In February 2018 the Board approved our current Housing Information Advice and Letting Policy and Framework and designated it as a Group Framework with a commitment to review the policy every 5 years. Later that year, in November 2018, we launched our new Housing Information Advice and Letting online platform – MyHousing.

- 3.2 This transformed our allocations activity moving to a fully online application process, putting customers in control of their applications with the ability to update their application in real time. We also had processes to support vulnerable applicants unable to apply online. This allowed us to realise efficiencies, such as staff no longer manually loading applications.
- 3.3 MyHousing is currently our main letting platform for Loretto Housing Association, Wheatley Homes Glasgow and West Lothian Housing Partnership. Dunedin Canmore advertise their Edinburgh properties as part of Edinburgh's Common Housing Register – EdIndex, but use MyHousing for the final part of the letting process.
- 3.4 In the last 4 years, since the launch of MyHousing, we have continued to improve our blend of personalised and digital customer service offering. Some of the developments we have completed include:
- Improved information on properties advertised including video tours;
 - Integrated a benefit calculator into the application process to complement the budget calculator;
 - Online mutual exchange service for our customers via House Exchange to make it easier for customers to find someone to 'swap homes' with; and
 - Integration between Glasgow City Council's iworld and MyHousing to allow the automated transfer of section 5 homeless referrals and real time updates on change of circumstances.
- 3.5 We are also continuing to develop our service offering. We are currently reviewing our performance reporting and developing digital signatures for tenancy agreements.
- 3.6 During the Covid 19 pandemic, we made a number of changes to our letting practices, some of which were initiated to minimise the risk to staff during this time, for example, undertaking viewings and sign ups on the same day to limit the amount of contact. Others were to assist with the back log of properties during the period March – August 2020 when letting was suspended, including moving away from choice based letting for homeless customers in Glasgow to a matching process. Due to the success of this, in April 2021 the Board approved continuation of the matching process until a full policy review was complete.

Dumfries and Galloway Housing Partnership, Homes 4D&G

- 3.7 Dumfries and Galloway Housing Partnership are currently the lead partner in Homes4D&G common housing register and have a separate Allocation Policy. Homes4D&G common housing register includes four housing associations operating in the area, DGHP, Cunninghame Housing Association, Riverside and Home Group as well as Dumfries and Galloway Council. Since joining Group they have been working with partners in the common housing register to review their current systems, policy and processes.
- 3.8 There is a commitment in our Group Strategy for DGHP to move their lettings activity onto MyHousing. When this happens, this will be the final part of migration to Group systems and will open wider opportunities for all My Housing applicants who will be able to look for housing in Dumfries and Galloway as well giving DGHP customers the chance to look at a wider range of stock including placing notes of interests on Loretto properties.

4. Discussion

North Star Consulting & Research (North Star) Review

- 4.1 North Star were commissioned during 2021 to review our Group Housing Information Advice and Letting Policy and Framework and associated processes.
- 4.2 Research and field work was undertaken between August and November 2021. The methodology included:
- Desktop review of our policies and processes;
 - Desktop review of best practice;
 - Staff and customer engagement which included focus groups and 2,000 surveys being sent to applicants – with a return rate of just over 10% from the customer survey; and
 - Liaison with key local authority teams.

Strategic Outcomes

- 4.3 The independent review found that MyHousing and EdIndex play an important role in helping the Group to contribute to key outcomes as outlined in the strategy. In particular, that there are opportunities for these systems to increase digital services, particularly through service changes introduced as a result of pandemic restrictions. The pandemic has meant that many aspects of digitisation which were planned for the future have happened at a greater pace and customer attitudes towards ability to use digital services has improved. There is scope and appetite to further harness technology to drive efficiency and best value.
- 4.4 The review found that customers access online services and are confident in doing so, the majority would be happy to view homes online and to sign up for a tenancy online/ use digital signatures. While happy to view properties online the majority of customers would like this in addition not instead of an in person viewing.

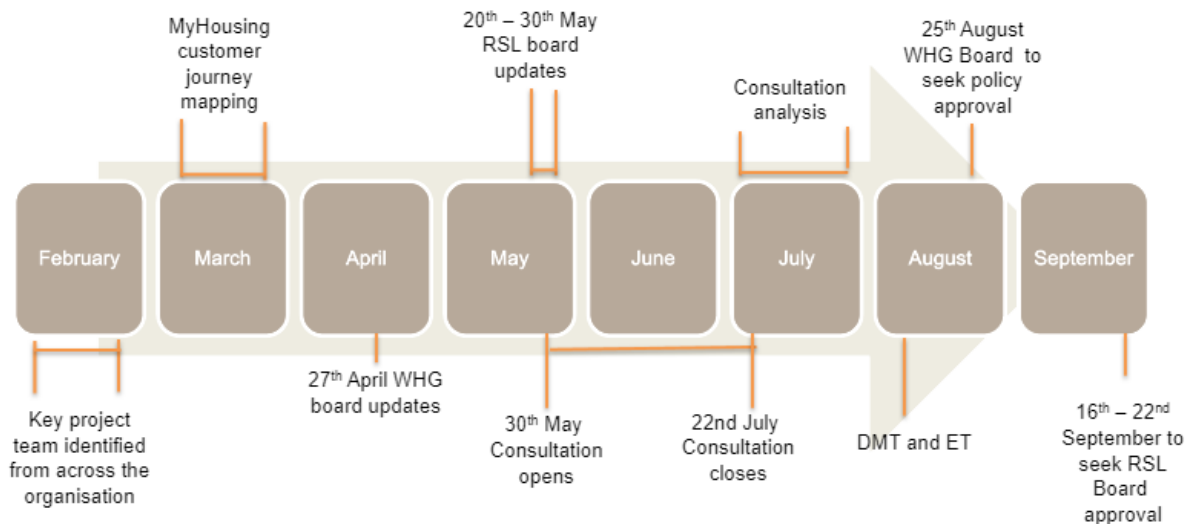
Findings

- 4.5 The review also reported the following findings:
- Our choice based systems provide a better service for customers;
 - The MyHousing system provides better value for money than other systems used by the Group;
 - Wheatley is a key partner in tackling homelessness across its areas of operation;
 - Our strong tenancy sustainment performance contributes to the creation of balanced communities;
 - Staff believe that the matching process for homeless customers in the west and the same day sign up process are useful procedures that should be continued beyond Covid-19;
 - That our Group Housing Information Advice and Letting Policy and Framework is compliant with current legislation, although some policy updates, particularly in Dumfries and Galloway are required;
 - There are high levels of awareness of the MyHousing brand; and
 - Common Housing Registers can provide more opportunities for customers.

4.6 The review made 10 recommendations. The recommendations are noted in the table below, alongside work we are already undertaking to respond:

	Recommendation	Mitigations
1	Approaches to communication with customers across both My Housing and Edindex should be reviewed.	Customer journey mapping is being undertaken to identify areas for improvement
2	Review mechanisms to encourage MyHousing applicants to access the full range of housing opportunities (including RSLs and MMR)	Working with Lowther Homes to consider ways to bring Lowther onto MyHousing platform – we are undertaking a learning journey to Manchester Move who already have blended approach to advertising social rent and mid-market rents on one platform.
3	Improve information on location of properties (on adverts)	Reviewing ways we improve customer information with our MyHousing supplier
4	For both MyHousing and EdIndex adverts should be reviewed and standardised to ensure easily accessible information is available to customers.	Undertaking customer journey mapping to look at ways this can be improved
5	Review our current application form	Review is being undertaken
6	Both MyHousing and EdIndex should carry out a review of the banding system to ensure it is easily understood by customers and staff	Preparing for full customer consultation during summer 2022 for MyHousing. EdIndex – We will engage with the Edindex board on the findings.
7	EdIndex should consider the value of a telephone helpline to assist non digital customers complete the application.	We will engage with the Edindex board on the findings.
8	Work with local authority partners to ensure that they have clear sight of the commitments made and delivered in relation to homelessness	Following the successful launch of our Group Homelessness Policy during 2021 we have developed an internal and external communication strategy to ensure we are promoting our contribution to homelessness at every opportunity.
9	A review of housing options approaches should be undertaken with a view to reinvigorating the approach post pandemic.	We have been part of the testing of the new national housing options toolkit we are about to roll this out to staff and will review the way housing options is delivered in line with our new operating model.
10	Wheatley Group should carry out further work to establish customer views on relet standard	We will review the information available to customers on what is included/ excluded with void works and improve communication with customers on what work will be completed once they move in.

- 4.7 Following a review of North Star and Homes4D&G, we now have a strong insight into what is working and areas for improvement from the DGHP allocation policy and processes. Therefore, we have developed an implementation plan to deliver these. The next stage is to proceed to full customer and stakeholder consultation during summer 2022, with the intention to align the DGHP policy with our Group Framework. The timeline for the consultation is noted below:



- 4.8 The key Group policy considerations we will be consulting on are matching homeless customers in Glasgow and reviewing our banding. We will also use the opportunity to engage with customers on the North Star findings, to obtain feedback on how to improve our communication methods and improve housing options.
- 4.9 Using learning from the first Group framework, we will consider ways to ensure we successfully strike the balance between consistency and flexibility to take account of our diverse letting landscapes from the city scape in Glasgow to the rural communities in Dumfries and Galloway.
- 4.10 Following the consultation, we will present an updated Group Housing Information Advice and Letting Policy and Framework to Wheatley Group Board in August 2022 for approval.

Lock-up and garages policy

- 4.11 Following a wider review of the Group's Policy Framework, we have also taken the opportunity to refresh our policy position on the allocation of lock ups and garages.
- 4.12 75 lock-ups were transferred to us from Cube following the transfer of engagements. In managing these, we have operated the same policy as other RSLs in the Group. The arrangements have operated effectively to date and are reflected in the policy document attached at Appendix 1.

5. Customer engagement

- 5.1 As part of the North Star review we have already engaged with customers. This has included 2,000 surveys being issued and 6 customer focus groups taking place.
- 5.2 We have also engaged with key teams across the organisation including our Stronger Voices network; the Customer First Centre; Communication and Marketing on our engagement plan for the new policy review during summer 2022.
- 5.3 Our customer engagement for the consultation on the Group Allocation Policy Framework will include all RSL subsidiary tenants, circa 29,00 applicants registered on MyHousing and circa 4,000 applicants registered with Homes4D&G

6. Environmental and sustainability implications

- 6.1 Not applicable.

7. Digital transformation alignment

- 7.1 Our Group Strategy sets a clear direction and is underpinned by digital transformation.
- 7.2 We have a commitment in our Group Strategy to deliver a blend of digital and personal services via MyHousing. As we implement recommendations from the North Star Review and any additional recommendations from the customer consultation, we will transform our digital service offering.
- 7.3 The proposals contained in this report represent the final core business function in DGHP being aligned to Group systems and is incorporated within the wider group digital transformation programme.

8. Financial and value for money implications

- 8.1 The North Star review highlighted that MyHousing, our current online letting platform provides value for money.
- 8.2 The costs associated with undertaking a full customer consultation on the Group Allocation Framework, system updates and additional staffing resource costs will be undertaken within existing budgets.
- 8.3 In addition, value for money has been a key consideration when setting the rents for lock-ups and garages. The rents will increase annually at the same rate of the annual increase in rent. The criteria for determining the rents payable by each applicant and net weekly rent charge are set out in the policy.

9. Legal, regulatory and charitable implications

- 9.1 All amendments to the revised Allocation Policy Framework and new lock-ups and garages policy will be considered by legal colleagues to ensure there is no risk to legal compliance. Through the framework and policy, we will ensure we are meeting our statutory obligations.

- 9.2 The Housing (Scotland) Act 2014 outlines requirements for landlords to consult with identified groups before making or altering its rules governing the priority of allocation of houses. This means that landlords must consult with the following groups:
- Applicants on our housing lists;
 - Existing tenants;
 - Registered Tenants' Organisations;
 - Other stakeholders;
 - Local Authority Strategic Partners (Homeless and DRS services); and
 - Such other persons as the landlord thinks fit.
- 9.3 We will consult with all required groups and work with our Stronger Voices network to ensure we fully capture the customer voice.

10. Risk appetite and assessment

- 10.1 The Group's risk appetite for service improvement is "open". This means we are prepared to take the risk of adopting the approach that is most likely to result in successful delivery of our service objectives.
- 10.2 Shifting the balance of power towards the customer brings some risk as we empower customers to take more decisions around priorities and resources. A robust framework within which we can support customers and use our strategic delivery plan to manage this transformation will help to mitigate any risks.

11. Equalities implications

- 11.1 We are committed to working inclusively and our activities are designed to reflect and respond to the needs of our tenants, customers and communities.
- 11.2 Equalities impact assessments will be carried out to assess and manage the impact of all our Group Allocation activities. Any particular needs and requirements will be addressed to ensure equity of access and opportunity.
- 11.3 The lock-ups and garages policy allows any resident over the age of 17 to apply for a lock-up. Local residents who have a disability and are 'blue badge' holders have priority on the waiting list and are also eligible for discounted rents. This assists the mobility and therefore positively impacts the equalities of this group.
- 11.4 We translate all policies into another language or alternative format, such as braille, on request.

12. Key issues and conclusions

- 12.1 Since the approval of our first Group Housing Information Advice and Letting Policy and Framework in February 2018 we have transformed our letting activity through our online letting platform – MyHousing.
- 12.2 North Star consultancy have undertaken an independent review of our policy and processes during 2021. They found that MyHousing provides value for money; our current policy is compliant with legislation and overall is working well. However, there are areas for improvement, such as how we communicate with customers and we could make information clearer on adverts.

- 12.3 We also moved to a matching process for homeless customers in Glasgow during the covid-19 pandemic. Wheatley Group Board approved continuation of this in April 2021 until a full review of our allocation policy was undertaken.
- 12.4 The aim is to align all subsidiaries to a new Group Housing Information Advice and Letting Policy and Framework that strikes the balance of consistency and flexibility. We will now undertake a full consultation during summer 2022, before presenting an updated Group Housing Information Advice and Letting Policy and Framework to Group Board in August 2022.

13. Recommendations

13.1 The Board is asked to:

- 1) Note the findings and recommendation from the North Star Review;
- 2) Note the update on the DGHP and Homes4D&G review;
- 3) Agree to consult with customers and stakeholders on The Group Housing Information Advice and Letting Policy and Framework; and
- 4) Approve the lock-ups and garages policy.

List of Appendices

Appendix 1 – Draft lock-up and garages policy [redacted: available under publication scheme [Publication scheme | LHA \(lorettoha.co.uk\)](#) }

Report

To: Loretto Housing Board

Report by: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: 2021/22 year-end performance and Annual Return on the Charter

Date of Meeting: 23 May 2022

1. Purpose

- 1.1 This report presents year end for performance for 2021/22, including:
- Draft Loretto Annual Return on Charter results for 2021/22 and seeks approval for submission to the Scottish Housing Regulator;
 - Non-Charter strategic results and performance measures;
 - Wheatley Solutions Business Excellence Framework measures; and
 - Delivery Plan strategic projects.

2. Authorising and strategic context

- 2.1 Under the terms of the Group Authorising Framework, the approval of the Group strategy is reserved to the Group Board with each individual Board responsible for agreeing their own 5 year strategy within the overarching group strategic context. We agreed our own 5 year strategy in November 2020.
- 2.2 The Group Board subsequently approved the overarching structure for the implementation of our strategy via our Group Performance Management Framework ("PMF") at its meeting in June 2021. As part of agreeing the PMF in June 2021, the Board agreed a programme of strategic projects and performance measures and targets for 2021/22. This Board subsequently agreed the Loretto Housing specific performance measures.
- 2.3 Annual Return on the Charter ("Charter") returns to the Scottish Housing Regulator must be approved by our Board prior to submission.

3. Background

- 3.1 2021/22 continued to be a globally unprecedented year, as the COVID-19 pandemic and its impact continued to alter delivery of our services and in turn performance. This year-end report therefore reflects the different stages of mobilisation during the year. There remained a number of areas of performance, such as tenancy sustainment, the delivery of emergency repairs, and arrears where we performed very strongly under the circumstances and relative to the wider sector.

- 3.2 Despite the challenges caused by the continuation of the pandemic we have also managed to:
- Launch the new customer-driven operating model, including the Customer First Centre, following endorsement from tenants;
 - Migration of ex-Cube stock to Loretto; and
 - Achieve our Gross Arrears target in 21/22 with our year end result at 3.67% against a 4.03% target despite a challenging backdrop that our customers face with rising costs.
- 3.3 Registered Social Landlords (“RSLs”) are responsible for meeting the standards and outcomes set out in the Social Housing Charter and are accountable to their tenants and customers for how well they do so. The Charter is part of the SHR’s assessment of how these outcomes are being met. All RSLs and Local Authority housing services are required to complete the Charter indicators and submit these by 31 May each year. The SHR publishes results for all organisations at the end of August each year.
- 3.4 The SHR uses the Charter results to focus attention on important risks and key aspects of landlord performance. The outcomes apply to all social landlords, with the exception of those relating to local councils in relation to their homeless duties and to councils and registered social landlords that manage sites for Gypsies / Travellers.
- 3.5 Ex-Cube properties migrated to Loretto at the end of July 2021. To reflect the different rent billing cycles for Cube customers, for financial rent-based measures we report Loretto A and Loretto B. Loretto B distinguishes those previous Cube customers whose rent is billed differently.

4. Discussion

- 4.1 Draft Annual Charter returns for Loretto Board will firstly be discussed, followed by progress against other Board measures shown by strategic theme. Thereafter, an update will be provided on the year end position with strategic projects.

Charter Returns

- 4.2 This section presents a summary of key draft Charter measures, highlighting where they are also a strategic result. A full set of draft Charter results for Loretto against targets is provided in Appendix 1.

Gross Rent Arrears

- 4.3 The Group’s and our strategic aim was originally to reduce arrears to 4% by 2026. Our year end performance of 3.67% surpassed our 4.03% target. The Group target of 5.03% for year one of the strategy has been surpassed at 4.80%. This was achieved due to the strong focus given to support customers during these economically difficult times.






- 4.4 Taking account the current cost of living crisis and economic challenges, the Group Board have agreed that the 2026 target of 4% should be amended in the Group strategy to 4.5% by 2026. Our Year 2 to 5 targets have been reviewed in this context, and changes are proposed in a separate paper.
- 4.5 Our performance throughout this year has remained favourable compared to benchmark results published by the SHR on a quarterly basis. Table 1 below provides the sector average, Loretto and Group RSLs quarterly results. Quarter 4 data was submitted to the Regulator on the 29 April 2022, with results to be published at a later date.

Table 1

Gross Rent Arrears	Q1	Q2	Q3	Q4
SHR published average	5.91%	6.22%	6.53%	-
Loretto	2.67%	3.33%	3.78%	3.67%
WHG RSLs	4.53%	4.90%	4.92%	4.80%

- 4.6 Our performance of 3.67% relative to other RSLs in the group is set out Table 2 below. It shows that our performance is strong relative to other group RSLs, exceeding that of the larger ones.

Table 2

RSL	2021/22		2021/22 target	Previous Period	Variance from Previous Period	2020/21 Result
Loretto A	3.40%	N/A	N/A	3.78%	-0.38	3.05%
Loretto B	3.97%	N/A	N/A	3.92%	0.05	N/A
Loretto Combined	3.67%		4.03%	3.85%	-0.18	N/A
DC	4.16%		4.29%	4.51%	-0.35	3.84%
DGHP	4.10%		4.57%	4.25%	-0.15	3.86%
GHA A	5.15%	N/A	N/A	5.52%	-0.37	4.78%
GHA B	5.19%	N/A	N/A	5.32%	-0.13	N/A
GHA Combined	5.16%		5.35%	5.50%	-0.34	N/A
WLHP	2.94%		3.12%	3.44%	-0.50%	2.62%
Group	4.80%		5.03%	5.11%	-0.31	4.48%

- 4.7 The following chart shows the trend in gross rent arrears at Group level and Loretto against target and projection throughout the year. We had 12 successful applications Tenant Grant Funds and over £14k awarded. All of our awards have now been received and this has supported the reduction seen below.

Chart 1

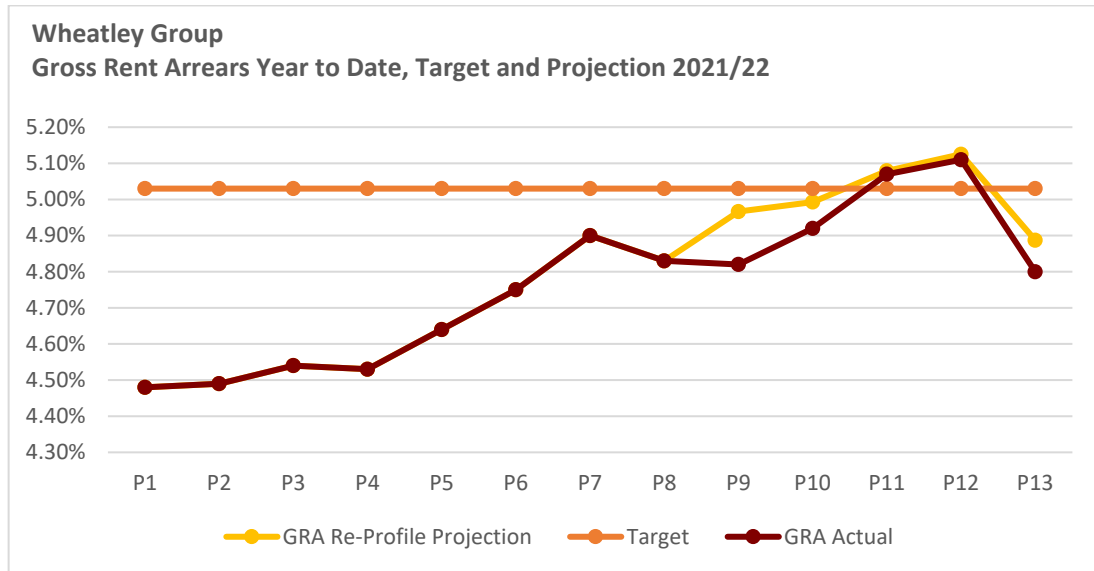
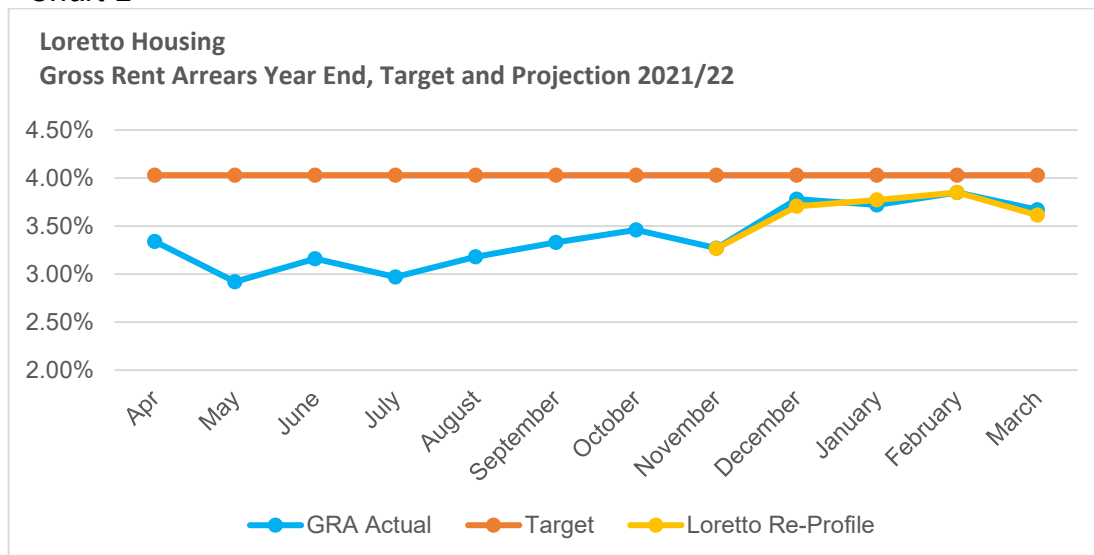


Chart 2



- 4.8 There remained fewer than expected new customers on Universal Credit (UC) by year end, 4,384 new cases compared to 6,000 assumed in business plan. There are currently 18,630 (circa 30%) of Group customers on UC and of our customers there are 628 number (circa 42%) on UC.

Average Days to Re-Let

- 4.9 Our strategic objective is to reduce the average time to re-let to below 14 days. We let properties on average at 17.38 days for the full year, lower than most RSL's across group and bettering our target of 18.1 days, with a significant reduction compared to the first lockdown year in 2020/21 at 35.18 days.
- 4.10 Comparative quarterly data published by the SHR this year demonstrates we, and the Group more widely, perform strongly compared to sector averages as shown in the table below:

Table 3

Average days to re-let	Q1	Q2	Q3	Q4
SHR published average	51.74	49.44	50.84	-
Loretto	12.85	11.36	16.43	17.38
WHG RSLs	18.55	20.27	20.62	21.55

- 4.11 Our performance relative to other RSLs in group is set out in the table below. Our performance is best amongst the larger RSLs within the group:

Table 4



Average days to re-let (Charter)	Year-end performance	2021/22 Target	2020/21 Results
Loretto	17.38 	18.1	35.18
Dunedin Canmore	18.79 	18.9	52.60
DGHP	17.73 	19.1	37.26
GHA	23.48 	19.9	40.96
WLHP	5.94 	15.0	19.78
Group	21.55 	19.5	40.87

- 4.12 Re-let times during 2021/22 were impacted by the ongoing effects of the pandemic, including additional Government restrictions and supply and resource issues. Based on current performance, a revised target is set out in a separate paper.

Tenancy Sustainment

- 4.13 We ended the year just below our 90% target for ARC and at our 91% target for revised. Tenancy sustainment considers new lets made in the previous reporting year (2020/21), and the result further demonstrates success when over 53% of our lets during the lockdown year were made to homeless applicants.
- 4.14 Our performance once revised (excluding those tenancies that ended due to deceased/transfers) meets our 21/22 target of 91% with a 91.12 end of year result. The other main reasons for our 10 un sustained tenancies this year was customers medical reasons or family responsibilities.

Table 5

RSL Tenancy Sustainment	Charter 2021/22	Target	Revised (Ex deceased/transfers) 2021/22	Target
Loretto	88.57%	90% 	91.12%	91% 






Repairs

- 4.15 The average time taken to complete emergency and non-emergency repairs for us and other Group RSLs for the full year is detailed in the table below and demonstrates the challenging year we have faced.

Times to deliver repairs (Charter)		Emergency (hours)				Non-emergency (days)			
		Target	Year Date Value	to	In month	Target	Year Date Value	to	In month
West	Loretto	3.00	3.16	<div></div>	3.24	5.50	6.98	<div></div>	8.85
	GHA	3.00	3.12	<div></div>	3.09	5.50	8.07	<div></div>	8.87
East	Dunedin Canmore	3.00	3.4	<div></div>	4.5	5.50	6.49	<div></div>	7.72
	WLHP	3.00	3.28	<div></div>	4.16	5.50	6.46	<div></div>	7.4
South	DGHP	3.00	2.21	<div></div>	2.15	5.50	9.91	<div></div>	7.16
Group		3.00	3.00	<div></div>	3.14	5.50	8.08	<div></div>	8.52

- 4.16 We carried out 4165 emergency repairs in 2021/22 with the average length of time taken to complete the repairs just outside the target time of three hours at 3.16 hours.
- 4.17 The high demand for repairs, pandemic backlogs and material supply issues have impacted significantly on average times to complete non-emergency repairs. At year end, Loretto and all RSLs are over target for non-emergency repairs.
- 4.18 While we don't have access to in year benchmarks for these indicators, Housemark data confirms an increase in volume across the sector, mirroring our own across Loretto and Group during 2021/22.
- 4.19 The issues with increased customer demand and material supply have also affected the right first-time measures. As the following table shows, while all RSLs were below target for year, we achieved 94.86% in this performance measure in Q4 and highest across group.

Table 6

Percentage of repairs right first time (Charter)		2019/20	In month	2021/22	Target	
West	Loretto	96.4%	92.76%	94.86%	97.0%	
	GHA	96.3%	92.15%	91.03%	97.0%	
East	Dunedin Canmore	96.8%	96%	94.14%	95.0%	
	West Lothian	96.4%	93.62%	93.37%	95.0%	
South	DGHP	83.5%	89.46%	83.1%	92.0%	
Group			92.63%	90.42%		

- 4.20 It is anticipated that these issues will continue to impact early 2022/23, anticipated to July, however fortnightly meetings with our Head of Housing are being held with City Building to review and discuss ongoing challenges and how we are tackling these to minimise disruptions and delays for our customers wherever possible.
- 4.21 As noted throughout the year, the Charter repairs satisfaction measure continues to be based on a very small sample size. We received 191 completed surveys in the last 12 months, with 88.43% of customers satisfied; similar to the Group position at 88.5%.

Table 7

RSL		2021/22 Target	Current Value
West	Loretto	87%	88.4%
	GHA	87%	88.8%
East	DC	87%	86.4%
	WLHP	87%	90.3%
South	DGHP	87%	89.3%
Group		87%	88.5%

- 4.22 Development of new approaches in 2022/23 to collection, monitoring and reporting of customer experiences, alongside the repairs transformation, aims to increase the number of completed surveys in future years.

Gas Safety

- 4.23 We continue to be in a 100% compliant position for gas safety, having retained a very strong focus on this area since we were able to remobilise. The year end for 2021/22 Charter indicator for us is listed in the table below. With all our properties now at zero, this reflects our strong focus on gas safety and joint working with the Customer First Centre and City Building.

Table 8

RSL	2020/21	2021/22
Loretto	114	0

SHQS

- 4.24 Changes to the definition of the criteria for meeting SHQS have been introduced in each of the last two years, with all now applicable for the 2021/22 ARC.
- 4.25 A summary of these changes is shown in the table below.

Table 9

Date	Changes	Changes to ARC Reporting
2015	Original SHQS criteria	
2021	EESSH1 ratings apply to energy (January 2021)	<ul style="list-style-type: none"> Any properties that do not meet EESSH1, do not meet SHQS Exemptions and Abeyances for EESSH1 also apply to SHQS
2022	Smoke and CO detectors (February 2022)	A failure to install linked smoke and heat detectors as at 31 st March 2022 will mean a fail for SHQS in terms of the Tolerable Standard (A)
2022	Electrical installation checks (March 2022)	Failure to have EICRs in place as at 31 st March 2022, evidencing renewal with 5 years will mean property fails SHQS in terms of both the Tolerable Standard (A) and the Healthy, Safe and Secure criteria (E)

- 4.26 The draft ARC 2021/22 results for SHQS and EESSH for us, is based on the latest currently available data, are shown in the table below.

Table 10

RSL	Percentage of properties meeting the SHQS 2021/22*	Percentage of properties meeting the EESSH 2021/22*
Loretto	99.71%	100.00%
DGHP	85.38%	90.23%
GHA	86.76%	99.10%
Dunedin Canmore	98.83%	99.02%
WLHP	99.87%	99.87%

*It should be noted that while the draft SHQS and EESSH figures shown in this report and Appendix 1 are based on the latest currently available data, numbers may change in advance of our submission to SHR as external parties report back to Group.

- 4.27 Properties which do not meet SHQS and/or EESSH can be either because they fail the criteria or are subject to exemption or abeyance. Importantly, it should be noted that where the pass rate is lower than in previous years, this is primarily due to exemption or abeyance, not fails.
- 4.28 Less than 1% of self-contained stock is recorded as having failed for SHQS. In terms of EESSH fails we have none, with the picture across the group as follows: GHA has 386, DC has 52, WLHP has one and DGHP have none.
- 4.29 Exemptions and Abeyances for SHQS and EESSH for all RSLs are detailed in the table below.

RSL	SHQS Exemption 2021/22*	SHQS Abeyance 2021/22*	Percentage of total stock with SHQS Exemption or Abeyance 2021/22*	EESSH Exemption 2021/22*	Percentage of total stock with EESSH Exemption 2021/22*
Loretto	0	7	0.29%	0	0.00%
DGHP	1,022	464	14.45%	1,005	9.77%
GHA	33	5,227	12.33%	282	0.66%
Dunedin Canmore	0	10	0.19%	0	0.00%
WLHP	0	1	0.13%	0	0.00%

*It should be noted that while the draft SHQS and EESSH figures shown in this report and Appendix 1 are based on the latest currently available data, numbers may change in advance of our submission to SHR as external parties report back to Group.

Medical Adaptations


- 4.30 During 2021/22, we have completed 100 adaptations at an average of 61.36 days, above the target of 35 days. This was in part driven by increased OT referrals following remobilisation of services and clearance of the pandemic backlog have impacted on cumulative time to complete for the year.
- 4.31 The table below shows the number of households waiting, in progress, completions and the average time to complete adaptations:

Table 12

Medical Adaptations	Households Waiting 2020/21	Households in progress 2021/22	Number Completed 2021/22	Average Days to Complete	Target
Loretto	5	4	100	61.36	35

Court Actions

- 4.32 As expected, court actions increased this year compared to last year, as restrictions on evictions began to lift. We had three court action initiated with three properties recovered 1 due to rent arrears and 2 due to ASB.

RSL	Percentage of the court actions initiated which resulted in eviction			
	2020/21		2021/22	
Loretto	N/A	N/A	100%	

- 4.33 It is expected that the number of court actions and evictions will increase in 22/23 as court processes return to normal.

Loretto Summary Charter Performance

- 4.34 The table below presents a summary of our performance against the key Charter measures. We met or exceeded 63% of the ARC measures and this is shown in the 'green' column in the table below. The 25% of measures categorised as 'amber' are within 10% of achieving target. A full breakdown of our performance against the full set of measures is provided in Appendix 1.

RSL	Green (met or exceeded target)	Amber (<10% off target)	Red (>10% off target)	Contextual, no target or not applicable
Loretto	10 (63%)	4 (25%)	2 (12%)	14

- 4.35 As discussed in the earlier sections of this report, the red and amber measures for us were primarily due to the ongoing impact of the pandemic, including increasing demand and resultant delays during remobilisation of services and ongoing supply issues.

Other Key Performance Measures

- 4.36 The following section presents draft year-end performance against non-Charter strategic and compliance measures by strategic theme. The dashboard for Board level measures is shown at Appendix 2.



Delivering Exceptional Customer Experience

Customer First Centre

- 4.37 The CFC launched its new service on 1 December 2021. As previously reported, this was a 'soft' launch internally. This initial period afforded us the opportunity to test the robustness and effectiveness of our new systems and practices ahead of our formal launch of the service on 1 April 2022.

- 4.38 A suite of performance measures has been developed to assess the effectiveness of the new CFC model. A number of these will form Board level reporting 2022/23. CFC measures will be continually reviewed and monitored to ensure that they remain current and comparable with other sectors.
- 4.39 Key points for March 2022 reporting for Board level measures are highlighted below:
- CFC answered 85.42% of calls within 30 seconds against a target of 80% - this has improved by 7.04% from February and is exceeding the target;
 - Call abandonment levels were 3.81% against a target of 7%;
 - First contact resolution exceeded 92% against a target of 90% - a combined effort across Customer Service Advisors and Specialist Teams. An improvement both in terms of a more challenging target and improved performance compared to the end of November 2021 which used the previous method of measurement and where performance was on average at 90% against a lower target of 80%; and
 - The overall average wait time for customers was 30 seconds. This is an improvement on previous performance to November 2021 when performance was on average over 122 seconds.

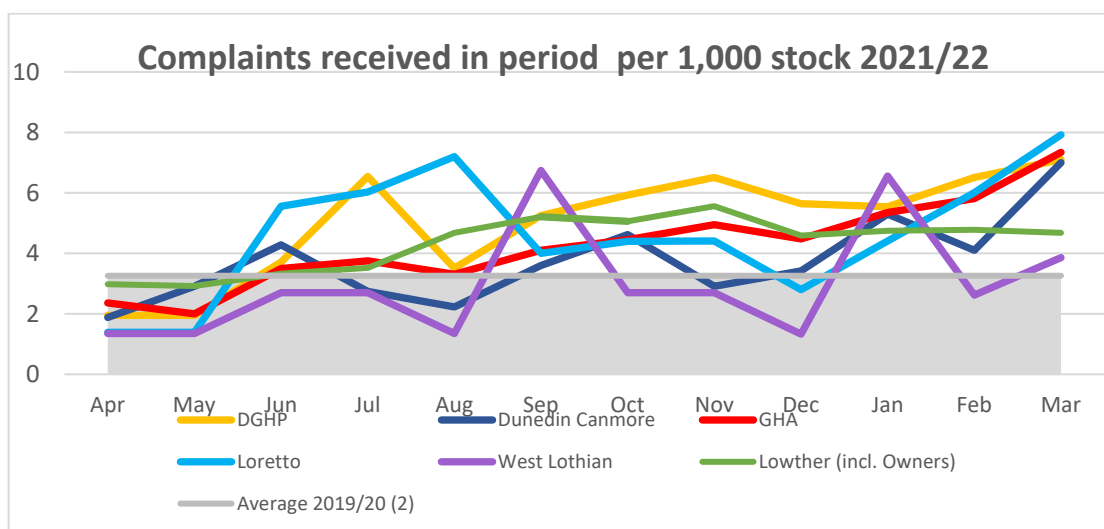
Complaints Handling - SPSO

- 4.40 In addition to Charter measures on complaints, as included in Appendix 1, we also report on SPSO measures on complaints handling within Stage 1 and stage 2 timescales. Our percentage of both Stage 1 and 2 complaints responded to within target have remained the same as Q3 (97.50% and 100% respectfully). The table below shows that we are performing well against all other RSL's in Group:

Table 15

% of complaints Responded to in SPSO timescales	Stage 1		Stage 2	
	Complaints received 2021/22	Percentage responded to within 5 working days	Complaints received 2021/22	Percentage responded to within 20 working days
Loretto	121	97.5%	9	100.0%
Dunedin				
Canmore	244	92.8%	20	85%
DGHP	537	81.6%	39	64.1%
GHA	1,994	92.2%	208	85.4%
WLHP	27	100.0%	0	N/A

- 4.41 Given each subsidiary varies in size, the graph below shows this data per 1,000 stock and against the Group 2019/20 average. This shows that for us, the number of complaints per 1000 stock was relatively volatile throughout the year.



Making the Most of Our Homes and Assets

New Build Programme

- 4.42 Our aim was to contribute c400 homes over the life of the strategy towards the wider group target of 5,500. As has been narrated over the course of the year, there are significant challenges on the delivery of new build such as cost, supply chains and contractor capacity.
- 4.43 The table below shows the projects and units completed for us to the 31 March against the original year-end target figure of 0.
- 4.44 We had two sites this year totalling 30 units: Cobblebrae Farm and Dargavel Village. Both were completed ahead of schedule.

Table 16

RSL	Handovers	March Target	Diff.	Comment
Loretto	30	0	+30	
Cobblebrae Farm	21	0	+21	Completed ahead of target
Dargavel Village	9	0	+9	Completed ahead of target

- 4.45 It has recently been proposed and agreed with Group Board that the strategic target for new build during our strategy period be revised down to 4,000. New targets for Y2-5 have accordingly been agreed, with the shortfall in 2021/22 completions to be added to Y2 targets.

Investment in Improvement, Modernising and Maintaining Homes

- 4.46 This year we have completed a total of 213 investment projects, meeting the target of 181. Actual spend was £2,961,000 against a revised annual forecast of £2,833,000.
- 4.47 Our investment spend has contributed to the £110.75m invested in homes across Group during 2021/22; well above the £91.51m target for the year and already ahead of the Group's £360m strategic commitment over the life of the strategy.

- 4.48 When considering repairs spend, total investment in improving, modernising and maintaining homes is even higher, furthering progress towards meeting the strategic commitment.

Planned to Reactive Repairs Spending

- 4.49 We have set a Strategic Result for each year over the life of the strategy to achieve a ratio of planned to reactive repairs spend of 60%:40%. We have improved the percentage spent on planned work, from 53.9% in July 2021 when the measure was introduced, to 68% by year end, exceeding the 60% target for planned spend this year. How this compares with other Group RSLs is set out in the table below.

Table 17

Percentage Spend 2021/22		Planned	Reactive
West	Loretto	68%	32%
	GHA	65%	35%
	Cube (2021/22 prior to transfer)	61.0%	39.0%
East	Dunedin Canmore	58.6%	41.4%
	WLHP	59.2%	40.8%
South	DGHP	69.1%	30.9%
Group total		65.9%	34.1%
		£92,214,599	£47,737,917

Volume of Emergency Repairs

- 4.50 The table below shows our and the other Group RSLs position as part of the Group's Strategic Result to reduce the volume of emergency repairs by 10% by 2026, based on the original use of 2019/20 as the baseline year.

Table 18

Area/RSL	Completed Emergency Repairs		
	2019/20	2021/22	Variance to 2019/20
West	69,787	72,411	3.8%
Loretto	5,145	4,165	-19%
GHA	64,642	68,246	+5.6%
East	7,764	8,763	12.9%
WLHP	729	1,024	+40.5%
Dunedin Canmore	7,035	7,739	+10%
South	11,451	15,455	+35%
Group	89,002	96,629	8.6%

- 4.51 For our completed emergency repairs decreased from 5,145 in 20/21 to 4,165 in 21/22, an overall decrease of 19%. Our position varies to that in the rest of the Group where demand for repairs during 2021/22 has increased. Volume would have been higher but for the introduction of Next Day Appointments for repairs that would otherwise have been raised as emergency in West and East.



Changing Lives and Communities

Peaceful Neighbourhoods

- 4.52 The Group five-year strategic target is that 70% or more of our Group tenancies should be classified as “Peaceful” by 2026. Peaceful communities are defined as communities where customer reported incidents of anti-social behaviour to Police Scotland are reducing and social deprivation indicators (SIMD) in the associated data zone are improving. The proven most effective way to achieve this target is by reducing the incidence of customer reported anti-social behaviour by our customers to Police Scotland.
- 4.53 As a result of our strategic deployments, prevention packages and training and awareness sessions we are seeing a rise in the submission of community intelligence and a reduction in ASB. The Group has achieved the strategic objective in 2021/22 with 70.1% against a target of 68%.

Percentage of Wheatley Group tenancies classified as (year to date average):	2020/21		2021/22	
	Number	Percentage	Number	Percentage
Safe	6,529	7.3%	8,572	9.6%
Calm	20,931	23.3%	18,261	20.3%
Peaceful	62,279	69.4%	62,906	70.1%

- 4.54 The focus for 2022/23 will be reducing the volume of repeat complaints of anti-social behaviour. We will be creating our CIP Prevention and Solutions Hub that will work on creating customer profiles and ensuring customers receive the most appropriate and proportionate wrap around services.

Accidental Dwelling Fires

- 4.55 We have had 7 accidental dwelling fires in 2021/22, a successful reduction from 19 the previous financial year. The profile of the 7 fires during 2021/22 is set out in the table below.

Table 18







Number of recorded accidental dwelling fires	2021/22			
	Q1	Q2	Q3	Q4
Loretto	3	2	1	1

- 4.56 This reduction contributes towards a Group strategic result to reduce RSL accidental dwelling fires by 10% against the baseline of a total of 217 fires across RSLs in 2020/21. As of the end of March 2022, 151 accidental dwelling fires have been recorded across the Group RSLs against the upper limit for this year of 210 to be on-track to achieve the strategic result.

Reducing Homelessness

- 4.57 We delivered 88 homeless lets over the year, representing 53.3% against our target of 50%. The Group overall made 57% relevant lets to homeless applicants in 2021/22, above the target of 56%. The total number of lets made was 2,475, exceeding our annual Group target of 2,000 and significantly contributing to the overall strategic result of 10,000 households by 2025/26. A breakdown of all Group RSLs is set out in the table below.

Table 19

Percentage of Lets to Homeless Applicants	Relevant lets only				Charter	
	2020/21	March month in-	2021/22	Target	2020/21	2021/22
Loretto	57.1%	67.5%	53.3% 	50%	38.5%	48.4%
DGHP	51.8%	66.7%	51.9% 	45%	50.3%	51.1%
Dunedin Canmore	72.8%	57.1%	63.4% 	50%	61.6%	53.0%
GHA	65.7%	54.0%	58.3% 	60%	63.1%	55.7%
WLHP	69.7%	72.2%	47.9% 	50%	65.0%	41.9%
Group	63.3%	58.2%	57.0% 	56%	59.7%	54.0%

Jobs and Opportunities

- 4.58 The delivery of jobs and opportunities has been a key focus for the Board. We exceeded our target for the year in one of the three areas as set out in the table below, which also includes the overall group figures.

Strategic Results	2021/22 Target	2021/22 performance	
4,000 jobs, training and apprenticeship opportunities delivered	700 - Group	825 - Group	
	8 - Loretto	5 - Loretto	
10,000 vulnerable children benefit from targeted Foundation programmes	1,400 – Group	2,250 - Group	
	35 - Loretto	25 - Loretto	
20,000 Wheatley Customers accessing services which help alleviate poverty	4,000 - Group	8,109 - Group	
	125 - Loretto	262 - Loretto	

- 4.59 262 of our customers were supported by services which help to alleviate poverty, exceeding the target of 125. This contributed to 8,109 customers being supported group wide. Tenants across Wheatley Group have been supported with financial advice, emergency food support and free furniture and white goods to help furnish their homes.



Developing our Shared Capability

Sickness Absence

- 4.60 We lost 3.50% of working time due to staff sickness absence in the year 2021/22 (compared to our target of 3%), over the figure of 3.03% we reported at the end of the last quarter. This is, however, lower than the Group figure for 21/22 which was 4.07%.
- 4.61 Housemark data shows sickness levels generally rose through Q1-3 before falling back in February to rise again in March. Wheatley sickness levels followed a relatively similar pattern.
- 4.62 Throughout this year, the Group have engaged our Occupational Health Provider to provide support sessions that have been specifically designed to help all staff to address issue they have experienced during the pandemic. CBT Wellbeing training sessions (Mind Matters) are continuing. This training helps support employees with anxiety to put coping mechanisms in place to help and pilot sessions generated excellent feedback from participants.
- 4.63 Throughout this year, the Group have engaged our Occupational Health Provider to provide support sessions that have been specifically designed to help all staff to address issue they have experienced during the pandemic. CBT Wellbeing training sessions (Mind Matters) are continuing. The training helps support employees with anxiety to put coping mechanisms in place to help and pilot sessions generated excellent feedback from participants.

Business Excellence Framework

- 4.64 As part of our services agreement with Wheatley Solutions we agreed a Business Excellence Framework ("BEF") which had associated performance measures.
- 4.65 A copy of performance against these measures is attached at Appendix 3, with the 90% target met. At the time of agreeing the BEF it was recognised this would need to be reviewed to ensure it remained relevant and reflective of our own business priorities.
- 4.66 It is therefore intended that we initiate a full review of the BEF, to be co-create between Wheatley Solutions and our Senior Management Team. This also aligns with the overarching Intra-Group Agreement which is being reviewed as part of the strategic governance review.
- 4.67 As part of this process, we will remove measures which have now become mainstream KPIs, such as call handling, and agree a methodology for measuring our satisfaction with the services we receive from Wheatley Solutions.

Summary of Strategic Project Delivery

- 4.68 The number of projects in the 21/22 delivery plan was 13. Full details for these, including progress, milestones, and notes from project leads, can be found in Appendix 4.
- 4.69 Out of the 13 strategic projects we delivered during 2021/22, the following five projects have been completed since our last report:
- Implement new engagement framework - Phase 1;
 - Refine Repairs Delivery Model;
 - Review Group Fire Prevention & Mitigation Framework including digital solutions;
 - Restructure funding syndicate; and
 - Establish digital maturity approach and assessments.
- 4.70 As a result, there are now nine projects complete and four were reprofiled:

Theme	Complete	On-Track	Slipping	Reprofiled
Customer Experience	2	0	0	3
Homes and Assets	1	0	0	1
Changing lives and Communities	2	0	0	0
Developing our Shared Capability	2	0	0	0
Enabling our Ambitions	2	0	0	0
Total by Status	9	0	0	4

- 4.71 Four Board projects were reprofiled into the 22/23 delivery plan. These were a combination of projects in their own right, or formed part of a larger piece of phased work.

5. Customer engagement

- 5.1 Many strategic results were new to our PMF for the Group Strategy 2021-2026 and therefore involve work to establish baselines. As reported to Board in April 2022, where baselines are outstanding, work will continue through 2022/23 to develop new approaches to collection, collation and reporting of these measures. This includes several measures based on customer perception and satisfaction.
- 5.2 While later than initially intended, it is important that those collated via customer surveys are based on the new operating model we implemented in 2021/22 and are reflective of our customers' experience of the new model.
- 5.3 Given the extensive consultation on our new operating model, it was agreed with the Scottish Housing Regulator that it is prudent to delay our next full customer satisfaction survey by 6 months until 2023, which will be reportable under the 2023/24 Charter.
- 5.4 We updated the Group Scrutiny Panel on the draft results at its last meeting. The Panel reflected on the challenges RSLs have faced in the last two years, acknowledged the focus we and other Group RSLs have had during 2021/22 on remobilisation and supporting our tenants and communities during these times, and recognised the strong and improving performance in this context.

6. Environmental and sustainability implications

- 6.1 We have developed the baselines for a number of sustainability measures over the course of the year. This is now reflected in our future plans, covered by a separate report.

7. Digital transformation alignment

- 7.1 Our strategy is underpinned by digital transformation and this has been a strong feature in supporting our performance over the year.

8. Financial and value for money implications

- 8.1 The measures and projects included in this report were agreed as part of the PMF approved in June 2021 and comprised the Delivery Plan for 2021/22. Both documents focus service delivery and improvement on the key priorities within the Group Strategy to make sure that financial and other resources are aligned with these priorities.
- 8.2 There are no direct financial implications arising from this report. Any financial requirements related to actions and projects within the report are subject to separate reporting and agreement.

9. Legal, regulatory and charitable implications

- 9.1 The Scottish Housing Regulator requires an Annual Return on the Charter from each RSL. RSL Subsidiary Boards approve the returns, and the figures are included in the year-end performance report to the Board.
- 9.2 RSLs are also required to involve tenants in the scrutiny of performance, which the Group does through its Tenant Scrutiny Panel, and to report to tenants on performance by October each year.

10. Risk appetite and assessment

- 10.1 Our agreed risk appetite in relation to board governance is “cautious”. This level of risk tolerance is defined as “preference for safe delivery options that have a low degree of inherent risk”. We mitigate this risk by reserving the agreement of individual performance targets and strategic projects to Board and providing the Board with regular updates in relation to progress against these targets and projects.

11. Equalities implications

- 11.1 There are no proposals in this report relating to our duties under equality legislation or that have an adverse impact on equality.

12. Key issues and conclusions

- 12.1 Despite continuing challenges posed by the pandemic across the sector, we continue to perform strongly in a wide range of areas including the following targeted Charter measures: void loss rent, gas checks unmet, average time to re-let, and gross rent arrears.

- 12.2 Performance issues that remain in focus include non-emergency repair completion timescales and medical adaptation completion timescales.

13. Recommendations

- 13.1 The Board is asked to:

- 1) Approve the draft Annual Return on the Charter results for submission to the Scottish Housing Regulator;
- 2) Delegate authority to the Group Director of Housing and Property to make any non-material updates to finalise the results prior to submission; and
- 3) Note the outturn year end performance against non-Charter measures and strategic projects.

List of Appendices

Appendix 1 – Draft Annual Return on the Charter 2021/22

Appendix 2 – Board Measures Dashboard 2021/22

Appendix 3 - Business Excellence Framework measures

Appendix 4 – Strategic Projects Dashboard 2021/22

Charter Indicators

ARC survey questions measured annually. No survey carried out in 2021/22

- | | |
|----|--|
| 01 | Percentage of annual tenants satisfied with the overall service |
| 02 | Percentage of annual tenants who feel their landlord is good at keeping them informed about their services and decisions |
| 03 | Percentage of complaints responded to in full at Stage 1 and at Stage 2 (combined) |
| 04 | Average time in working days for a full response at Stage 1 and at Stage 2 (combined) |
| 05 | Percentage of annual tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes |
| 06 | Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) |
| 07 | Percentage of annual existing tenants satisfied with the quality of their home |
| 08 | Average time to complete emergency repairs (hours) |
| 09 | Average time to complete non-emergency repairs (working days) |
| 10 | Percentage of reactive repairs completed right first time |

11	Number of times in the reporting year that you did not meet your statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or its last check.
12	Percentage of tenants satisfied with repairs or maintenance carried out in last 12 months
13	Percentage of annual tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in
14	Percentage of tenancy offers refused during the year
15	Percentage of anti-social behaviour cases reported in the last year which were resolved
16	Percentage of new tenancies sustained for more than a year - overall
17	Percentage of lettable houses that became vacant
18	Percentage of rent due lost through properties being empty
19	Number of households currently waiting for adaptations to their home
20	Total cost of adaptations completed in the year by source of funding (£)
21	Average time to complete approved applications for medical adaptations (calendar days)
22	Percentage of court actions initiated which resulted in eviction - overall

23a	Percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that resulted in an offer
23b	Percentage of offers made to LA Section 5 and other referrals for homeless households that result in a let
25	Percentage of annual tenants who feel that the rent for their property represents good value for money
26	Rent collected as % of total rent due
27	Gross rent arrears (%)
28	Average annual management fee per factored property.
29	Percentage of annual owners satisfied with the factoring service
30	Average length of time taken to re-let properties (calendar days)








Loretto		
2020/21 Results	2021/22 Draft Results	2021/22 Target
84.06%	84.06%	N/A
75.59%	75.59%	N/A
97.56%	96.77%	96%
4.55	5.04	8
63.58%	63.58%	N/A
100%	99.71%	100%
88.78%	88.78%	N/A
2.95	3.16	3
4.60	6.98	5.5
94.94%	94.86%	97%

114	0	0
100%	88.43%	87%
75.39%	75.39%	N/A
6.67%	11.40%	Contextual
100%	100%	98%
90.27%	88.57%	90%
8.28%	7.48%	8%
1.11%	0.35%	0.6%
5	4	Contextual
£94,588	£244,388	Contextual
119.39	61.36	35
N/A	100%	25%


68.19%		81.93%	Contextual
79.17%		120.62%	Contextual
77.36%		77.36%	N/A
101.36%		99.39%	Contextual
3.05%		3.67%	4.03%
£182.00		£187.27	Contextual
66.67%		66.67%	N/A
35.18		17.38	18.1






Appendix 2 - Loretto Housing Board - Delivery Plan 21/22 - Strategic Measures

1. Delivering Exceptional Customer Experience








Measure	2020/21	YTD 2021/22		
	2020	2021		
	Value	Value	Target	Status
Average time for full response to all complaints (working days) - Stage 1	2.89	3.62	5	
Average time for full response to all complaints (working days) - Stage 2	19.5	21.33	20	
% new tenancies sustained for more than a year - overall	90.27%	88.57%	90%	
Group - Average waiting time (seconds) (March 2022 results)	64.38	30	30	
Group - Average waiting time (seconds) (YTD to November 2021)	64.38	122.5	60	
Group - % of first contact resolution at Hub (March 2022 results)	91.79%	92.33%	90%	
Group - % of first contact resolution at Hub (YTD to November 2021)	91.79%	90%	80%	



2. Making the Most of Our Homes and Assets

Measure	2020/21	YTD 2021/22		
	2020	2021		
	Value	Value	Target	Status
Reduce the volume of emergency repairs by 10% by 2025/26	April to March 19/20 – 5,145	4,165	-19%	


	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
Average time taken to complete emergency repairs (hours) – make safe	2.8	3.16	3	
Average time taken to complete non-emergency repairs (working days)	4.61	6.98	5.5	
% reactive repairs completed right first time	96.84%	94.86%	97%	
Number of gas safety checks not met	114	0	0	
Average time to complete approved applications for medical adaptations (calendar days)	119.39	61.36	35	

3. Changing Lives and Communities





	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
% lets to homeless applicants	57.1%	53.3%	50%	
% lets to homeless applicants (ARC)	38.5%	48.4%	N/A	
Number of lets to homeless applicants (contributes to 10,000 for Group by 2025/26)	42	88	N/A	
% ASB resolved	100%	100%	98%	
Group - Over 70% of customers live in neighbourhoods categorised as peaceful by 2025/26	69.4%	70.1%	68%	
Loretto Housing - Total number of jobs, training places or apprenticeships created including Wheatley Pledge	0	5	8	
Group - 100% of relevant properties have a current fire risk assessment in place		100%	100%	



	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
Group - The percentage of non-relevant properties that have a current fire risk assessment in place		100%	100%	
Number of accidental dwelling fires recorded by Scottish Fire and Rescue	19	7		

4. Developing Our Shared Capacity

	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
Sickness Rate	0.87%	3.5%	3%	

5. Enabling Our Ambitions

	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
% lettable houses that became vacant	8.28%	7.48%	8%	
% court actions initiated which resulted in eviction - overall	N/A	100%	25%	
Average time to re-let properties	35.18	17.38	18.1	
Loretto A - Gross rent arrears (all tenants) as a % of rent due	3.05%	3.40%	N/A	

	2020/21	YTD 2021/22		
Measure	2020	2021		
	Value	Value	Target	Status
Loretto B - Gross rent arrears (all tenants) as a % of rent due	N/A	3.97%	N/A	
Loretto Combined - Gross rent arrears (all tenants) as a % of rent due	N/A	3.67%	4.03%	

Service Aspect	Measure/Commitment	Loretto	Additional information/comments
Legal advice and support	100% of court case submissions completed within agreed timescales	√	
Accounting and financial management	Monthly finance review meetings with leadership teams, to discuss and provide advice on its financial position and emerging themes, opportunities, issues and risks.	√	
	Finance report provided to every Board meeting	√	Standing scheduled Board agenda item
Funding & Treasury Management	100% of covenant returns completed and submitted on time	√	Confirmed and records in place
	Compliance with Treasury Management Policy	√	
	Valuations for annual accounts and lenders completed on time	√	
IT infrastructure and essential business support	98.5% availability of critical systems	√	
	Funding and delivery, in conjunction with operational teams, of the IT investment and systems necessary to implement strategy	√	Delivered through technology plan, which is monitored by Wheatley Solutions Board
	Ensure robust cyber security is in place and tested annually	√	Report to Boards in May and monitored by Group Audit Committee also.
Employee availability and relations	90% of vacant roles recruited within target timescale agreed by management	√	
	Staff absence levels at or below agreed annual target	3.50%	Duplication of standard reporting measure - to be considered as part of review
Staff wellbeing	90% of staff satisfaction with wellbeing support		To be baselined in 2022/23 via a survey of staff to be carried out during summer in tandem with equality data collection exercise
Payroll	100% of payroll runs administered on time	√	Confirmed and records in place
Facilities management	100% of Sub facilities risk evaluated	√	Confirmed and records in place
	Operational Safety Manuals in place for 100% of Sub corporate estate	√	Confirmed and records in place- OSM for each office is currently being updated also
% of applicable measures/commitments met		93%	

Service Aspect	Measure/commitment	Loretto	Additional information/comments
Statutory accounting	100% of statutory returns completed and submitted on time	√	Complete and records in place
	Unqualified Audit opinion by external auditors	√	Confirmed via KPMG report at August Boards
	All key accounting estimates and judgements reviewed annually	√	Reviewed prior to the 2020/21 accounts approved by each Board in August 2021
Assurance	Chief Internal Auditor Annual Assurance Statement	√	Received by Boards in August
	Sub specific reviews reported to Board within 1 Board cycle	√	
	All whistleblowing allegations fully investigated and reported to the Board within 1 Board cycle	√	
Performance	Quarterly Performance reports issued 7 days before applicable meetings	√	Standing Board agenda item each quarter
	Annual Return on Charter prepared for Board approval and submitted in line with regulatory deadlines	√	Approved by Boards in May 21 and confirmed as received on time by SHR
	Annual benchmarking reports	√	Limited to intragroup benchmarking for this year. Future strategic project to enhance our benchmarking approach
	Monthly management reports on performance indicators.	√	Monthly performance reporting system in place, including at Executive level
Business continuity	Business Continuity and disaster recovery plan in place and tested annually	√	Confirmed - we are also in the process of revising our approach to business continuity to reflect learning from the pandemic and current good practice
	100% of recommendations from annual review implemented within agreed	√	
Security management	All security incidents will be managed to a successful and safe outcome	√	Security incidents management and reporting processes already in place
Governance	100% of statutory returns completed and submitted on time (pre-approved by the Board where appropriate)	√	Complete and records in place
	All board papers will be issued at 7 days before Board meeting	√	There were some exceptions, however these were pre-agreed by Boards/Chairs in advance and therefore excluded.
% of applicable measures/commitments met		100%	



Service Aspect	Measure/commitment	Loretto	Additional information/comments
Contact handling	80% of calls answered in less than 30 seconds		Performance did not meet target, however this is set within the context of a fundamental review of our call handling as part of the creation of the Customer First Centre
	90% of transactions resolved at first point of contact	92.33%	
Accounts Payable	95% of invoices will be paid with 30 days of receipt	85.24%	
IT help desk	99% availability of help desk	✓	New service desk approach being implemented to reflect our hybrid operating model. As agreed this will be measured and reported from 2022/23
	95% of issues resolved at the first point of contact		
Land and property acquisitions and disposals	All acquisitions and disposals registered with Registers of Scotland and security pools updated as appropriate	✓	Confirmed (the third party purchasing solicitor is responsible for registering deeds for disposals).
Complaints, FoISA and data protection requests	100% of enquires dealt with within statutory timescales		Group figure of 98% for 21/22. Cases where the statutory response timescale were the result of an administrative issue where requests were not advanced to the central point timeously. This process has been reviewed to prevent any future occurrences.
	100% of reportable data breaches reported to ICO.	✓	100%
% of applicable measures/commitments met		67%	


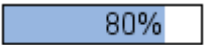


Service Aspect	Measure/commitment	Loretto	Additional information/comments
Supporting on-going change and innovation	All strategic projects delivered within a 5% time and budget variance	Ongoing	
	Annual Satisfaction survey, compliant with SHR technical requirements, completed and reported to Board		The Boards agreed not to have one for this year - not applicable
Insight	Sub staff engaged in 100% of Group Communities of Excellence	√	One CoE requires WLHP representation, however given the ongoing restructuring the DCH representation is now considered to cover WLHP.
	4 themed insight events per annum available to Sub staff	√	These have not been taken up in full due to other priorities for RSLs, however a programme will be developed as part of the BEF review
IT development	100% delivery of strategic support agreed with Sub Management to migrate onto group systems to unlock new technology for Sub service delivery.	√	RSLs are currently on all relevant group systems, with DGHP now successfully migrated
Tenant engagement	Annual engagement programme		Stronger Voices programme implementation in process - increase in Customer Voices (c.500), increase in age diversity and online engagement
	Increased range in Sub tenants engaging		
	100% of tenant consultations meet legal and regulatory requirements	√	Recent tenant consultations in line with requirements
Learning and development	100% of staff have a My Contribution performance and CPD plan in place		Phased launch of programme, now driving down to departmental level. Due for completion June 22 - thereafter all staff will have MyCPD in place
	40% of promoted posts are filled by internal candidates	√	49.6% Group figure for 21/22 year end
Procurement	Expenditure on behalf of Sub is compliant with procurement rules	91.95%	All target of 99%, except DGHP which has target on 70%- where not meeting target, due to non-contracted supplier spend under £50k
% of applicable measures/commitments met		89%	


Service Aspect	Measure/commitment	Loretto	Additional information/comments
Transformation projects	95% of transformation projects delivered on time and on budget	Ongoing	Confirmed via strategic projects/finance reporting
Asset management	Certifiable SHQS and EESSH compliance	√	Confirmed for those we attest to SHR are compliant.
	Annual Investment Plan for Board approval	√	Approved by Boards in May 22
Business planning and Funding	Annual business plan provided for Board approval	√	Approved in Feb 22
	Sufficient Funding secured to deliver Sub strategy	√	In place as part of existing annual business plan and budget.
Property development	Annual 5-year development programme provided to the Board for approval	√	Approved in Feb 22
	The number of units in development programme delivered		Duplication of standard reporting measure - to be considered as part of review
% of applicable measures/commitments met		100%	




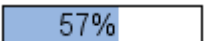
TOTAL % of applicable measures/commitments met	90%
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Appendix 4 – Loretto Housing Board - Delivery Plan 21/22 - Strategic Projects





Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
Implement new engagement framework - Phase 1	31-Mar-2022			01. Stronger Voices Team structure agreed via workforce planning and recruited	31-Jul-2021	Yes	Project complete
				02. Engagement plan for Customer and Community Voices developed	31-Aug-2021	Yes	
				03. Customer and Community Voices recruited - 50	30-Sep-2021	Yes	
				04. My Community App piloted, evaluated and preferred solution identified and agreed by ET	31-Jan-2022	Yes	
				05. Customer and Community	31-Mar-2022	Yes	



Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				Voices recruited - total 100			
Develop a Wheatley Whole Family approach	30-Apr-2022			01. Scoping stage completed	31-Aug-2021	Yes	All customer and staff engagement is now complete. Analysis and final reporting will be concluded by the end of June and these milestones are contained within the 22/23 delivery plan
				02. Consultant appointed and Group project team identified	31-Oct-2021	Yes	
				03. Review of all primary insight and report on initial findings	28-Feb-2022	Yes	
				04. Customer and staff engagement undertaken	31-Mar-2022	Yes	
				05. Final report and action plan produced and approved by ET	30-Apr-2022	No	
Introduce new cloud based telephony system	31-Mar-2022			01. Carry out a review of telephony vendors and system capability	31-Jan-2022	No	February ET Performance update - project to be moved to 2022/23
				02. Review WFM platforms in line with	31-Jan-2022	No	







Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				telephony system			
				03. Business case for new cloud based telephony and WFM system approved by ET	31-Mar-2022	No	
				04. Go-live approved by ET	31-Mar-2022	No	
Develop new RSL online services model	31-Mar-2022		<div>0%</div>	01. Identify a leader plus small team of 2-3 in the business to focus on this work	31-Oct-2021	No	ET agreed in January that this project will be moved to 2022/23
				02. Review current online service offerings (baseline)	30-Nov-2021	No	
				03. Identify and engage with relevant service leads for 'baseline' services	31-Dec-2021	No	
				04. Use this to define our digital customer offering,	31-Mar-2022	No	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				approach and roadmap			
				05. Develop customer digital engagement approach/strategy	31-Mar-2022	No	
				06. Co-ordinate our activity to promote this to customers	31-Mar-2022	No	
Refine Repairs Delivery Model	28-Feb-2022			01 Final 5 year review received from Campbell Tickell	31-May-2021	Yes	Project complete
				02 Develop common approach for repairs service across West, East and South	31-Dec-2021	Yes	
				03 ET and Board approval of proposals	28-Feb-2022	Yes	
Implement Group corporate estate model - phase 1	31-Mar-2022			01. DGHP Dumfries Hub developed and approved by ET	31-May-2021	Yes	Approval from ET that this project moves to 22/23
				02. Wheatley House	31-Jul-2021	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				prototype complete-			
				03. New Mart Road Hub developed and approved by ET	31-Aug-2021	Yes	
				04. Deliver Touchdown Points	30-Sep-2021	Yes	
				05. DGHP Dumfries Hub complete	28-Feb-2022	No	
				06. New Mart Road Hub complete	31-Mar-2022	No	
				07. Review Depots with outcome of review and proposals agreed by ET	31-Mar-2022	No	
Wheatley Green Investment Plan	31-Dec-2021			01. Develop Wheatley Green Campaign to align with COP26	30-Apr-2021	Yes	Project complete
				02. ET agreement of COP 26 Green Campaign	31-May-2021	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				03. Green Investment Plan engagement with Scottish Government	31-Aug-2021	Yes	
				04. COP26 related campaign activities ends	31-Dec-2021	Yes	
Deliver a group wide Antisocial Behaviour Prevention & Mitigation Framework (ASBPMF) that maps out our approach to preventing, managing and mitigating ASB	30-Jun-2021			01. Draft ASB Prevention & Mitigation Framework prepared for Executive Team consideration	31-May-2021	Yes	Project complete
				02. Group Board approval of Framework	30-Jun-2021	Yes	
Review Group Fire Prevention & Mitigation Framework including digital solutions	31-Mar-2022			01. Undertake a review and update the Fire Prevention & Mitigation Framework	31-May-2021	Yes	Project complete
				02. Updated Framework approved by Group Board	31-May-2021	Yes	
				05. Explore digital solutions	31-Mar-2022	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				for capturing, recording, managing & reporting on Group Fire Risk Assessments, Fire Intervention Reports and vulnerable person visits			
				06. Digital solutions proposals agreed by ET -	31-Mar-2022	Yes	
Develop new leadership development programme	31-Jul-2021			01. Expand existing Leading in a Digital Era programme	31-May-2021	Yes	Project complete
				02. New Leadership Development programme developed for all people leaders, reflecting the new operating model	31-May-2021	Yes	
				03. ET approval of new Leadership	31-Jul-2021	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				Development Programme			
Strategic governance review	31-Oct-2021			01. Scope agreed by Group Board	30-Apr-2021	Yes	Project complete
				02. External review undertaken	31-Jul-2021	Yes	
				03. Group Board agree recommendation	31-Oct-2021	Yes	
				04. Group Board agree implementation plan	31-Oct-2021	Yes	
Restructure funding syndicate	31-Dec-2021			01. Board agree strategy for restructure	31-Oct-2021	Yes	Project complete
				02. Implementation of restructure	31-Dec-2021	Yes	
Establish digital maturity approach and assessments	28-Feb-2022			01. Revise baseline of current metrics (revisit Azets review)	31-May-2021	Yes	Project complete
				02. Define and establish core maturity	30-Jun-2021	Yes	

Delivery Plan Project	Delivery Date	Status	% Progress	Milestone	Due Date	Completed	Progress Comment
				metrics across 21/22			
				03. Define projects and activities/outcomes linked to maturity goals across roadmaps	30-Jun-2021	Yes	
				04. Communicate targets for progression	31-Jul-2021	Yes	
				05. Perform mid-year review	31-Oct-2021	Yes	
				06. Update on progress to WS Board	30-Nov-2021	Yes	
				07. Produce end of year report and plan for 2022 for ET approval	28-Feb-2022	Yes	

Report

To: Loretto Housing Board

Report by: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: 2022/23 Delivery Plan and performance measures

Date of Meeting: 23 May 2022

1. Purpose

1.1 This report provides:

- an overview of the strategic projects contained within the Delivery Plan 2022/23 as they relate to Loretto Housing; and
- the proposed Loretto Housing specific measures and targets 2022/23 for Board consideration and approval.

2. Authorising and strategic context

2.1 Under the Group Authorising Framework, the approval of the Group strategy is reserved to the Group Board. Our 2021-26 strategy was agreed by the Group Board in October 2020 and the Loretto strategy was approved by this Board in November 2020. The Group Board subsequently approved the overarching structure for the implementation of our strategy via our Group Performance Management Framework ("PMF") at its meeting in June 2021.

3. Background

3.1 As part of agreeing the PMF in June 2021 the Group Board agreed a five-year programme of strategic projects to support the delivery of our new strategy and performance measures and targets for the next 5 years.

3.2 In agreeing the 5-year programme, measures and targets, the Board recognised and agreed that we would require to remain agile and flexible throughout the life of the strategy. As such, the programme and targets are subject to annual review to take into account what has been delivered to date, our business operating context and the external operating environment.

3.3 For the same reasons, the Group 5-year strategy is reviewed and updated as well as our own Loretto strategy, taking into account what refinements are appropriate within this context.

4. Discussion

Strategic and business context

- 4.1 Our strategic and business context evolved significantly over the course of 2021/22. This included a wide range of activities that impacted delivery of the planned 2021/22 projects and which needed to be reflected in the prioritisation of our projects for this year.

These included:

- The launch of our new operating model following consultation with, and endorsement from, our tenants;
- The creation of the Customer First Centre (“CFC”), which was not envisaged at this point last year;
- The creation of a repairs transformation programme; and
- The conclusion of the strategic governance review, including additional Board focus on sustainability and equality and diversity.

- 4.2 In developing the 2022/23 Delivery Plan it is acknowledged that there will be a significant level of senior change in the Group, of direct relevance to us, over 2022/23 and as such it will be a transitional year for the Group and therefore, all partner organisations.

- 4.3 The 2022/23 Delivery Plan focuses on the most strategically important areas during this transitional year. This is structured via five strategic programme themes: Repairs; Customer First Centre; Engagement; Assets and Sustainability; and Governance. These are supported by a relatively small number of standalone strategic projects.

- 4.4 The full list of the projects, along with the associated milestones for the projects it is intended will be reported to this Board is set out at Appendix 1. We have also identified business interdependencies and external dependencies. External dependencies have been identified to recognise that the delivery of some projects is not entirely within our control.

- 4.5 A more detailed update on the projects as they relate to Loretto is provided under each stream:

Repairs

- 4.6. The repairs stream includes the key elements of the repairs transformation programme as reported to Loretto Board in March. Over the past year we have reported that demand levels for the repairs service, both emergency and non-emergency, have continued to be high, even as we addressed the pandemic backlog. Performance has also been impacted by material supply issues.
- 4.7. A key feature of the programme is improving how we communicate with customers. We know that this is a key element of the customer experience, which in turn drives satisfaction with repairs.

- 4.8. A key part of our operational planning approach for the year ahead (so not a strategic project in its own right) is working to reduce the number of outstanding repairs. We aim to reach pre-pandemic levels by July and maintain performance at this level or better. Quarterly reviews will be undertaken and trade resource will be redirected as required to support this objective.
- 4.9. Delivery of these repairs projects and activities will support the following strategic outcomes:
- Reduction in the number of complaints relating to the repairs service, in particular, regarding communication;
 - Enhanced customer convenience and control over when they receive repairs – in conjunction with reducing the number of repairs outstanding this will help us to reduce the average time for non-emergency repairs to its pre-pandemic level of 5.5 days;
 - Improved satisfaction with the repairs service for tenants – aiming to improve year on year to 2025/26, supported by new approaches to the collection, monitoring and reporting of customer experiences; and
 - Reduction in number of emergency repairs by 10% – with the higher volumes being experienced post-pandemic, we propose to rebase this measure so that 2021/22 is the new baseline rather than 2019/20.

Customer First Centre

- 4.10 The CFC is a key part of our new operating model and will over time become the hub of our digital and online services. Our 2022/23 Delivery Plan focuses on how we further evolve and refine the role of the CFC, coupled with specific performance measures being reported to this Board to allow a clear assessment of its impact.
- 4.11 The projects will support the CFC evolving through:
- Taking stock of progress to date through an interim review;
 - Refining all processes to ensure we are maximising the value of the CFC (an Executive level project);
 - Evolving the technology platform by considering the business case for a new cloud telephony system (an Executive level project); and
 - Strategically developing our wider digital services offer.
- 4.12 A key focus is ensuring that in the early stages of the year we build on the early successes of the CFC and implement incremental improvements. This will provide us with a stable base upon which to then expand our digital services offering.
- 4.13 The full review of the CFC that will be undertaken towards the end of the year means that the projects should sequence such that it can take into account the findings from the process review and proposals for our future online services model at the same time. It should be noted that the CFC evaluation and review of the RSL online services model will compete within the year but the outcomes will be reported to the Board in April 2023.

- 4.14 The early focus of the CFC has been on delivering an excellent customer experience through existing communication channels, principally phone – although email and webchat are also important parts of its service offering. The CFC supports other online services such as allocations, through our MyHousing system, and will support follow up of service requests as we introduce digital customer communications for environmental services this year. During 2022/23 we will scope the next phase of our digital customer services rollout; including the functionality of a Wheatley app – for example which types of repairs should be included in online self-service.
- 4.15 The delivery of the CFC projects and performance targets will support the following outcomes:
- An excellent service experience for our customers, who can have any issues resolved quickly through a single phone call – 80% of calls being answered within 30 seconds and abandonment rates below 7%
 - The CFC continues to expand its capacity to undertake additional transactional activity which frees up local staff – with 90% of calls being resolved on first contact and only 10% of cases being passed outwith the CFC to frontline Loretto staff.
 - We will have co-created an online services model with our customers, driven by what customers value and will use, which in turn will support future channel shift.

Engagement

- 4.16 Engagement is a critical driver for our overall strategy. The key focus for 2022/23 is the implementation of our engagement framework and reflecting the importance of engagement within our performance framework.
- 4.17 The engagement framework phase 2 project focusses on how we embed our engagement approach and a separate paper has more detail on how we plan to progress with a number of the milestones. Alongside this we have now translated our engagement model into a tangible suite of performance measures to allow the Board greater visibility on engagement activity, including:
- Recruitment of customer voices and regional panel members relative to what we agreed with tenants as part of the consultation;
 - No of customer voices activities carried out;
 - Number of engagement panel meetings (by geographic area); and
 - Number of scrutiny focus groups.
- 4.18 The programme also takes into account two key elements which underpin our approach to engagement – a tailored approach and enhancing digital engagement.
- 4.19 The customer data collection project will be an integral part of the overall Delivery Plan for the year. It is intended that we will seek to reach out to all our customers to collect up to date contact details (eg phone number and e-mail), equalities data and communication preferences.

- 4.20 Having up to date contact detail data is a critical base for the introduction of our Rant and Rave customer sentiment analysis as it is based on seeking immediate feedback via text or email. This will also be important to allow us, for example, to issue digital communications or alert customers to engagement activities.
- 4.21 The exercise will also allow us to have a better understanding of digital inclusion and preferences amongst customers. By collecting data on if and how customers access digital services, this can provide important intelligence which informs our online services model.
- 4.22 It also provides support in us meeting our regulatory obligation to collect equalities data from all customers. This allows us to collect a wide range of information at the same time, rather than through different exercises. It is likely that we will do this via Housing Officer visits to tenants.
- 4.23 The delivery of the engagement projects and performance targets will support the following outcomes:
- A vibrant, diverse engagement community of at least 50 tenants who are co-creating and influencing our activities;
 - Robust, up to date contact information for customers which provide us with a means to roll out real time customer experience monitoring;
 - A segmented approach to service delivery for families which will support increase satisfaction with this customer segment in future;
 - A clear understanding of the make up of our communities to support us tailoring services in future.

Assets & Sustainability

- 4.24. This programme reflects decisions taken by Boards over the course of 2021/22, in particular a focus on sustainability and asset strategy. The first phase of the asset strategy will focus on Wheatley Homes Glasgow, however our own stock in Glasgow will also be aligned to this once complete.
- 4.25. A key focus for programme is recognising the interdependent nature of the projects and ensuring that we have strategic alignment between our sustainability, strategic asset management and regeneration activities.
- 4.26. During the course of 2021/22 we developed a baseline for our ambition to reduce our corporate carbon footprint to carbon neutral by 2026. This was developed based on an assessment with PlanetMark, an independent sustainability certification organisation, which will be validated over this year.
- 4.27. The delivery of the asset and sustainability projects and performance targets will support the following outcomes:
- Centres of Excellence across our full geographic footprint which are a hub for staff engagement and collaboration;
 - Sustainability embedded in all our activities through a strategic framework;
 - A roadmap for what we need to do to achieve EESSH 2 which can form the basis for understanding cost implications and an informed discussion stakeholders;

Governance

- 4.28. The projects take into account some of the key elements of the strategic governance review, including our desire to increase the level of visibility on equality and diversity.
- 4.29 Our Strategic Agreement with Glasgow City Council will look to formalise areas such as access to land, regeneration priority areas and our contribution to homelessness. The agreement will be at Group level, incorporating both ourselves and Wheatley Homes Glasgow in terms of delivery.
- 4.30 We have also taken the opportunity to consider how governance activity more widely is reflected beyond strategic projects. The following measures, which are indicators of the underlying strength of our Boards and administration, are now included in our performance measures:
- Number of vacancies – enhancing visibility of where Boards are operating at below full capacity
 - Attendance – enhancing visibility on the most fundamental duty of Board members
 - Papers issued 7 days in advance – how we are ensuring Board members have sufficient time to adequately prepare for meetings.
- 4.31 The delivery of the governance projects and performance targets will support the following outcomes:
- Robust equality and diversity data which provides a basis for informing our future workforce planning, service design and regulatory compliance; and
 - A formal, clearly defined strategic partnership with Glasgow City Council.

Other projects

- 4.32 The other projects include maintaining visibility on previous approvals, such as the implementation of our homelessness policy and introduction of digital customer communications.
- 4.33 Two significant stand-alone projects are a full review of our allocations policy, subject to an item on this agenda, and the NETs digital service the Board have previously been updated on.

Measures and Targets 2022/23

- 4.34 This section presents proposed measures and targets for 2022/23, detailed in full in Appendix 2. In addition to existing and baseline measures, this includes newly proposed measures. The appendix is also structured by strategic theme and identifies reporting frequency and whether results will be provided to Loretto Board or where they will also be reported to Group Board.

4.35 *Existing measures:* These include those:

- reported to Loretto Board in the last year and which continue for 2022/23, with proposed targets including any proposed changes following an annual review
- recently approved by Group Board which directly link to RSL Boards and therefore beneficial for Loretto Board to regularly receive updates from 2022/23.

4.36 Pertinent points on existing measures are summarised below:

- Limit annual RSL rent increases: a change of strategic result to remove the 2.9% cap, with the increase set annually via business plan.
- New build: As agreed previously with Board, our new build targets for years 2 to 5 have been re-profiled and now total 313 homes. Targets are currently based on the Business Plan and will be increased as additional funds are secured. Consideration is being given to the type and size of new homes built, including the profile of our customers. These new homes will contribute to the Group's strategic result of 4,000 new homes built during the lifetime of the strategy, recently reset from 5,500,
- Reduce gross rent arrears: While our year end performance of 3.67% surpassed our 4.03% target, consideration needs to be given to the economic climate and tenants' future ability to pay and for us to collect rent and arrears. Our Year 2 to 5 targets have been reprofiled accordingly and will be monitored regularly. Our performance will continue to contribute towards the Group's strategic result to reduce arrears to 4.5% by 2026, recently reset from 4%.
- Reduce volume emergency repairs by 10%: The baseline year was previously agreed as 2019/20, however, volume has increased during 2021/22 and would have been higher still if not for the introduction of next day appointments. Increased customer demand is not anticipated to reduce and therefore a change to the baseline year and new targets are proposed, with a -10% reduction on 2021/22 volumes by 2026.
- Right first-time reactive repairs: Increased customer demand, recent material supply issues and remobilisation backlogs have had a negative effect on the right first time measures during 2021/22 and are anticipated to continue into Q1 2022/23.
- Percentage tenants with online accounts using MySavings: We are reviewing this initiative and investigating future options, linked to a strategic project to review our online services model. Nonetheless, it is proposed the strategic result is reduced from 60% to 15%, taking account of the challenges experienced.

4.37 *Baseline measures:* Several strategic results were new in 2021/22 for the Group's 2021-2026 strategies and therefore involve work to establish baselines. As recently reported to Group Board, where baselines are outstanding, work will continue through 2022/23 to develop new approaches to collection, collation and reporting of these measures. This includes several measures based on customer perception and satisfaction. More information on plans in this area are provided in section 5 of this paper, customer engagement.

- 4.38 *New measures:* Several new measures have been approved by Group Board to supplement existing and outstanding baseline measures. These have been introduced earlier in this report and cover areas of performance related to the implementation of our engagement model, visibility of the Customer First Centre and monitoring of the strength of our Boards and administration. In addition, we have added two new sustainability measures to support our ambitions in this area; the first to monitor the average new build CO2 output and the second to increase the percentage of stock at EPC 'B' rating.

5. Customer engagement

- 5.1 Our Delivery Plan reflects our strong focus on our customers influencing and co-creating with us. Customer engagement is embedded as specific milestones of strategic projects which will directly impact the way we deliver services or the way they can be drawn down by customers.
- 5.2 With Rant and Rave procured as our instant feedback tool during 2021/22, development and testing will take place during 2022/23, initially on a pilot basis with staff and then customers. This aligns with our strategic project to collect customer contact information and maximise the up to date, accurate contact data we have as the use of Rant and Rave is reliant on this information. Only once we are confident with the experience the tool delivers – for the user and in reporting – will it be launched, generating baselines on a phased basis during 2023/24.
- 5.3 Given the extensive consultation on our new operating model, it was agreed with the Scottish Housing Regulator that it is prudent to delay our next full customer satisfaction survey by 6 months until 2023, which will be reportable under the 2023/24 Charter.
- 5.4 While later than initially intended, it is important that these customer surveys are based on the new operating model we implemented in 2021/22 and are reflective of our customers' experience of the new model.

6. Environmental and sustainability implications

- 6.1 We have developed the baselines for a number of sustainability measures over the course of the year.
- 6.2 A key project for 2022/23 is the development of a strategic sustainability framework. As part of this we anticipate further measures will be developed for future incorporation into our PMF.

7. Digital transformation alignment

- 7.1 Our strategy is underpinned by digital transformation. The measures and strategic projects for 2022/23 have been fully reviewed to ensure we have the appropriate technical and resource capacity alongside our Digital Programme.

8. Financial and value for money implications

- 8.1 There are no direct financial implications associated with this report, which are covered via the approved 2022/23 business plan.

9. Legal, regulatory and charitable implications

- 9.1 The customer data collection and equality and diversity projects have been developed to support us complying with our regulatory obligation to collect equalities data for tenants and staff.
- 9.2 We have engaged with the SHR regarding our plans for our customer satisfaction survey, which ordinarily require to be completed every three years. As indicated the SHR understand our rationale for delaying the survey into a fourth year to reflect our new operating model and ensure value for money in terms of the cost.

10. Risk appetite and assessment

- 10.1 We do not have a single risk appetite in respect of strategy. Our risk appetite seeks to take into account a range of factors which may impact the delivery of our strategy.
- 10.2 In considering our Group Delivery Plan and KPIs for 2022/23 we have considered the continued level of uncertainty associated with the continuing impact of the pandemic and our current operating context.
- 10.3 Our strategy is highly ambitious and contains a high degree of interdependencies. The proposed approach seeks to mitigate the risk that the complexity associated with the level of interdependencies are not managed through a structured approach.

11. Equalities implications

- 11.1 Project monitoring and evaluations consider equalities information and Equalities Impact Assessments are undertaken at the outset of new programmes to ensure compliance with equality legislation, where applicable.
- 11.2 Within the proposed Group Delivery Plan, there is a separate project under the governance programme stream dedicated to advancing our commitment to equality, diversity and inclusion.
- 11.3 Additionally, the expansion of our Customer Voices is focused on creating a more diverse range of voices actively participating in our engagement structures. In turn, this will support co-creation and influencing which is based on a more diverse range of perspectives.

12. Key issues and conclusions

- 12.1 The 2022/23 Delivery Plan seeks to maintain our ambition in terms of strategic projects, whilst being cognisant of the transitional nature of the year ahead.
- 12.2 The plan seeks to embed business changes, such as the CFC, into our performance framework to allow us to formally monitor the impact they are having.
- 12.3 A key thread throughout the strategic projects and performance measures is a focus on customer engagement and the customer's view shaping our priorities.

13. Recommendations

13.1 The Board is asked to:

- 1) Note and provide feedback on the 2022/23 strategic projects and associated milestones; and
- 2) Approve the proposed measures and corresponding targets for 2022/23.

List of Appendices

Appendix 1 – Strategic Projects for 2022/23

Appendix 2 – Board Measures and Targets 2022/23

Group Delivery Plan 2022/23

Strategic Theme	Programme Stream	Project	Customer engagement	LHA implications
Delivering Exceptional Customer Experience	<i>Repairs</i>	<ul style="list-style-type: none"> Improve Customer Contact & Communications Develop IT & Systems Service & process redesign Meet the needs of owners 	<div>√</div> <div>√</div>	<div>√</div> <div>√</div> <div>√</div> <div>√</div>
	<i>CFC</i>	<ul style="list-style-type: none"> CFC interim review CFC year 1 evaluation RSL Digital Services Model 	<div>√</div> <div>√</div> <div>√</div>	<div>√</div> <div>√</div> <div>√</div>
	<i>Engagement</i>	<ul style="list-style-type: none"> Engagement Framework – Phase 2 Customer data collection exercise Wheatley Whole Family approach 	<div>√</div> <div>√</div> <div>√</div>	<div>√</div> <div>√</div> <div>√</div>
Making the Most of our Homes & Assets	<i>Assets & Sustainability</i>	<ul style="list-style-type: none"> Corporate Estate Strategic Sustainability Framework Asset Strategy for Glasgow Wyndford Regeneration DGHP TRA 	<div>√</div> <div>√</div> <div>√</div>	<div>√</div> <div>√</div>
Developing our Shared Capability / Enabling our Ambitions	<i>Governance</i>	<ul style="list-style-type: none"> Strategic Governance Review Equality, Diversity & Inclusion Updated Strategic Agreement with GCC Strategic Agreement with DGC 	<div>√</div> <div>√</div>	<div>√</div> <div>√</div>
Changing lives and communities	<i>Standalone</i>	<ul style="list-style-type: none"> Implement year 2 of the Group Homelessness Framework Review of group allocations policy and systems NETs digital service Strategic realignment of Care services 	<div>√</div>	<div>√</div> <div>√</div> <div>√</div>

Repairs programme stream		
Project/Owner	Key Milestones	Interdependencies
Improve Customer Contact & Communications	<ul style="list-style-type: none"> ▪ Taking into account customer feedback, implement revised customer comms for all repair types (including owner repairs) – 30/6/22 ▪ Proposals for customer feedback to Boards developed and agreed - 30/6/22 ▪ Approach to real time repairs feedback on repairs agreed - 31/12/22 	<ul style="list-style-type: none"> ▪ Meet the needs of owners ▪ RSL digital services model
Develop IT & Systems	<ul style="list-style-type: none"> ▪ CBG Servitor upgrade implemented – 31/5/22 ▪ Localz phase 1 installation (pilot with CBG) – 31/10/22 ▪ Localz phase 1 full roll out programme agreed – 31/12/22 	External dependency – IT suppliers
Service & process redesign	<ul style="list-style-type: none"> ▪ DGHP improvement plan defined and agreed – 31/5/22 ▪ Quick wins for the repairs service in the West implemented (opening up appts, better communication between CBG and CFC, approach to customer comms) – 30/6/22 ▪ Planning complete for implementing redesigned repairs delivery model – 30/6/22 ▪ DC approach to migrate to Group Servitor agreed – 30/6/22 	
Meet the needs of owners	<ul style="list-style-type: none"> ▪ Review owner billing inc. suitability of existing SoRs and approach to lower value jobs – 30/6/22 ▪ Review current approach to owner repairs and define & agree reshaped owner repairs service delivery model – 30/6/22 ▪ Review processes that support owner repairs service and refine – 30/6/22 ▪ Implement revised processes to support owner repairs – 31/12/22 ▪ Deploy revised owner repair service delivery model – 31/3/23 	<ul style="list-style-type: none"> ▪ Improve Customer Contact & Communications

CFC programme stream		
Project/Owner	Key Milestones	Interdependencies
CFC interim review	<ul style="list-style-type: none"> External interim review concluded – 30/4/22 Present findings of interim review to Group Board – 30/4/22 Present findings of interim review to RSL Boards – 31/5/22 	
CFC year 1 evaluation	<ul style="list-style-type: none"> Scope of full evaluation agreed by ET – 31/12/22 Undertake evaluation of the first year of CFC including customer experiences – 14/3/23 Present findings to ET – 31/3/23 	
RSL digital services model	<ul style="list-style-type: none"> Review existing digital services offering, including existing usage rates, functionality and projected future lifespan - 31/8/22 Scope future RSL digital services model, including role of apps, online services, repairs digital offering and self-service – 31/10/22 Undertake themed engagement with Glasgow 1000 Panel on digital services - 28/2/23 Present recommendations to ET for next 3 years – 31/3/23 	<ul style="list-style-type: none"> Engagement Framework – Phase 2 Customer data collection exercise
Engagement programme stream		
Project/Owner	Key Milestones	Interdependencies
Engagement Framework – Phase 2	<ul style="list-style-type: none"> Develop a programme of engagement using customers' preferred methods – 31/5/22 2022/23 Engagement plans, including mechanisms for allocation of funding, agreed by Boards - 31/5/22 Develop learning and development programme for staff as well as Customer and Community Voices – 30/6/22 Customer voices feedback to group wide governance event(s) - 31/3/23 Complete recruitment of Customer and Community Voices – 31/3/23 	<ul style="list-style-type: none"> RSL digital services model
Customer data collection exercise (Contact info, equalities and communication preferences)	<ul style="list-style-type: none"> Project approach and proposed resource requirements agreed Group Executive – 30/5/22 Data collection exercise undertaken - 30/9/22 Update to Group Executive on outcome of data collection exercise and proposed actions - 31/10/22 Update to Boards on outcome of data collection exercise – 30/11/22 	<ul style="list-style-type: none"> Equality, Diversity & Inclusion RSL digital services model
Wheatley Whole Family approach	<ul style="list-style-type: none"> Complete the research phase, including survey of households with children and follow up focus groups – 31/5/22 Present findings and proposed approach to ET – 30/6/22 Engagement with customer voices on the proposed Whole Family approach - 31/8/22 Final implementation approach agreed by ET - 30/9/22 	<ul style="list-style-type: none"> Engagement Framework – Phase 2

Assets & Sustainability programme stream		
Project/Owner	Key Milestones	Interdependencies
Corporate Estate	<ul style="list-style-type: none"> East Glasgow and Bathgate Hubs complete – 31/7/22 West Glasgow Hub complete – 30/9/22 East Hub (NMR) complete – 30/9/22 CFC Lipton House complete – 31/12/22 South Hub (Dumfries) complete – 31/3/23 	
Strategic Sustainability Framework	<ul style="list-style-type: none"> Pathway to Net Zero Advisory Group recruited and in place – 31/5/22 Commission an independent review of energy efficient technologies and low emission heating systems installed to date - 31/5/22 Draft framework reviewed by Advisory Group – 31/7/22 Update on sustainability framework and independent review to Group Board – 31/8/22 Independent review complete – 30/9/22 Draft framework and outcome of independent review to ET– 31/10/22 Draft framework approved by Group Board – 31/12/22 Group wide launch of strategic sustainability framework – 31/1/23 	<ul style="list-style-type: none"> Asset strategy for Glasgow
Asset Strategy for Glasgow	<ul style="list-style-type: none"> Strategic assets appraisal undertaken for Glasgow, taking into account our planned development programme and liaison with partners (GCC) – 31/12/22 Asset strategy approved by ET – 31/1/23 Asset strategy and approach to customer engagement during implementation approved by Wheatley Homes Glasgow Board – 31/3/23 	<ul style="list-style-type: none"> Wyndford regeneration Strategic Sustainability Framework Updated Strategic Agreement with GCC External dependency - GCC
Wyndford Regeneration	<ul style="list-style-type: none"> Issue demolition tender documents – 30/6/22 Co-create investment plans with customers and seek their input on new build proposals including the Wyndford Future Focus Group – 31/3/23 Update to Wheatley Homes Glasgow Board – 31/3/23 Conclude our rehousing strategy – 31/3/23 Masterplan agreed with GCC – 31/3/23 	<ul style="list-style-type: none"> Asset strategy for Glasgow Updated Strategic Agreement with GCC External dependency - GCC
DGHP TRA including reprovisioning strategy	<ul style="list-style-type: none"> Appoint Masterplan Consultant – 30/9/22 Commence community consultation with Customer & Community Voices – 31/12/22 Complete Masterplan Consultation – 31/3/23 	<ul style="list-style-type: none"> Sustainability Framework Strategic agreement with Dumfries and Galloway Council External dependency - DGC

Governance programme stream – Group Director of Finance		
Project/Owner	Key Milestones	Interdependencies
Strategic Governance Review	<ul style="list-style-type: none"> Wheatley Homes Glasgow – all legal steps taken to officially change name – 31/5/22 East of Scotland partnership –stage 1 consultation complete – 31/5/22 East of Scotland partnership tenant ballot completed – 30/6/22 WLHP stock transfer completed – 31/7/22 Lowther Homes – undertake first annual self-assurance statement (externally validated) and present to Board – 16/11/22 	External dependency - funders
Equality, Diversity & Inclusion	<ul style="list-style-type: none"> Undertake phase 1 tenant and staff survey to collect protected characteristics data – 25/8/22 EDI update to Group Board, including revised Equality, Diversity and Inclusion Policy for approval - 25/8/22 Equalities results from customer data collection exercise analysed and proposed actions to Group Executive – 30/9/22 Update SHR Annual Assurance Statement on progress with equalities – 31/10/22 	<ul style="list-style-type: none"> Engagement Framework Customer data collection exercise (Contact info, equalities and communication preferences)
Updated Strategic Agreement with GCC	<ul style="list-style-type: none"> Group Executive agree an outline updated strategic agreement for discussion with GCC – 30/9/22 Present outline strategic agreement to Group Board for consideration – 31/10/22 Update to Wheatley Homes Glasgow Board – 30/11/22 Board approvals of draft strategic agreement with GCC – 28/2/23 Present to GCC for approval – 31/3/23 	External dependency - GCC
Strategic agreement with Dumfries and Galloway Council	<ul style="list-style-type: none"> Group Executive agree an outline strategic agreement for discussion with DGC– 30/9/22 Present outline strategic agreement to Group Board for consideration – 31/10/22 Update to DGHP Board – 30/11/22 Board approvals of draft strategic agreement with DGC – 28/2/23 Present to DGC for approval – 31/3/23 	External dependency - DGC

Other Projects

Project	Key Milestones	Interdependencies
Implement year 2 of the Group Homelessness Framework	<ul style="list-style-type: none"> ▪ Undertake a review of existing customer engagement in homelessness service design and delivery – 30/6/22 ▪ Develop an action plan to maximise engagement opportunities - 30/11/22 ▪ Undertake a review of existing tenancy sustainment performance reporting and develop and agree a new consistent group wide approach to reporting – 31/12/22 ▪ ET agree group wide approach to reporting – 31/3/23 	
Review of group allocations policy and systems	<ul style="list-style-type: none"> ▪ Updates to policy agreed by ET and RSL Boards for consultation with tenants – 31/5/22 ▪ Undertake customer consultation – 31/7/22 ▪ Present findings to Wheatley Board - 31/8/22 ▪ Present findings to RSL Boards - 30/9/22 ▪ Undertake testing of the new system in D&G – 31/3/23 	External dependency – Home Connections
NETs digital service	<ul style="list-style-type: none"> ▪ Undertake build phase – 31/7/22 ▪ Undertake testing of the product – 31/8/22 ▪ Commence pilot – 30/9/22 ▪ Go Live – 30/11/22 ▪ Provide update to Boards – 30/11/22 	External dependency - IT Platform provider
Strategic realignment of Care services	<ul style="list-style-type: none"> ▪ Review the current service delivery offering within Care – 30/11/22 ▪ Present recommendations to ET for realignment – 31/12/22 ▪ Revised care strategic review brief agreed by Group Board - 28/2/23 	

Appendix 2

Loretto Board Strategic Results and KPIs 2021 to 2026



Where applicable, original targets are displayed in brackets underneath the currently proposed targets

1. Delivering Exceptional Customer Experience

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Percentage of tenants who sustain their tenancies for more than 12 months (ARC)	No change	90%	90%	90%	90%	KPI Business value	Group and RSL Boards	Quarterly
Average number of working days to respond to stage 1 complaints (ARC)	No change	5	5	5	5	KPI Business value	Group and RSL Boards	Quarterly
Average number of working days to respond to stage 2 complaints (ARC)	No change	20	20	20	20	KPI Business value	Group and RSL Boards	Quarterly
Average number of working days to respond to all complaints – Stage 1 and 2 (ARC)	No change	6	5	5	5	KPI Business value	Group and RSL Boards	Quarterly
Percentage of stage 1 complaints responded to within 5 working days (SPSO)	No change	100%	100%	100%	100%	KPI Business value	Group and RSL Boards	Quarterly
Percentage of stage 2 complaints responded to within 20 working days (SPSO)	No change	100%	100%	100%	100%	KPI Business value	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Overall customer satisfaction is above 90% (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	>90%	Strategic Result	Group and RSL Boards	Annually
Implement “rate it” score from the book it, track it, rate it repairs approach and aim to improve performance by 10%	Linked to Repairs programme stream and customer feedback development				>10% improvement	Strategic Result	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Tenant satisfaction with value for money increased to 85% (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	85%	Strategic Result	Group and RSL Boards	Annually
Satisfaction with complaints handling increased by 10%	Linked to Rant and Rave implementation				Baseline + 10%	Strategic Result	Group and RSL Boards	Quarterly
Overall satisfaction among households with children improved to 90%	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	90%	Strategic Result	Group and RSL Boards	Annually
90% of customers feel they can participate in the landlord's decision making (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24.	Survey implemented	Updated baseline established	Target to be agreed following baseline	90%	Strategic Result	Group and RSL Boards	Annually
95% of customers actively engaged in shaping services feel they participate in decision making	Linked to Rant and Rave implementation				95%	Strategic Result	Group and RSL Boards	Annually
Satisfaction with the process of getting my new home is improved by 10%	Linked to Rant and Rave implementation				Improved by 10%	Strategic Result	Group and RSL Boards	Quarterly

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Customer first centre grade of service - 80% of calls within 30 seconds	85.42% in March 2022	80% within 30 seconds	80% within 30 seconds	80% within 30 seconds	80% within 30 seconds	KPI Business Value	Group and RSL Boards	Quarterly
Percentage of calls to the CFC resolved at first contact	Exceeding 92% in March 2022	90%	90%	90%	90%	KPI Business Value	Group and RSL Boards	Quarterly
Call abandonment rate	3.82% in March 2022	7%	7%	7%	7%	KPI Business value	Group and RSL Boards	Quarterly
Average wait time	30s in March 2022	30s to correspond with the Grade of Service	30s to correspond with the Grade of Service	30s to correspond with the Grade of Service	30s to correspond with the Grade of Service	KPI Business value	Group and RSL Boards	Quarterly
CFC cases raised, passed to housing / commercial officers for resolution	In development	10%	10%	10%	10%	KPI Business value	Group and RSL Boards	Quarterly

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Type of measure	Board Reporting Level	Board Reporting Frequency
Total number of customers involved in Customer Voices Programme	Added to monitor and report on Stronger Voices progress during 2021/22, with focus on maintaining this thereafter.	Loretto – 50	Loretto – 50	Loretto – 50	Loretto – 50	KPI Other	Group and RSL Boards	Quarterly
Number of customer voices activities carried out	Added to monitor and report on Stronger Voices progress	Loretto – 26	Loretto – 26	Loretto – 26	Loretto – 26	KPI Other	Group and RSL Boards	Quarterly
Number of Scrutiny focus groups	Added to monitor and report on Stronger Voices progress.	Loretto – 1	Loretto – 1	Loretto – 1	Loretto – 1	KPI Other	Group and RSL Boards	Quarterly

2. Making the Most of Our Homes and Assets

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Group wide: Develop 4,000 (previously 5,500) new homes across all tenures	Reprofiled Year 2 to 5 targets based on Business Plan.	Group - 490	Group - 582	Group - 815	Group – 970	Strategic Result	Group and RSL Boards	Quarterly
	Our adjusted target is 313 across Years 2 to 5.	Loretto - Social - 193	Loretto - Social - 80	Loretto - Social - 0	Loretto - Social - 40	Strategic Result	Loretto Board	Quarterly
Group wide: Invest £500m of new public and private finance in new build housing	Increased reprofiled targets	Group: £127,730,000	Group: £134,795,000	Group: £160,118,000	Group: £108,749,000	Strategic Result	Group and RSL Boards	Quarterly
		Loretto – £14,115,000	Loretto – £6,548,000	Loretto – £4,601,000	Loretto – £2,725,000	Strategic Result	Loretto Board	Quarterly
Group wide: Invest £360 million in improving, modernising and maintaining homes	Increased reprofiled targets, including capital investment and repairs spend	Group: £73,406,000	Group: £74,744,000	Group: £77,564,000	Group: £77,880,000	Strategic Result	Group and RSL Boards	Quarterly
		Loretto – £7,203,000	Loretto – £4,559,000	Loretto – £5,437,000	Loretto – £5,919,000	Strategic Result	Loretto Board	Quarterly
Achieve a 60:40 ratio of planned to reactive repair spending	No change	60:40	60:40	60:40	60:40	Strategic Result	Group and RSL Boards	Quarterly
Reduce the volume of emergency repairs by 10%	Change of baseline year to 2021/22, with new targets proposed on basis of -2.5% pa to achieve -10% in year 5	Loretto – 4,061	Loretto – 3,957	Loretto – 3,853	Loretto – 3,749	Strategic Result	Loretto Board	Quarterly
Group wide: Reduce the output of CO2 emissions from our homes by at least 4,000 tonnes per year	No change, cumulative	-8,000	-12,000	-16,000	-20,000	Strategic Result	Group and RSL Boards	Annually

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Group wide: Reduce our corporate carbon footprint to carbon neutral by 2026	No change	75% of baseline, c1,500	50% of baseline, c1,000	25% of baseline, c500	0	Strategic Result	Group and RSL Boards	Annually
Percentage of customers who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (ARC)	Reprofiled targets to 95% in Year 5: Year 2 - 89% Year 3 - 91% Year 4 - 93% Year 5 - 95%	89% (Originally 95%)	91% (Originally 95%)	93% (Originally 95%)	95%	KPI Customer Value	Group and RSL Boards	Quarterly
Percentage of reactive repairs carried out in last year completed right first time (ARC)	No change	Loretto - 97%	Loretto - 97%	Loretto - 97%	Loretto - 97%	KPI Business Value	Group and RSL Boards	Quarterly
Average length of time taken to complete emergency repairs (ARC)	No change	3	3	3	3	KPI Business Value	Group and RSL Boards	Quarterly
Average length of time taken to complete non- emergency repairs (ARC)	No change	5.5	5.5	5.5	5.5	KPI Business Value	Group and RSL Boards	Quarterly
Percentage stock meeting the Scottish Housing Quality Standard (SHQS) (ARC)	No change	Loretto - 100%	Loretto - 100%	Loretto - 100%	Loretto - 100%	KPI Compliance	Loretto Board	Annually
Number of times during the reporting year we did not meet our statutory obligations to complete a gas safety check within 12 months of a gas appliance being fitted or its last check (ARC)	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly
The average time to complete medical adaptations (ARC)	Target reset from 25 to 35 days in Year 2 on the basis of high demand for major adaptations	35 (Originally 25)	25	25	25	KPI Compliance	Group and RSL Boards	Quarterly

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Number of Health and Safety Executive or local authority environmental team interventions	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly
Number of new employee liability claims received	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly
Number of open employee liability claims	No change	Contextual	Contextual	Contextual	Contextual	KPI Compliance	Group and RSL Boards	Quarterly
Number of days lost due to work related accidents	No change	Contextual	Contextual	Contextual	Contextual	KPI Compliance	Group and RSL Boards	Quarterly
Number of accidental fires in workplace.	No change	0	0	0	0	KPI Compliance	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Achieve 95% customer satisfaction with their new build home	Linked to Rant and Rave development and implementation				95%	Strategic Result	Group and RSL Boards	Quarterly
Maintain existing tenant satisfaction with the quality of their home at over 90% (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24	Survey implemented	Updated baseline established	Target to be agreed following baseline	>90%	Strategic Result	Group and RSL Boards	Annually

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Group wide: Average new build CO2 output no greater than 1.8t	New build CO2 estimated at average 1.8 tonnes per year	1.8t	1.8t	1.8t	1.8t	KPI Other	Group and RSL Boards	Annually
Group wide: Increase the % of stock at EPC 'B' to 30%	14%	16%	19%	24%	30%	KPI Other	Group and RSL Boards	Annually

3. Changing Lives and Communities

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Percentage of lets to homeless applicants (ARC)	No change	Contextual	Contextual	Contextual	Contextual	Strategic Result	Group and RSL Boards	Quarterly
Percentage of relevant lets to homeless applicants	No change	Loretto - 50%	Loretto - 50%	Loretto - 50%	Loretto - 50%	Strategic Result	Group and RSL Boards	Quarterly
Group wide: House an estimated 10,000 homeless people or households over 5 years	No change	4,000	6,000	8,000	10,000	Strategic Result	Group and RSL Boards	Quarterly
Group wide: Over 70% of our customers live in neighbourhoods categorised as peaceful	No change	68.5%	69.0%	69.5%	>70%	Strategic Result	Group and RSL Boards	Quarterly
Group wide: Reduce the number of accidental dwelling fires by 10%	No change	4% reduction from baseline figure (Upper limit: 205)	6% reduction from baseline figure (Upper limit: 200)	8% reduction from baseline figure (Upper limit: 195)	10% reduction from baseline figure (Upper limit: 193)	Strategic Result	Group and RSL Boards	Quarterly
100% of applicable properties have a fire risk assessment	No change	100%	100%	100%	100%	Strategic Result	Group and RSL Boards	Quarterly
Group wide: 4,000 jobs and training and apprenticeship opportunities delivered	No change	Group: 750	Group: 850	Group: 850	Group: 850	Strategic Result	Group and RSL Boards	Quarterly
		Loretto – 8	Loretto – 11	Loretto – 11	Loretto – 12	Strategic Result	Loretto Board	Quarterly
Group wide: 250 customers have been supported to attend higher education and university through Wheatley bursaries	No change	100	150	200	250	Strategic Result	Group and RSL Boards	Annually
Group wide: 10,000 vulnerable children benefit from targeted Foundation programmes	Targets reset for Years 2 – 5 in line with anticipated funding	Group: 1,200	Group: 2,250	Group: 2,400	Group: 2,150	Strategic Result	Group and RSL Boards	Annually
		Loretto – 20 (originally 42)	Loretto – 52	Loretto – 55	Loretto – 48	Strategic Result	Loretto Board	Annually

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
60% of tenants with online accounts are using the My Savings rewards gateway	Strategic result changed from 60% to 15%, with increases Years 2 to 5.	12%	13%	14%	15%	Strategic Result	Group and RSL Boards	Annually
% ASB cases resolved (ARC)	No change	98%	98%	98%	98%	KPI Business Value	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/24)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Achieve 85% satisfaction with Wheatley Environmental Services	Linked to Rant and Rave development and implementation				85%	Strategic Result	Group and RSL Boards	Quarterly
Percentage of tenants satisfied with landlord’s contribution to the management of the neighbourhood they live within (ARC)	New, Independent, Annual Satisfaction Surveys will now be developed 2022/23 and reported 2023/24 (rather than 2022/23)	Survey implemented	Updated baseline established	Target to be agreed following baseline	Target to be agreed following baseline	KPI Customer value	Loretto Board	Annually
Group wide: Reduce the cost of running a home by 10% by 2026	To be revisited with Board during Strategy refresh process 2022					Strategic Result	Group and RSL Boards	Annually

4. Developing Our Shared Capacity

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Staff absence is maintained at 3%	No change	3.0%	3.0%	3.0%	3.0%	Strategic Result	Group and RSL Boards	Quarterly
Staff voluntary turnover (i.e. resignations) remains at less than 7%	No change	7%	7%	7%	7%	Strategic Result	Group and RSL Boards	Annually
Group wide: 250 young people are provided with structured opportunities to build their skills within the business	Year 2 target reset from 50 to 30, reflects planned recruitment in Year 2 and exceeding target in Year 1.	30	55	55	55	Strategic Result	Group and RSL Boards	Annually
Group wide: 50 graduates are provided with opportunities to work and gain experience in our sectors	No change	50	51	51	51	Strategic Result	Group and RSL Boards	Annually
Group wide: 40% of promoted posts are filled with internal candidates	No change	40%	40%	40%	40%	Strategic Result	Group and RSL Boards	Annually

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Over 90% of staff say they feel appreciated for the work they do	Timeline for liP survey to be confirmed	82.0%	85.0%	88.0%	>90%	Strategic Result	Group and RSL Boards	Annually
Over 80% of customers self-report positive distance travelled towards 'self-reliance'	Methodology developed and agreed with Fraser of Allander Institute 2021/22	Implement approach	Establish new baseline	Target to be set following baseline	>80%	Strategic Result	Group and RSL Boards	Annually
Our workforce's demographic makeup more closely resembles that of the communities in which we operate	Linked to Governance programme stream	Indicator development and staff and tenant surveys undertaken to collect protected characteristics	Indicator and baseline introduced	Target to be set 2023/24 following baseline	Target to be set 2023/24 following baseline	Strategic Result	Group and RSL Boards	Annually

New Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Number of vacancies across Group and Subsidiary Boards	Added to ensure visibility of monitoring and reporting	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	KPI Compliance	Group and RSL Boards	Quarterly
Attendance levels across Group and Subsidiary Boards	Added to ensure visibility of monitoring and reporting	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	Contextual – report actual figure	KPI Compliance	Group and RSL Boards	Quarterly
Instances where Board reports are not issued 7 days in advance of Group and Subsidiary Boards	Added to ensure visibility of monitoring and reporting	5%	5%	5%	5%	KPI Compliance	Group and RSL Boards	Quarterly

5. Enabling Our Ambitions

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Limit annual RSL rent increases (previously specified to 2.9%) throughout the life of the strategy	Year 2 rent increase is less than 2.9%. Due to current economic conditions, rent increases will need to be updated annually with BP.	Rent increases applied for 2022/23: Loretto – 1.9%				Strategic Result	Group and RSL Boards	Annually
Maintain a strong investment grade rating of A+ stable	No change	A+ Stable	A+ Stable	A+ Stable	A+ Stable	Strategic Result	Group and RSL Boards	Annually
Group: Reduce gross rent arrears to 4.5% (previously 4%) (ARC)	Recognising challenging economic climate, Group strategic result changing to 4.5%. Reprofiled Year 2 to 5 targets are shown.	Group: 5.67%	Group: 5.43%	Group: 5.04%	Group: 4.5%	Strategic Result	Group and RSL Boards	Quarterly
	Our proposed reprofiled targets Year 2 to 5 are shown.	Loretto – 4.18% (originally 3.87%)	Loretto – 4.99% (originally 3.69%)	Loretto – 3.99% (originally 3.47%)	Loretto – 3.25% (originally 3.19%)	Strategic Result	Loretto Board	Quarterly
Average days to let a home maintained at less than 14 days (ARC)	Group and RSL target re-set from <14 to 16 days in Year 2. Ongoing issues from pandemic.	16 (originally <14)	<14	<14	<14	Strategic Result	Group and RSL Boards	Quarterly
Percentage of lettable homes that became vacant (turnover) (ARC)	No change	Loretto - 8.0%	Loretto - 8.0%	Loretto - 8.0%	Loretto - 8.0%	KPI Business Value	Group and RSL Boards	Quarterly

Existing Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Percentage of court actions initiated which resulted in eviction (ARC)	No change	Loretto - 25%	Loretto - 25%	Loretto - 25%	Loretto - 25%	KPI Other	Group and RSL Boards	Quarterly

Baseline Indicators	Update	Year 2 (2022/23)	Year 3 (2023/34)	Year 4 (2024/25)	Year 5 (2025/26)	Measure type	Board Reporting Level	Board Reporting Frequency
Over 50% of customers actively using their online account to make transactions with us	Analytics to establish comprehensive view of the usage of our online offering is underway	Baseline established and target to follow	Target agreed following baseline	Target agreed following baseline	>50%	Strategic Result	Group and RSL Boards	Quarterly

Report

To: Loretto Housing Board

By: Laura Henderson, Managing Director

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: Update on engagement framework

Date of Meeting: 23 May 2022

1. Purpose

- 1.1 This report provides the Board with an update on the implementation of “Our Engagement Framework Stronger Voices, Stronger Communities” and our future planned engagement activities.

2. Authorising and strategic context

- 2.1 A recurring theme throughout our 2021-26 strategy, approved by the Board, is enhancing the level of engagement with tenants and how the influence and co-create our priorities.
- 2.2 The Board approved our engagement framework, which sets out a structure for how we will engage with tenants and support our desire that:

“Customers will be at the heart of decisions, and we will offer people more choice and control than ever before in how they engage with us”

3. Background

- 3.1 The “Stronger Voices, Stronger Communities” engagement framework was considered by the Board in January 2021. It sets out 4 pillars of engagement:
- We Listen;
 - We Co-create;
 - We Give Power; and
 - We Support.
- 3.2 The Board also acknowledged our strategic project to implement the engagement framework as part of the 2021/22 delivery plan. The key milestones were:
- Setting up a Stronger Voices team;
 - Developing the Customer Voice engagement plan for 2021/22;
 - Recruiting 50 Customer Voices for Loretto; and
 - Exploring the feasibility of a Wheatley Community App.

- 3.3 These have been completed and reported to the Board as part of the quarterly Strategic Delivery Plan update.
- 3.4 During 2021 the Board agreed that we should formally consult all tenants on our proposed new operating model and our new way of engaging. As part of this, we proposed the following to tenants as part of our new way of engaging:

Table 1 – Key Engagement Proposals

Commitment
Recruit 50 Customer Voices
£1.1m over 5 years identified for customer investment priorities
25 customers involved in scrutiny, environmental inspection, and focus groups

- 3.5 The results of the consultation were reported back to our customers at the end of January 2022 together with the launch of the Customer First Centre and an invitation to sign up with Loretto as a Customer Voice.

4. Discussion

Customer Voice recruitment

- 4.1 Since the conclusion of the consultation and communicating the results to tenants we have made good progress with implementation. A more detailed update on the key activities to date and planned for the future is set out below

Table 2 – Customer Voices

	Customer Voices recruited	Commitment by March 2023
Loretto	30	50

- 4.2 Given the strategic importance of our engagement framework, progress with the recruitment of customer voices will now be formally reported to the Board as a core performance measure. This is covered in more detail under a separate agenda item.
- 4.3 Part of our recruitment approach has been involving customers in local activities and taking the opportunity to encourage them to sign up as a Customer Voice.
- 4.4 The following are a sample of local engagement activities that have taken place during 2021/22. In addition, we involved customers in focus groups during November 2021 to discuss the rent increase and their service priorities.

Table 3 – Sample engagement activity 2021/22

Activity
You Choose Challenge – 46 residents of Westcliff and Talisman Avenue submitted ideas to further improve their community. A customer panel is now underway reviewing those ideas in order to create options for a community vote
30 customers were involved in neighbourhood walkabouts with Housing Officers and our Environmental Nets team over the year
£55,000 of customer voice budget was utilised through real customer feedback on 7 projects that has enhanced their communities.
We also carried out £5,000 worth of community benefit work in Clydebank following local consultation with their Housing Officer and walkabout to co-create how we could improve their community using funding from the upcoming Queens Quay Development.
Loretto welcomed our Cube customers who joined on the 1st of July with a month of engagement and a Housing Officer introduction letter.
We held 4 rent consultation sessions with BMG online and in person to gain positive feedback from customers on our services and proposal

Customer Voice Investment Projects

- 4.5 In Loretto, over £140k has been ringfenced within the capital investment programme for Customer Voice investment projects. These are projects where the investment planning is not driven by compliance or life-cycle considerations, but by customer choice. They have included environmental projects, and upgrades in common closes and back courts including fencing and bin store upgrades.
- 4.6 Requests from customers for these projects will generally be identified through the planned neighbourhood walkabouts and/or customer conversations which take place between Housing Officers and customers on their patch. Further consultation is then carried out by the patch Housing Officer and the Investment Officer, generally in the form of a survey, to ensure that all customers in the relevant locality have an opportunity to influence the project and have their say. In some cases, a collaborative approach with the local authority or other agency may be the most appropriate route to delivery, for example working with the Local Authority in Falkirk to review our recycling and refuse disposal layout and how we can invest and improve the set up for our residents. Local Customer Voice newsletters are used to provide feedback and progress on projects.

Embedding the Customer Voice in our strategic delivery plan

- 4.7 One of the commitments within our engagement framework was that we would ensure that customer engagement would be a key milestone in at least 50% of our strategic projects. Table 4 outlines the Board projects from our strategic delivery plan for 2022/23 which include customer engagement. The details and results from the customer engagement will be reported to the Board as part of the quarterly Strategic Delivery Plan update throughout the year. There are also a range of Executive level projects which will also incorporate customer engagement.

Table 4 – Customer engagement in the Board strategic delivery plan

Project	Customer Engagement
Repairs – Improve Customer Contact and Communications	Co-create web self-service roadmap with customers
CFC evaluation	Seek views of customers on the operation of the CFC service
RSL digital services model	Undertake themed discussions on digital services with customer focus groups
Wheatley Whole Family Approach	Customer research including focus groups, and co-creation activity with Customer Voices to create the approach
Engagement Framework	Co-create learning and development package with Customer Voices Customer Voices design Stronger Voices conference
Customer data collection exercise/ Equality, Diversity and Inclusion	Engagement with all customers as part of the data collection exercise
Review of Group Allocations Policy	Undertake customer consultation

- 4.8 The customer engagement set out in the table above forms the Annual Strategic Customer Engagement Plan. We have our own local Engagement Plan, which includes local activities in our communities and the opportunity for our Customer Voices to engage and contribute. The plan for the year ahead is set out in Appendix 1.

Customer Voices and Boards

- 4.9 In addition to the Board receiving customer insight within the strategic delivery plan, it is proposed that from the start of the new governance year in the autumn a small number of Customer Voices are invited to attend at the start of one in three Board meetings. This will heighten the visibility of customer views and priorities for Board members and ensure that Board members have direct exposure to the customer voice.
- 4.10 Customer Voices will be also invited to attend a governance event once a year in order that the Board may hear directly from customers regarding their experience of services and participation in service design. Board members will also be invited to attend the annual Customer Voices conference.
- 4.11 In addition to Customer Voices attending Board meetings, the Board will receive a bi-annual update on how we have used the full range of our planned engagement activity set out in Appendix 1 to inform priorities. In some instances, this will form part of our standard Board reporting under the customer engagement section. For example, feedback from our investment satisfaction calls will inform the annual 5 year investment programme approved by the Board.

- 4.12 For more local activities, this will be to ensure the Board has visibility of how we are using tenant feedback, such as how feedback from walkabouts is linked into, for example, our NETS activity or Community Improvement Partnership
- 4.13 We will have the ability to draw on the Tenant Participation Advisory Service (TPAS) on an ad hoc basis. This will not be part of the delivery of core engagement activity, rather areas where we may wish to have a degree of independence.
- 4.14 The Annual Return on the Charter measure for RSLs of “Percentage of annual tenants satisfied with the opportunities given to them to participate in their landlord’s decision-making processes” will provide the Board with a mechanism to track how our new engagement approach is resonating with tenants.
- 4.15 In order to raise awareness more widely as to how customer engagement is influencing decision making, we will run regular features on our websites, social media and future digital newsletters. We will also seek to publicise our successes and the benefits of customer engagement more widely such as through trade press features, conferences and political engagements.

5. Customer engagement

- 5.1 Our strategy has a very clear focus on enhancing our customer engagement and a significant element of co-development and co-design with our customers as set out in this report. We also intend to engage in a partnership with the TPAS to augment our engagement with customers and support customers to challenge our approaches and make their voice heard.

6. Environmental and sustainability implications

- 6.1 We will further consider how we engage with customers on the development of the Strategic Sustainability Framework.

7. Digital transformation alignment

- 7.1 This report includes engagement with customers on customer-facing digital transformation projects.

8. Financial and value for money implications

- 8.1 In 2022/23 over £140k capital investment budget has been ringfenced for customer-driven investment projects.

9. Legal, regulatory and charitable implications

- 9.1 There are no legal, regulatory or charitable implications arising from this report.

10. Risk appetite and assessment

- 10.1 Our agreed risk appetite for service delivery innovation is “open”; which means we are prepared to take risk and embrace change in our service delivery models in response to customer feedback.

11. Equalities implications

- 11.1 There are no equalities implications arising from this report.

12. Key issues and conclusions

- 12.1 Loretto is making good progress on recruiting Customer Voices in line with the commitments made to our customers in autumn 2021. We have achieved 60% of the total committed to by March 2023.
- 12.2 Customer Voices have already been influencing local community investment decisions and taking part in assessing the condition of their local area in accordance with the Keep Scotland Beautiful methodology. Over 140k has been identified within the capital investment budget to support our customer priorities in 2022/3.
- 12.3 The Strategic Delivery Plan for 2022/3 creates the Group-wide engagement plan for 2022/3, with over 50% of the strategic projects involving customer engagement. The insight from this engagement will be reported to the Board on a quarterly basis as part of the Strategic Delivery Plan updates.
- 12.4 The Group Engagement Plan will assist the subsidiary Boards to create their own annual engagement plans which will be supplemented by local activities and priorities. Those will be agreed by the Boards in May.

13. Recommendations

- 13.1 The Board is asked to:
- 1) note the content of this report, engagement plan and provide any comment; and
 - 2) approve that from the beginning of the new governance year Customer Voices will be invited to attend at the start of one in three Board meetings.

List of Appendices

Appendix 1: Engagement plan

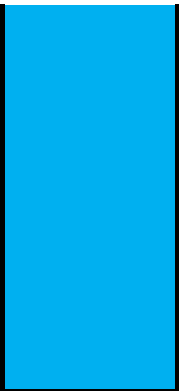
LH Engager

Month

April

May

June



July

August

September

October
November
December
January
February
March

ment Plan 2022 23

Activity
Housing Officers identifying and recruiting customer voices through individual conversations
Dargavel, Bishopton New Build Launch day
You Choose Challenge at Westcliff
Inchyra Customer Voice Walkabout with Residents
Clydebank Community Benefit Walkabout and Consultation on enviromental Projects
Whole families focus groups
Housing Officers identifying and recruiting customer voices through individual conversations
HOH Locality area engagement plans produced
West Dunbartonshire Environmental Walkabout
Dumbarton Road, Glasgow Fire Safety Residents Community Day
Gardening Club for Glendore and Maryhill Customers Launch Day
Queens Quay Community Day
Housing Officers identifying and recruiting customer voices through individual conversations
St James Way, North Lanarkshire Customer Voice Walkabout with residents
ASB event in Eriboll Crescent, Glasgow
HoH Leading on panel sessions & Scrutiny

Queens Quay New Build Launch Day

Wishaw and Coatbridge Environmental Walkabouts

Environmental Walkabouts in Renfrewshire (Lilybank Wynd, Thomson Street)

Allocations review focus groups

Housing Officers identifying and recruiting customer voices through individual conversations

Sawmill Helensburgh, New Build Launch Day

Falkirk Environmental Walkabouts (Burnside, Inchyra and Bissett Court)

North Lanarkshire Community Event with customers at St Patricks Church in Coatbridge

Glasgow Environmental Walkabouts (Including Huntershill and Balmore Road)

Digital services model focus groups

Environmental Walkabouts in Renfrewshire (Rywraes Road, Queen Street)

Housing Officers identifying and recruiting customer voices through individual conversations

Hallrule Drive, New Build Launch Day

Customer Voice Walkabout with Residents in Quarrywood Avenue

ASB Event in Queen Street

Velore Road, Falkirk New Build Launch Day

Environmental Walkabout with Residents throughout East Renfrewshire and East Dunbartonshire

Kippen Gait Greenhouse and Gardening afternoon event

Housing Officers identifying and recruiting customer voices through individual conversations

Customer Voice Walkabout with Residents in Ryehill Road

Housing officers running 1 x walkabout/site presence/group meeting
HoH Leading on panel sessions & Scrutiny
Housing Officers identifying and recruiting customer voices through individual conversations
Launch of Environmental Winter Programme - all areas
Housing officers running 2 x walkabouts/site presence/group meeting
Housing Officers identifying and recruiting customer voices through individual conversations
Rent focus groups take place
Housing officers running 2 x walkabouts/site presence/group meeting
Livingwell Christmas Events in Partickhill & Lourdes
Housing officers running 1 x walkabout/site presence/group meeting
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running 1 x walkabout/site presence/group meeting
Housing Officers identifying and recruiting customer voices through individual conversations
Rent consultation feedback to Customers
Housing officers running 2 x walkabouts/site presence/group meeting
HoH Leading on panel sessions & Scrutiny
Housing Officers identifying and recruiting customer voices through individual conversations
Housing officers running 1 x walkabout/site presence/group meeting

Outcome	Pillar	Numbers	Actual
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	5
Customer Engagement with all 7 new customers at Dargavel Newbuild	We Support	7 Customers	7
You Choose Challenge proposal completed through engagement with 10 customers at West Cliff	You influence and co-create	10 Customers	10
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	1
Invest in local LH communities - 1 customers involved	You influence and co-create	10 Customers	10
3 focus groups with 6 Loretto customers	You are heard	6 Customers	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	5
Progress towards 13 Housing Officer local engagement plans created	You influence and co-create	13 Plans	13
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	1
Progress towards 26 - 1 event taken place	You are heard	1 Event	1
Customer Engagement Event at Glendore & Maryhill - achieve 10 customers in attendance	You are heard	10 Customers	
Local Community Engagement event with 20 x upcoming Queens Quay residents	We Support	40 Customers invited	20
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	
Progress towards 26 - 1 event taken place	You are heard	1 Event	
Progress towards 3 sessions - 1 session to take place	You decide	1 Session	

Customer Engagement with all new 80 x customers at Queens Quay Newbuild	We Support	80 Customers invited	
Progress towards 26 - 1 event taken place	You are heard	1 Event	
Progress towards 26 - 1 event taken place	You are heard	1 Event	
1 focus groups with 6 Loretto Customers	You are heard	6 Customers	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
Customer Engagement with all 36 new customers at Sawmill, Helensburgh Newbuild	We Support	36 Customers	
Progress towards 26 - 1 event taken place	You are heard	1 Event	
Progress towards 26 - 1 event taken place	You are heard	1 Event	
Progress towards 26 - 1 event taken place	You are heard	1 Event	
1 focus groups with 6 Loretto Customers	You are heard	2 Sessions	
Progress towards 26 - 1 event taken place	You are heard	1 Event	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
Customer Engagement with all 32 new customers at Hallrule Newbuild	We Support	32 Customers Invited	
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	10
Progress towards 26 - 1 event taken place	You are heard	1 Event	
Customer Engagement with all 8 new customers at Velore Road New build	We Support	8 Customers	
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	10
Progress towards 26 - 1 event taken place	We Support	1 Event	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	10

Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	
Progress towards 3 sessions - 1 session to take place	You decide	1 Session	
customers - 5 Customer voices recruited	You are heard	5 Customers	
1x Customer Engagement Plan Developed for winter programme across 13 Housing Officers	You influence and co-create	1 Plan	
Progress towards 26 - 2 events taken place	You influence and co-create	2 Events	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
2 focus groups with 16 Loretto Customers			
	You are heard	16 Customers	
Progress towards 26 - 2 events taken place	You influence and co-create	2 Events	
2 Festive Customer engagement events across Loretto's 2 Livingwell sites	You influence and co-create	2 events	
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
1 x Consultation feedback to all customers on outcome of rent consultation	You are heard	1 Feedback Consultation	
Progress towards 26 - 2 events taken place	You influence and co-create	2 Events	
Progress towards 3 sessions - 1 session to take place	You decide	1 Session	
Progress towards 50 customers - 5 Customer voices recruited	You are heard	5 Customers	
Progress towards 26 - 1 event taken place	You influence and co-create	1 Event	

Comments
13 Housing officers & Stronger Voice Officer
4 Housing Officers and New Build Officer & Stronger Voice Officer
Housing officer, Foundation, Stronger Voice Officer and NETS
Housing Officer, Investment Team, Stronger Voice Officer and Falkirk Council
Housing officer, Nets, Stronger Voice Officer and Wheatley Foundation
1 Stronger Voices Officer
13 Housing officers & Stronger Voice Officer
13 Housing officers & Stronger Voice Officer
Housing Officer, NETS, Stronger Voice Officer
Housing Officer & Fire Safety Officer
Housing officer, Wheatley Care, Stronger Voice Officer and Nets
Housing Officer, HOH, Lennox Partnership, Clydebank Housing, West Dunbartonshire Council, SFRS
13 Housing officers & Stronger Voice Officer
Housing Officer, Stronger Voice Officer and Investment Team
Housing Officer, CIP and Police Scotland
SVO and HOs invite Customer voices

5 Housing Officers and New Build Officer
Housing Officer, Stronger Voice Officer and NETS
Housing Officer, Stronger Voice Officer and NETS
1 Stronger Voices Officer
13 Housing officers & Stronger Voice Officer
5 Housing Officers and New Build Officer
Housing Officer, Stronger Voice Officer and NETS
Housing Officer & Stronger Voice Officer
Housing Officer, Stronger Voice Officer and NETS
1 Stronger Voices Officer
Housing Officer, Stronger Voice Officer and NETS
13 Housing officers & Stronger Voice Officer
5 Housing Officers and New Build Officer
Housing Officer, Stronger Voice Officer & Investment Team
Housing Officer, CIP and Police Scotland
3 Housing Officers and New Build Officer
Housing Officer, Stronger Voice Officer and Nets
Housing Officer, Stronger Voice Officer and Nets
13 Housing officers & Stronger Voice Officer
Housing Officer, Stronger Voice Officer & Investment Team

5 Housing officers & Stronger Voice Officer
SVO and HOs invite Customer voices
13 Housing Officers & Stronger Voice Officer
13 Housing Officers & Nets
5 Housing Officers & Stronger Voice Officer
13 Housing Officers & Stronger Voice Officer
1 Stronger Voices Officers
5 Housing Officers & Stronger Voice Officer
Livingwell Advisor & Housing Officer
5 Housing Officers & Stronger Voice Officer
13 Housing Officers & Stronger Voice Officer
5 Housing Officers & Stronger Voice Officer
13 Housing Officers & Stronger Voice Officer
Communication Brochure & Housing Officers
5 Housing Officers & Stronger Voice Officer
SVO and HOs invite Customer voices
13 Housing Officers & Stronger Voice Officer
5 Housing Officers & Stronger Voice Officer

Strategic project

Strategic project

Strategic project

Strategic project

Report

To: Loretto Housing Board

By: Natalya Macholla, Managing Director of Customer Services

Approved by: Laura Pluck, Group Director of Communities

Subject: Customer First Centre update and initial review

Date of Meeting: 23 May 2022

1. Purpose

- 1.1 This report provides the Board with an update on the establishment of our Customer First Centre (“CFC”) since its internal launch on 1 December 2021 and detail on the initial stages of its first review.

2. Authorising and strategic context

- 2.1 Under the Group Authorising Framework, the Board is responsible for monitoring operational performance and implementing the Board’s strategy. The nature and performance of our CFC, given its importance to our customers and our business, is a strategic matter.
- 2.2 Our strategy, ‘Your Home, Your Community, Your Future’ recognises the delivery of exceptional customer experience and progressing from excellent to outstanding service as stated themes and objectives, and the CFC is a key part of our vision for realising this.

3. Background

- 3.1 Our commitment to exceptional customer experience is a key theme in our strategy. Our strategy is very clear that:
- “Providing exceptional customer experience is, and always will be, at the heart of everything we do. Our customers deserve the very best and through the life of this strategy, this is what we will deliver”.*
- 3.2 At the forefront of our customer experience transformation is our new CFC which, when launched on 1 December 2021, marked one of the single biggest changes to the service model in the 10-year life of Wheatley. Now into only its fifth month of operating, the service has officially launched to customers and, in doing so, met the commitments we promised in our recent consultation – ‘Our new future – bringing it home to you’.
- 3.3 Still in its infancy, the early results are positive and are detailed in this report. However, we are clear that evolution and development of our CFC model is imperative as we aim to continually meet the ever-changing needs of our customers and aim to build on our early success.

- 3.4 To support this, we have engaged Ennovate Consulting to work with us to look at the future phases of evolution for our CFC model. This report will share some of the initial areas of focus for this review and some early results.

4. Discussion

Early results of our Customer First Centre

- 4.1 The CFC launched its new service at the end of last year. This was always intended to be a 'soft' launch internally within the Group. This initial period afforded us the opportunity to test the robustness and effectiveness of our new systems and practices ahead of our formal launch of the service on 1 April 2022.
- 4.2 As noted previously, we have developed a suite of performance measures to assess the effectiveness of the new CFC model. A number of these have been incorporated into our wider Performance Management Framework, and will be reported to future Boards. These measures will be continually reviewed and monitored as the CFC model develops to ensure that these remain current and comparable with other sectors.
- 4.3 Given the size and scale of change that the CFC model represents, our new measures are ambitious and reflect our desire to deliver outstanding services to our customers and, importantly, a service that provides choice and which is underpinned by some key important principles: personalisation, ownership, commitment, customer-centric behaviour and digitalisation.
- 4.4 Our new measures have also seen the introduction of intricate day-to-day, real-time reporting and a move away from average calculations to measures based on daily actuals across a number of time intervals.
- 4.5 The points below provide some of the early key highlights from our March reporting:
- We answered 89.70% of calls from our customers within 30 seconds against a target of 80%;
 - Call abandonment levels for our customers was 2.73% against a target of 7%;
 - Our first contact resolution exceeded 92% against a target of 90% - a combined effort across our Customer Service Advisors and Specialist Teams;
 - We are taking on average 3.74 days to resolve any cases not resolved at the first point of contact, against a target of 5 days; and
 - Our overall average wait time for our customers was 23 seconds.
- 4.6 The CFC is also providing a solid foundation for us to build the great repairs service we have outlined in our strategy and Repairs Transformation Programme. Our new reporting framework shows us that our CFC is raising approximately 82% of repairs and is working towards being our core point of contact for all customer repair enquiries as we move forward.

- 4.7 Critical to this is the work that is currently underway to deliver some 'quick wins', notably:
- opening up of appointments to show full capacity which will enable our CFC staff to appoint more repairs at the first point of contact and provide customers with appointment choice to meet their personal circumstances;
 - development of a centralised Repairs Team within the CFC and City Building Glasgow ("CBG") to improve communication and increase our ability to resolve complex customer enquiries;
 - a proactive approach to emergency jobs that result in no access in order to ensure that our customers and homes are protected;
 - a full refresh of customer messaging and communication, driven by our CFC, to reduce repeat contact and provide customers with regular updates on their repairs; and
 - a new approach that will see our CFC take full ownership over cancelled lines and the customer communication and experience surrounding these.
- 4.8 As well as the quick wins, the CFC is supporting the work that is underway to reduce the current level of live repairs jobs from around 9,500 to under 5,000 over the next 12 weeks. Of the 9500 live repairs jobs, we have only have 441 ongoing. The CFC is focusing on:
- contacting all customers twice and issuing letters to customers prior to any lines being closed as a result of a no access;
 - supporting SMS messaging to customers to remind and update on appointments and inspections; and
 - carrying out a sample of outbound customer calls to gather customer satisfaction levels across completed repairs.
- 4.9 In addition to the performance measures and progress being made on repairs outlined above, we are continuing to receive feedback from customers and staff across Group, including Loretto. The feedback provided has praised the professionalism of staff, customers have noted a positive experience when calling and our staff have noted a reduction in customer case creation which is supporting them to spend more time in our communities.

Our initial review of our CFC

- 4.10 We engaged Ennovate Consulting ('Ennovate') to work with us to carry out an interim review of the CFC operating model.
- 4.11 The initial review confirmed what our performance data has been indicating; that the CFC is performing in line with expectations and that the customer experience has improved. The review confirmed that overall the CFC is operating well at this stage, however it will require a longer period to evaluate it more fully.
- 4.12 It has been recognised the CFC will evolve as we better understand how customers draw down its services. As part of the review we agreed where we can work with Ennovate to continuously improve the CFC based on our experience to date, including:

- a review of resource capacity and early demand analysis across all channels;
 - further development of quality operational performance data to support service delivery and evidencing of quality outputs;
 - a review of staff coaching, training and ongoing development;
 - the utilisation of CRM-based knowledge articles to support first contact resolution and quality outcomes;
 - a review of customer driven outcomes to support quality measures and first contact resolution measures; and
 - a review of repeat contact to establish key areas for improvement and areas where waste can be reduced.
- 4.13 Work is underway with Ennovate to develop a planned approach to the above and to identify a number of 'quick-wins'. One key quick win will be the establishment of our centralised Repairs Team within the CFC to support the wider repairs ambitions outlined above. It is intended that this will be implemented on a phased and planned approach to minimise the impact on the wider CFC performance and ensure that we drive learning from our early approach. It is envisaged that this team will quickly progress to a full Specialist Repairs Team in line with the wider transformation programme.
- 4.14 As noted above, the engagement with Ennovate is in its early stages but we will provide a further update to the Board on the progress made and core findings at the next meeting.

5. Customer engagement

- 5.1 The evolution and development of our CFC model is dependent on the feedback from our customers and staff on usability and customer experience.
- 5.2 Developing the customer voice so actual experience helps shape the CFC, is a key priority and we are working to develop real-time customer feedback which will enable us to obtain instant feedback from customers on their experience of using the CFC. This will provide us with feedback that enables us to continually develop and enhance our CFC offering and, alongside new customer quality measures, enable us to show a full view of the customer experience and effort points.

6. Environmental and sustainability implications

- 6.1 There are no direct environmental or sustainability implications arising from this report. By increasing the number of customers contacting us via the CFC this has supported the reduction of the need for an office infrastructure, which is part of our wider reduction of our carbon footprint.

7. Digital transformation alignment

- 7.1 Our Group strategy sets a clear direction and is underpinned by digital transformation. The CFC is incorporated across multiple core work streams outlined in our digital strategy. As noted previously, it is critical to align IT work with the aims and ambitions of the new CFC model.

8. Financial and value for money implications

- 8.1 The CFC is expected to provide services that meet customer need and which provide value for money, whilst also driving innovation and improvement across core processes and reducing waste in order to provide increased business value.

9. Legal, regulatory and charitable implications

- 9.1 There are no specific legal implications as a result of what is discussed in this paper.

10. Risk appetite and assessment

- 10.1 The Group's appetite relating to operating models and modernising of services is hungry i.e. eager to be innovative and to choose options offering potentially higher business rewards (despite greater inherent risk).
- 10.2 The plans set out for our CFC are ambitious and will require close management, as planned through the Executive level scrutiny, to ensure progress is continually delivered as planned and in line with customer and business need.

11. Equalities implications

- 11.1 There are no equalities implications associated directly with this report.

12. Key issues and conclusions

- 12.1 Early performance of the CFC model has been very positive and sustaining this will be critical to building on its initial success. Our initial review, alongside Ennovate, will allow us to evidence our progress to date and to build an action plan which will support delivery on the future phases of our CFC model as we continue to shape and develop it to meet customer need. This will also be supported through the delivery of our strategic projects for 2022-23 which further support the onward evolution of our CFC model.

13. Recommendation

- 13.1 The Board is asked to note progress to date on our new CFC model.

Report

To: Loretto Housing Board

By: John Crooks, Director of Health and Safety and Compliance

Approved by: Hazel Young, Group Director of Housing and Property Management

Subject: Fire prevention and mitigation update

Date of Meeting: 23 May 2022

1. Purpose

1.1 The purpose of this report is to provide the Board with an update on the implementation and performance of our Fire Prevention and Mitigation Framework ("FPMF") in 2021/22 and, more specifically:

- The current rate of Accidental Dwelling Fires;
- The current rate of Home Fire Safety Visits; and
- Progress with Fire Risk Assessment Programme.

2. Authorising and strategic context

2.1 Under the Group Authorising Framework and Intra-Group Agreement the Group Board is responsible for approving Group Policies and Frameworks and their designation as applicable to all Group partners to include, Loretto Housing.

2.2 This report seeks to demonstrate the commitment outlined in the FPMF to achieve legal compliance with current fire safety legislation and best practice guidance, namely;

- Fire (Scotland) Act 2005;
- Fire Safety (Scotland) Regulations 2006.
- Practical Fire Safety Guidance for Existing High Rise Domestic Premise;
- Practical Fire Safety Guidance for Specialised Housing.

3. Background

3.1 In the context of fire safety our commitment to delivering excellence has been endorsed by the Scottish Government's, Building Safer Communities, and Unintentional Harm Hub who highlighted our Fire Safety Operating Model as a Fire Prevention Exemplar.

3.2 Keeping our customers and communities as safe as they possibly can be, will always be of paramount importance to the Group and this is recognised within our new Group 2021-2026 Strategy: Your Home, Your Community, Your Future, in which we clearly state that fire safety will remain a top priority.

- 3.3 As a key strategy for the Group and us as a Registered Social Landlord, the Fire Prevention and Mitigation Framework evidences to all partners and stakeholders the importance we place on fire safety and how we ensure fire safety in our homes and communities is maintained in accordance with legislation and best practice.
- 3.4 This report provides an update on the positive progress being made in our rate of Home Fire Safety Visits (HFSVs) and Accidental Dwelling Fires (ADFs).
- 3.5 Furthermore, this report will also outline our compliance in the completion and implementation of fire risk assessments required under current fire safety legislation and best practice fire safety guides, issued by the Scottish Government.

4. Discussion

- 4.1 During the course of our 2021- 2026 strategy we aim to build on the outstanding success already achieved and further reduce the number of ADFs taking place within our stock portfolio by at least 10%.
- 4.2 HFSVs and Fire Risk Assessments (FRAs) are undertaken by the group fire safety team with the primary aim of reducing the risk of fires in our customers' homes and their communities, making them a safer place for customers' and their neighbours to live.
- 4.3 The current rate of HFSVs shall demonstrate the impact of the group fire safety team that is reflected in the year end performance of ADFs set against national trends.
- 4.4 Our FRA programme will show further, that fire safety arrangements within all relevant and non-relevant premise remain robust and effective.

Home Fire Safety Visits

- 4.5 HFSVs undertaken in our customers' homes are prioritised where a degree of vulnerability has been identified through customer engagement or an unforeseen incident occurring e.g. fire incident in their home.
- 4.6 There are various channels in which, customers' can be highlighted to the group fire safety team to conduct a HFSV that can include, Intervention Requests (IRs) by housing or care staff, occurrence of false alarms or fire incident(s) and through our information sharing protocol and partnership working with Scottish Fire and Rescue Services.
- 4.7 In the last 12 months between April 2021 – March 2022, the group fire safety team have pro-actively increased the number of HFSVs conducted from the previous year. For us specifically, there was an increase from 19 in 2020/21, to 33 in 2021/22.

- 4.8 HFSVs are recognised within the Practical Fire Safety Guide – Specialised Housing as Person Centred Risk Assessments (“PCRA”) that focuses on the individual and the environment in which, they stay. This reference within Practical Fire Safety Guide – Specialised Housing, offers an opportunity to widen the scope of the HFSV beyond fire safety and look at the overall health, safety and wellbeing of our customers in line with, SFRS proposed Safe and Well Campaign.

Accidental Dwelling Fires (ADFs)

- 4.9 The impact of HFSVs undertaken in the last 12 months by the group fire safety team, is a significant factor that cannot be underestimated in our efforts to reduce ADFs in customers’ homes.
- 4.10 Scottish Fire and Rescue latest report on national trends for accidental dwelling fires (2021/22) is currently unavailable at time of writing this report however, in 2020/21, ADFs reduced nationally by 5.1%.
- 4.11 Our ADFs reduced significantly from 24 the previous year, to 8 in 2021/22
By way of context, the wider Group position was that the number of ADFs in our customers’ homes in 2021/22 in comparison to the previous year of 2020/21 was also a significant reduction of 66 ADFs (-30%) in comparison to 217 in 2020/21.
- 4.12 This reduction is an improvement on the intended target of 21 for Loretto Housing however, despite best efforts of the group fire safety team, these figures should be noted with some caution as there is the potential for future fire incidents to counter act this year’s progress.
- 4.13 Whilst the cost associated with any ADF is difficult to measure, it is evident that the efforts of the group fire safety team and the number of HFSVs being undertaken, are having a positive impact on the direct and indirect costs of house fires and the wider community.
- 4.14 Our group fire safety team have been recognised and won an award at the AICO Community Awards (Birmingham, May 2022) for their outstanding contribution in the Resident Engagement Award, largely for their efforts in reducing ADFs through our HFSV programme.

Fire Risk Assessments

Relevant Premise (HMOs, Care Premise, Offices, Depots etc.)

- 4.15 The completion of FRAs in our relevant premise extends currently to our Corporate Estate that includes, HMOs, Care Premises, Offices Workshops and Depots.
- 4.16 The completion of FRAs in relevant premise is based on a recurring frequency of between 1-3 years based on their risk profile (See Appendix 1).
- 4.17 In 2021/22, 48 FRAs in relevant premises had been undertaken to ensure their recommended frequency of review, had been met and thereby ensuring ongoing legal compliance.

- 4.18 Currently, all relevant premises across Group to include Loretto Housing has in place, a valid FRA to satisfy the requirements and legal obligations set out in the Fire Safety Scotland Act 2005 and Fire Safety Scotland Regulations 2006.
- 4.19 No significant issues were identified within our Relevant Premise during the course of the FRA programme as they have well established, mature fire safety arrangements in place overseen by competent staff and management teams.

Non-Relevant (LivingWell Premises)

- 4.20 The completion of fire risk assessments in non-relevant premise is not a legal requirement but one, that is considered best practice in light of new guidance issued by the Scottish Government, following a ministerial review of fire safety legislation and guidance, post Grenfell.
- 4.21 In recognition of Practical Fire Safety Guidance for Specialised Housing (LivingWell Premise), the Wheatley Board have previously agreed a 3-year recurring cycle of fire risk assessments, in line with the recommendations outlined in said guidance.
- 4.22 However, where any significant change to LivingWell premises is identified by our repairs team, environmental teams or heads of housing, such as refurbishment or increase in fire incidents, our fire risk assessments will be reviewed more frequently to ensure fire safety arrangements continue to be robust and effective.
- 4.23 The fire risk assessment programme for Non-Relevant Premise resulted in the completion throughout 2021/22 of our 2 LivingWell sites at Lourdes Court and Partickhill Road in Glasgow.
- 4.24 This programme of work was only achieved, by the re-alignment of work programmes in both H&S team and fire safety team and the outsourcing of fire risk assessments for HMOs and LivingWell Premises, to approved fire risk assessment consultants.
- 4.25 Outwith the fire risk assessment programme, the group have in place robust procedures and daily fire safety inspections recorded in Fire Precautions Log Books at all premises, ensuring that fire safety arrangements in common areas are maintained to the highest standard between reviews of fire risk assessments.

Low Rise (Tenements and Blocks of Flats)

- 4.26 In relation to the undertaking of Fire Risk Assessments in low rise properties (Tenements and Blocks of Flats), there is currently no fire safety legislation or best practice guidance in Scotland that obligates the Group to have these in place.
- 4.27 It is widely recognised that low rise domestic premises do not present the same fire risk as in a high-rise domestic premise and there are a number of robust fire safety mitigations in place, that gives the us confidence in our approach to fire risk mitigation.

4.28 Specifically, all properties are subject to regular inspection and statutory compliance checks that include:

- Gas Safety Inspections (Annually);
- Fixed Electrical Inspection of Dwellings (5 years);
- Fixed Electrical Inspections of Common Areas (5 years);
- LD2 Interlinked Smoke / Heat Detection in all Homes;
- Property Maintenance and Cleaning (Common Areas);
- Regular Inspection throughout Year (Housing Officers);
- 24/7 Repairs Service;
- Housekeeping and Bulk Uplifts as required (Information displayed in Common Areas); and
- Home Fire Safety Visits for Vulnerable Customers (As required by Housing Officer or SFRS).

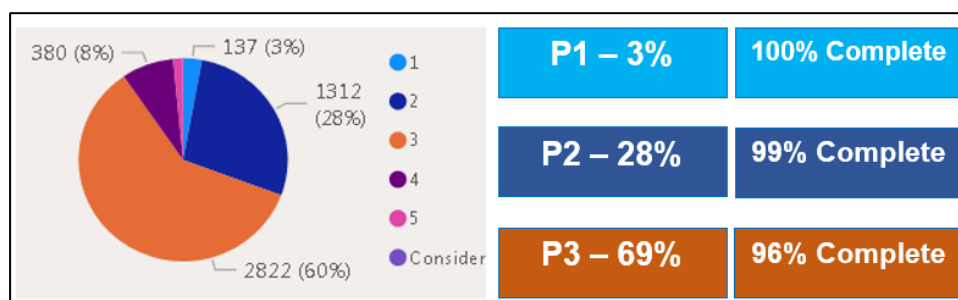
Actions arising from Fire Risk Assessments

4.29 Fire risk assessments in all premises, since the wider programme commenced in October 2020, have generated fire safety repairs and the improvement of fire safety measures that were not considered a threat to life but more aligned to natural wear and tear due to ageing.

4.30 Issues such as the replacement of smoke and intumescent seals on fire doors, re-alignment of fire doors, repair of bin chute hoppers, replacement of fire safety signs and the adjustment of flat doors identified in the fire risk assessment programme have improved the overall fire safety in group premises.

4.31 At the time of writing this report, approximately 4700 fire safety actions have been generated in the completion of fire risk assessments with 96% of those having been completed and the remaining 4% due for completion by end of May 2022.

4.32 The majority of actions can be categorised as Priority 3 or lower* (P3 - 69%), Priority 2 (28%) or Priority 1 (3%). Note: no fire safety improvements, categorised as a Priority 1 were considered a threat to life risk during our FRA programme.



**Priority Ratings P1 – P5 were reduced midway through fire risk assessment programme to condense timescales and reduce priority ratings to P1 – P3.*

4.33 The composition of fire safety actions can be broken down into Management, Physical and Maintenance actions that can be associated with both passive and active fire safety measures and / or procedural arrangements.

- 4.34 The overall cost of Fire Safety Repairs and Planned Fire Safety Investment Works arising from HFSVs, FRA Programme and Planned Fire Safety Investment works across the group to date has been estimated at approximately £1- £1.2m (2021/22) and between £8m – 9m (cumulative) respectively.
- 4.35 Such costs include the fire safety repairs identified from fire risk assessments and investment works such as, the recent LD2 upgrade programme, installation of bin room suppression systems, retrospective fire stopping / compartmentation works, cable securement and emergency lighting installations in addition to the maintenance of other passive and active fire safety systems e.g. fire doors, fire alarms, dry risers etc.

5. Customer engagement

- 5.1 Our FPMF has a very clear focus on customer engagement.
- 5.2 The group fire safety team works with our housing colleagues to conduct HFSVs with customers who are particularly vulnerable to fire, due to physical, cognitive, mental impairments, substance misuse issues or the condition in which they are maintaining their home. At the time of the visit, an assessment of the property and the customer's needs is carried out to determine suitable fire prevention control measures. Control measures can include providing fire safety advice and the installation of specialised detection and fire risk reduction products.
- 5.3 Fire Safety Advice (My Safety) is given to customers by our housing officers at new sign ups and throughout their tenancy and notwithstanding fire safety information that is available online (See Appendix 02).
- 5.4 Our FRA programme is communicated and discussed with Directors and Senior Management across all group subsidiaries on a regular basis at our Fire Working Group and Executive Fire Liaison Meeting.

6. Environmental and sustainability implications

- 6.1 The environmental impact of a house fire and building fires presents a negative outcome to the environmental commitment of the group in our efforts to reduce our carbon footprint and promote sustainability.
- 6.2 The immediate short term effects of house fires and building fires are the obvious risk and displacement to customers, release of toxic gas, smoke and other by products that contaminate the local environment, that can also impact air quality because of the release greenhouse gases like carbon monoxide and carbon dioxide.
- 6.3 Negative consequences of a building fire on the environment can also endanger the health and well-being of our customers' their neighbours and our communities.
- 6.4 Targeting HFSVs for vulnerable customers and ensuring our fire safety arrangements remain effective in the implementation and review of a robust fire risk assessment programme, shall contribute to the overall commitment of the group to positively impact our environmental and sustainability responsibilities.

7. Digital transformation alignment

- 7.1 Home fire safety visit reports and those of fire risk assessments are recorded on the Group Asset Information Management System (PIMSS).
- 7.2 Performance management reports (Power BI) capturing the completion of HFSV and FRA programme in both relevant and non-relevant are issued to duty holders and relevant persons twice weekly for action and completion.
- 7.3 Developments are currently underway in conjunction with colleagues in Group IT to digitalise the HFSV' process to make this a leaner and dynamic process.

8. Financial and value for money implications

- 8.1 The implementation and completion of HFSVs and FRA programme has significantly increased the number of fire safety repairs since October 2020.
- 8.2 In driving a positive fire safety culture across the group, that impacts the number of ADF' in our homes and workplace, there are significant cost savings associated with the cost of fires, that are not immediately visible.
- 8.3 Costs associated in the use of external fire risk assessment consultants (Approx. £10k per annum) for HMOs and L/W premises are currently under review. By bringing those premises into the current programme of fire risk assessments undertaken by group health and safety team and fire safety team there would be a direct cost saving and greater understanding of their management.

9. Legal, regulatory and charitable implications

- 9.1 The approach to fire risk assessment in a legal context is one of a statutory nature for relevant premise and best practice for non-relevant premise, that protects the group from unwanted enforcement action, potential prosecution and reputational risk.
- 9.2 The Fire Safety Scotland Act 2005 and Fire Safety Scotland Regulations 2006 place legal obligations on Duty holders' to conduct Fire Risk Assessments in Relevant Premise (Non Domestic Premise).
- 9.3 Relevant Premise are those premises that are covered by fire safety legislation and enforced under current legislation by Scottish Fire and Rescue. Premises such as HMO's, Care Premises, Offices, Workshops and Depots are legally required to have a current fire risk assessment in place.
- 9.4 Our LivingWell Premises (Practical Fire Safety Guide for Specialised Housing) are recognised as domestic premise and the recommendation to conduct fire risk assessments is one of best practice and not a legal requirement.

10. Risk appetite and assessment

- 10.1 The group risk appetite for fire prevention and mitigation is risk averse where, avoidance of risk and uncertainty is a key organisational objective.

- 10.2 The Fire Scotland Act 2005 and Fire Safety Scotland Regulations 2006, allows for a route of enforcement action and prosecution in the event of deviation from statutory requirements and specifically for Relevant Premise (Non Domestic) therefore, strong regulatory compliance in this area must be maintained.

11. Equalities implications

- 11.1 There are no implications for the Equalities Act associated with this report.

12. Key issues and conclusions

Legal Compliance

- 12.1 Based on the group's current approach to fire safety legislation and in recognition of the commitment documented in the FPMF, there is a strong legal compliance in place around the legislative requirements of current fire safety legislation and best practice approach in recently issued fire safety guidance.
- 12.2 HFSV's and the ongoing implementation of fire risk assessments to a nationally recognised standard in PAS 79: Fire Risk Assessments demonstrate an approach above and beyond basic legal compliance.

Home Fire Safety Visits

- 12.3 HFSVs now recognised under new guidance as Person Centred Risk Assessments (PCRAs) in the Practical Fire Safety Guide – Specialised Housing. Their completion has seen a reduction in accidental dwelling fires that lie out with the scope of our FRA Programme.
- 12.4 Going forward, it is the intention of the group fire safety team to transition the HFSVs to Person Centred Risk Assessments, incorporating additional safety factors such as those being proposed in SFRS Safe and Well Campaign in the coming year e.g. customers' with mobility issues, risk of falls etc.
- 12.5 Furthermore, by reviewing the process and transitioning to a digital format for the completion of reports, it will make the process lean and dynamic in which, we can raise targets for the coming year to complete 600 HFSV's (PCRA's) between 2022/23 (e.g. 50 per month).

Accidental Dwelling Fires

- 12.6 Current fire safety guidance recognises that 90% of accidental dwelling fires are confined to the flat of fire origin.
- 12.7 Our rate of ADFs experienced in 2021/22 has resulted in a reduction that has achieved our target of 10% using the previous year as a baseline figure.
- 12.8 Whilst FRA have a clear purpose to maintain fire safety standards that reduce the risk of fires, the reduction of accidental dwelling fires set against the increase in home fire safety visits is a strategy that should be prioritised beyond our legal compliance and fire risk assessment programme.

Fire Safety Risk Assessments

- 12.9 Fire Risk Assessments for relevant premises and our LivingWell Premise were completed in an accelerated programme that involved the re-provisioning of health and safety team and fire safety team as trained fire risk assessors, in order to complete by March 2022.
- 12.10 The completion of fire risk assessments in our LivingWell premises are aligned to current guidance and benchmarks that do not extend to dwellings other than the flat door. In the main, it is common areas, staff workstations and plant rooms that are the focus of fire risk assessments in our LivingWell Premises.
- 12.11 Our cycle of fire risk assessments for relevant premise is undertaken on a recurring cycle and has been well established for a number of years. Our LivingWell Premise shall recommence in July 2022 to allow for the implementation of a more balanced and linear programme across the 3 years as recommended by Scottish Government guidelines.

13. Recommendation

- 13.1 The Board is asked to note the contents of this report and the progress with our Fire Prevention and Mitigation Framework.

List of Appendices

- Appendix 1: Proposed Cycle of FRA (1-3yrs) 2022 – 2025
- Appendix 2: Fire Safety Advice Online (Loretto Housing)

Appendix 1 - Fire Safety Risk Assessments – Frequency & Review 2022 - 2025

Type of Property	No. in Portfolio	1Yrs	2Yrs	3Yrs	Legal Requirement	Best Practice	Supporting Rationale	Completed By
Care	36 (2yrs) 4 (1yrs)	•	•		✓		Well maintained fire alarm systems, fire safety risk assessments, fire safety management arrangements, fire safety trained members of staff, building management systems maintained, controlled access, security arrangements in place, fire precautions log book implemented, no smoking policy, fire drills, person centred risk assessments and support needs of client assessed. (Annually – Fordneuk, Fullerton, Logie Road and Parliament St (Hostel))	H&S Team
Corporate	30			•	✓		Well maintained fire alarm systems, fire safety risk assessments, fire safety management arrangements, fire safety trained members of staff, building management systems maintained, controlled access, security arrangements in place, fire precautions log book implemented, no smoking policy, fire drills.	H&S Team
HMO	56		•		✓		Dutyholder (Owner) fire safety risk assessments, building management systems maintained, repairs and maintenance protocol, lease holder fire safety risk assessments, emergency procedures (lease holder), personal emergency evac plans (lease holders).	H&S Team
NETS Depots	6		•		✓		Well maintained fire alarm systems, fire safety risk assessments, fire safety management arrangements, fire safety trained members of staff, building management systems maintained, controlled access, security arrangements in place, fire precautions log book implemented, no smoking policy, fire drills. Safe storage of hazardous materials.	H&S Team

Living Well	44			•		✓	Fire safety risk assessments, daily checks of common areas, fire precautions log book implemented, fire safety trained staff, security arrangements, CCTV & signage, concierge staff (NETS Teams), fire alarm systems, building managements systems maintained. Control of contractors, home fire safety visits for vulnerable customers, MSF quarterly inspections by SFRS.	Fire Safety Team
Multi Storey Flats	136			•		✓	Fire safety risk assessments, daily checks of common areas, fire precautions log book implemented, fire safety trained staff, security arrangements, CCTV & signage, concierge staff (NETS Teams), fire alarm systems, building managements systems maintained. Control of contractors, home fire safety visits for vulnerable customers, MSF quarterly inspections by SFRS.	Fire Safety Team
Person Centred Risk Assessment	600	•				✓	Person Centred Risk Assessment, Statutory Maintenance and Compliance of Property, Pioneering Products, TSS, Fire Safety Packs, Additional Detection, Stove Guards etc	H&S Team & Fire Safety Team

Loretto Housing

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Fire safety

A house fire can kill – and put your neighbours' lives at risk as well.



A free [home fire safety visit](#) is quick and easy to arrange. It only takes around 20 minutes to carry out – but it could save your life.

You'll get safety tips and advice on how to avoid a fire breaking out – and what to do if it does. You'll even get free extra smoke alarms if you need them.

A fire officer from [Scottish Fire and Rescue Service](#) will pop out at a time which suits you and answer any questions you have about fire safety.

How do I book a free home fire safety visit?

Speak to your housing officer or book your free visit by:

- ▶ texting 'FIRE' to [80800](#) from your mobile phone
- ▶ calling [0800 0731 399](#).

The [My safety leaflet](#) also has useful advice. Please read it today.

Safety tips

Follow these tips to make sure you stay safe at home.

- ▶ get a free home safety visit – call [0800 0731 399](#)
- ▶ make sure you have a smoke alarm and it works. If you don't, call us on [0800 951 9191](#) or speak to your housing officer
- ▶ don't leave rubbish or bulk items lying about communal areas – it's dangerous
- ▶ always put cigarettes out properly in an ashtray
- ▶ switch off electrical appliances at the wall when you leave your home or go to bed.

Keep closes, foyers and stairwells clear

Keeping you safe in your home

Related downloads

[My Safety](#) (pdf – 372.0 KB)

Related information

[Scottish Fire and Rescue Service](#)
[Home fire safety visit](#)

Report

To: Loretto Housing Board

By: Anthony Allison, Director of Governance

Approved by: Steven Henderson, Group Director of Finance

Subject: Governance update

Date of Meeting: 23 May 2022

1. Purpose

1.1 To update the Board on the following governance related matters:

- Board succession planning;
- Board appraisal process; and
- Updated planner.

2. Authorising and strategic context

2.1 Under the Group Standing Orders, the Group Board is responsible for the Group's overall governance arrangements. The Recruitment, Appointment, Appraisal and Governance ("RAAG") Committee supports the Board in this role.

2.2 Our Board is responsible for ensuring that we meet the requirements of the Group, being that we have a Board of between 8 and 10 members with a balance of skills and experience and taking into account the diversity indicators that were highlighted at the last meeting.

3. Background

3.1 The Board has previously agreed that we implement the recommendations arising from the Strategic Governance Review. Updates on progress of the implementation plan for the Group strategic governance have been provided at the last two meetings.

3.2 As part of the review, the Board has agreed the proposed new Terms of Reference to more explicitly document the role of our Board in decision making. The Board also agreed that the Chair meet with members to discuss succession planning, taking into account our recently approved skills matrix.

3.3 Our Board appraisal approach was necessarily adapted during the pandemic as we effected interim governance arrangements. In April, the Group RAAG committee agreed the overall proposals in respect of Board appraisal.

4. Discussion

- 4.1 The Group RAAG Committee considered and agreed proposals for individual appraisal, Board and committee effectiveness at their April meeting, as part of their annual remit.
- 4.2 In terms of undertaking individual appraisal, we have been cognisant that we have only recently reintroduced full, in person Boards after the interim arrangements during the pandemic. Additionally, it is recognised that the Chair only took up the role in September 2021.
- 4.3 As such, there was an element of 2021 where we have dual meetings under our interim arrangements. It is therefore proposed that appraisal arrangements adopt the same light touch approach we adopted last year. This involved the Chair discussing with each Board member:
- Their reflections on the last 12 months, including their own contribution;
 - The Chair providing feedback on their view of the individual's contribution over that period;
 - Reviewing the individual's succession assumption i.e. the year they are assumed to retire in the 3 year succession plan (this will not be applicable in some instances eg intra-group appointments); and
 - CPD, what requirements the individual may have, that the Chair suggests and may benefit the Board more widely.
- 4.4 In advance of this being agreed by the RAAG Committee the Chair had already been holding one to one meetings with Board members covering much of the above, to the extent possible given he has not been in the role for 12 months.
- 4.5 It is therefore intended that following the completion of the remaining one to ones an update will be brought back to the next Board with any themes and a revised 3 year succession plan. By way of example, one change we expect to make is to, where possible, move decision items to the beginning of the agenda.
- 4.6 We will also follow up with all members in relation to Board CPD, including what is being reintroduced and what they may wish to explore further.

Board planner

- 4.7 The Board agreed a draft Board planner in February. This Board planner enables us to have an understanding of and to directly influence plans for the year ahead in terms of Board activity.
- 4.8 As the earlier stages of the planner were more detailed than the latter and that agendas remain flexible, it was agreed that a refreshed Board planner would be brought back to this meeting.
- 4.9 The refreshed Board planner for the rest of the calendar year is set out at Appendix 1 for feedback.

5. Customer engagement

- 5.1 As a corporate governance related matter, there has been no direct engagement with customers.

6. Environmental and sustainability implications

- 6.1 There are no direct environmental or sustainability implications arising from this report.

7. Digital transformation alignment

- 7.1 There are no digital transformation implications associated with this report.

8. Financial and value for money implications

- 8.1 There are no financial implications arising from the recommendations contained within this report.

9. Legal, regulatory and charitable implications

- 9.1 Standard 6 of the SHR Standards of Governance and Financial Management requires the governing body of all RSL's to 'have the skills and knowledge they need to be effective'. The Board appraisals will ensure that we meet this requirement.

10. Risk appetite and assessment

- 10.1 Our agreed risk appetite for governance is "cautious". This level of risk tolerance is defined as a "preference for safe delivery options that have a low degree of inherent risk and have only limited potential for reward". This reflects our risk appetite in relation to laws and regulation, which is "averse", with the avoidance of risk and uncertainty being a key organisational objective and a priority for tight management controls and oversight.
- 10.2 Our strategic risk register contains the risk that, *"The governance structure is not clearly defined, is overly complex and lacks appropriate skills at Board and Committee levels to govern the Group effectively. Failure of corporate governance arrangements could lead to serious service and financial failures."*
- 10.3 We mitigate this risk by having clearly defined roles and responsibilities across our governance framework, regularly reviewing our framework and submitting our governance arrangements to external review.

11. Equalities implications

- 11.1 There are no direct equalities implications arising from this report.

12. Key issues and conclusions

- 12.1 Board planning, both in terms of personnel as well as annual business, is a key strength and helps us to ensure that we have effective arrangements in place to achieve our strategic objectives.

13. Recommendations

The Board is asked to:

- 1) note that an update on Board appraisal and succession planning will be brought back to the next meeting; and
- 2) provide feedback on and approve the updated Board planner.

List of Appendices

Appendix 1 – updated Board planner

Loretto Housing Board Agenda Planner 2022

Meeting date	Items
15 August	<ol style="list-style-type: none"> 1. Governance Update - <i>AGM, Board appraisals, governance policies, IGA/services agreement and BEF</i> 2. 2021/22 Financial Statements 3. Annual Internal Audit Report and opinion 4. Finance Report 5. Performance and Delivery Plan Q1 6. Risk register 7. Development programme update 8. Complaints Update 9. Group Business Continuity policy
19 September	<ol style="list-style-type: none"> 1. Finance Report 2. Allocations policy
7 November	<ol style="list-style-type: none"> 1. 2023/24 rent setting 2. Governance update 3. Performance and Delivery Plan Q2 4. Finance report 5. Assurance update 6. Risk register
TBC	<ul style="list-style-type: none"> ▪ Engagement update ▪ Group complaints policy ▪ Group Equality, Diversity and Inclusion policy ▪ Group protecting people framework ▪ (and associated individual policies)

Report

To: Loretto Housing Board

By: Pauline Turnock, Director of Financial and Legal Services

Approved by: Steven Henderson, Group Director of Finance

Subject: Finance report

Date of Meeting: 23 May 2022

1. Purpose

The purpose of this report is to provide the Board with:

- An overview of the management accounts for the year to 31 March 2022 and the period to 30 April 2022; and
- To seek the Board's approval to submit the Five Year Financial Projections and Loan Portfolio returns to the Scottish Housing Regulator.

2. Authorising and strategic context

- 2.1 Under the terms of the Intra-Group Agreement between Loretto Housing and the Wheatley Group, as well as the Group Authorise, Manage, Monitor Matrix, the Board is responsible for the on-going monitoring of performance against agreed targets. This includes the on-going performance of its finances.

3. Background

Financial performance to 31 March 2022 and 30 April 2022

- 3.1 The results for the year to 31 March 2022 are summarised below.

	Year to Date (Period 12)		
£000	Actual	Budget	Variance
Turnover	14,890	12,257	2,632
Operating expenditure	13,085	12,828	(257)
Operating Surplus/(Deficit)	1,804	(571)	2,375
Net interest payable	(2,455)	(2,514)	59
Deficit	(651)	(3,085)	2,434
Net Capital Expenditure	15,361	8,881	(6,480)

3.2 The results for the period to 30 April 2022 are summarised below.

£000	Year to Date (Period 1)		
	Actual	Budget	Variance
Turnover	1,541	1,190	351
Operating expenditure	1,188	1,254	66
Operating Surplus/(Deficit)	353	(64)	417
Net interest payable	(260)	(279)	19
Surplus/(Deficit)	93	(343)	436
Net Capital Expenditure	975	813	(162)

4. Discussion

4.1 This report outlines performance against budget with the appendix providing more detail on the financial results.

4.2 *Year to 31 March 2022*

We have reported a statutory deficit of £651k for the year to 31 March 2022, which is £2,434k favourable to budget, driven by the recognition of grant income on completion of 30 new build units.

Key variances against budget include:

- Gross rental income is £5k favourable to budget. Void lost rent is £160k favourable to budget, with changes in referral criteria at one of our temporary accommodation sites having a positive impact since they were implemented in June 2021;
- Grant income has been recognised on early completion of 21 new build units at Cobblebrae and 9 units at Dargavel. The 2021/22 budget did not anticipate completion of any units;
- Direct employee costs are £14k unfavourable to budget due to the creation of a Community Engagement Officer post in Loretto;
- Group services employee costs are £36k higher than budget, due to the launch of the new Customer First Centre and additional staffing resources put in place to support our new ways of working. This is offset by lower Group service running costs resulting from our new ways of working;
- Repairs and maintenance costs of £2,296k are £455k higher than budget as a result of higher compliance costs (mainly M&E), an increase in the property cyclical programme and higher utility costs;
- Bad debt costs are £221k favourable to the budget. The budget for 2021/22 includes a prudent level of provision for costs associated with an assumed increase in arrears levels related to Universal Credit (UC); and
- Interest payable is £59k lower than budget, following restructure of Wheatley Funding No.1 Ltd's loans in March 2021.

- 4.3 Net capital expenditure is £6,480k higher than budget, which is linked to the new build programme. New build spend is £2,907k unfavourable to budget due to reprofiling from 2020/21. The Dargavel and Queens Quay sites are both progressing well and driving the higher spend year to date. New build grant income is £3,570k lower than budget due to timing of grant claims, with more grant being claimed in the 2020/21 financial year.

4.4 *Period to 30 April 2022*

Loretto has reported a statutory surplus of £93k for the period to date, which is £436k favourable to budget. The key driver of the variance is the recognition of grant income on completion of 4 new build units at Dargavel, with the budget not anticipating any completions in April.

Loretto has reported net capital expenditure £162k higher than budget for the period to 30 April 2022; a result of the timing of new build grant income claims.

Scottish Housing Regulator ("SHR") Loan Portfolio Submission

- 4.5 We are required to submit a loan facilities and borrowing position, as at 31 March 2022, to the Scottish Housing Regulator via the regulators' online portal. The submission report in Appendix 2 contains the details which will be transferred to the portal, showing both the information and the layout.

- 4.6 The submission report contains the information relating to the intragroup funding from Wheatley Funding No. 1 Limited and on the debt position of the RSL as at the financial year end.

- 4.7 The key information contained within the report is that, as at 31 March 2022:

- Loretto had total borrowings of £74.3m;
- The loan was at a fixed rate, with an average rate for the year of 4.15%;
- The value of the 2,301 units secured against the loan is £122.7m (31 March 2021 valuation); and
- 311 units remain unencumbered and available to support further debt.

- 4.8 As part of the submission to the Scottish Housing Regulator, the Chair of the Board and Director/Chief Executive are required to confirm the following:

"I hereby certify for and on behalf of the RSL that the information provided in this return is, to the best of my knowledge and belief, an accurate and fair representation of the affairs of the RSL."

Five Year Financial Projections

- 4.9 The Five Year Financial Projections is a web based return designed by the Scottish Housing Regulator ("SHR") to collect the financial projections and related information of all RSLs in Scotland in a standard format. The information provided is used to calculate a number of financial ratios and is used by the SHR as part of its annual review of the financial viability of RSLs and in making decisions on the level of engagement. It is also used to allow developing trends, patterns and emerging issues to be identified and considered across the sector.

- 4.10 The return provides the actual results for 2021/22 and the financial projections for the next five years. The SHR require covenant information to be returned and for our RSLs have asked that this information is provided for the WFL1 Borrower Group in the Wheatley Housing Group parent RSL return, an approach that is similar to the Loan Portfolio Submission and in line with last year's submission. At other points in the year we submit our long term financial projections i.e. our 30 year business plan which was presented to the February Board and the annual accounts which will be presented to the August Board meeting.
- 4.11 The return includes out turn and forecast Statements of Comprehensive Income, Financial Position and Cashflow together with other key assumptions such as movements in stock numbers and pension costs.
- 4.12 The five year forward financial projections reported within the return are based on the 2022/23 Financial Projections previously approved by the Loretto Board in February. The 2021/22 figures in the projections have been updated to reflect the 2021/22 year end management accounts.
- 4.13 The five year forward projections also include estimates for non-cash year-end accounting adjustments not included in the management accounts. The reconciling items between the management accounts in appendix 1 and the SHR return are shown below.

	£000	Note
Loretto P12 Draft Statutory Deficit	(651)	
Investment property valuation movement	13	Business plan estimated pending final JLL valuations
Social housing property valuation movement	2,825	
Gain on business combination	17,136	Transfer of assets and liabilities from Cube HA on 28 July 2021
Recognition of Duke St settlement received	2,475	Released from deferred income
Surplus per before tax per SHR return	21,798	

- 4.14 The summary sheet and accompanying financial data and 5 year projections to be submitted to the regulator are attached at Appendix 3. The Board are requested to consider and approve these financial projections. Once approved, these will be submitted to the Scottish Housing Regulator.

5. Customer engagement

- 5.1 This report relates to our financial reporting and therefore there are no direct customer implications arising from this report.

6. Environmental and sustainability implications

- 6.1 There are no environmental or sustainability implications arising from this report.

7. Digital transformation alignment

- 7.1 There are no digital transformation alignment implications arising from this report.

8. Financial and value for money implications

- 8.1 The statutory surplus for the period to 30 April 2022 is £436k favourable to budget. Delivery of our cost efficiency targets is a key element of continuing to demonstrate value for money. The underlying result for the period to 30 April 2022 is £108k favourable to budget ensuring that these efficiency targets are met.

9. Legal, regulatory and charitable implications

- 9.1 There are no direct legal, regulatory and charitable implications arising from this report.

10. Risk appetite and assessment

- 10.1 The Board's agreed risk appetite for business planning and budgeting assumptions is "open". This level of risk tolerance is defined as "prepared to invest for reward and minimise the possibility of financial loss by managing the risks to a tolerable level".
- 10.2 Delivery of financial results within approved budgetary limits is a key element in delivering our strategy and maintaining the confidence of investors.

11. Equalities implications

- 11.1 There are no equalities implications arising from this report.

12. Key issues and conclusions

- 12.1 This paper presents the financial performance position for the year to 31 March 2022 and the period to 30 April 2022.

13. Recommendations

- 13.1 The Board is requested to:

- 1) Note the management accounts for the year ended 31 March 2022 and the period to 30 April 2022 at Appendix 1;
- 2) Approve the loan portfolio submission in Appendix 2 and authorise this to be submitted to the Scottish Housing Regulator and delegate to the Group Director of Finance authority to approve any factual data updates required to the data in advance of the submission; and
- 3) Approve the summary sheet and accompanying financial data and projections at Appendix 3 and authorise these to be submitted to the Scottish Housing Regulator and delegate authority to the Group Director of Finance to undertake any factual data updates required to the data in advance of the submission.

List of Appendices

Appendix 1: Loretto Finance Report – year to 31 March 2022 and period to 30 April 2022

Appendix 2: Loan Portfolio Submission

Appendix 3: Five Year Financial Projections Submission.

Finance Report

Appendix 1 – Year to 31 March 2022 and period to 30 April 2022

1. Operating Statement full year to date 31 March 2022	2-3
2. Operating Statement year to 30 April 2022	4-5
3. Management Information	6-9
4. Balance Sheet at 30 April 2022	10

1a. Operating Statement – YTD March 2022

	Period To 31 March 2022			Full Year Budget £k
	Actual £k	Budget £k	Variance £k	
INCOME				
Rental Income	12,192	12,188	5	12,188
Void Losses	(233)	(393)	160	(393)
Net Rental Income	11,959	11,795	164	11,795
Other Income	301	295	7	295
Grant Income	2,629	167	2,462	167
Total Income	14,890	12,257	2,632	12,257
EXPENDITURE				
Employee Costs - Direct	2,134	2,120	(14)	2,120
Employee Costs - Group Services	434	398	(36)	398
ER / VR	24	0	(24)	0
Direct Running Costs	1,727	1,752	25	1,752
Running Costs - Group Services	261	287	26	287
Revenue Repairs and Maintenance	2,396	1,941	(455)	1,941
Bad debts	107	328	221	328
Depreciation	6,003	6,003	0	6,003
TOTAL EXPENDITURE	13,085	12,828	(257)	12,828
OPERATING SURPLUS / (DEFICIT)	1,804	(571)	2,375	(571)
Interest Payable	(2,455)	(2,514)	59	(2,514)
STATUTORY SURPLUS / (DEFICIT)	(651)	(3,085)	2,434	(3,085)

	Period To 31 March 2022			Full Year Budget £k
	Actual £k	Budget £k	Variance £k	
INVESTMENT				
Total Capital Investment Income	2,691	6,260	(3,570)	6,260
Investment Works	2,962	2,834	(128)	2,834
New Build	14,863	11,956	(2,907)	11,956
Other Capital Expenditure	226	351	125	351
TOTAL CAPITAL EXPENDITURE	18,052	15,142	(2,910)	15,142
NET CAPITAL EXPENDITURE	15,361	8,881	(6,480)	8,881

Income and Expenditure account – key points

Net operating surplus of £1,804k is £2,375k favourable to budget. Statutory deficit for the year is £651k, £2,434k favourable to budget. The main driver of the favourable variance is grant income recognised for New Build completions. The results at March include the activities transferred from Cube Housing Association from 28th July.

- Gross rental income of £12,192k is £5k favourable to budget. Void losses are 1.91% against a budget of 3.23%. Voids notably improved after implementation of new referral criteria at Broad St, one of Loretto's three temporary accommodation sites, in the June.
- Grant income relates to the release of grant for new build completions; grant has been released for 21 new build unit at Cobblebrae and 9 units at Dargavel, noting that no new build grant income was budgeted as these were completed ahead of schedule.
- Direct Employee costs are £14k unfavourable to budget, due to the Community Engagement Officer's post and handover / training period for a small number of new staff joining the team. Employees recharged from Group Services are for Loretto's share of Wheatley Solutions staff. The recharge has increased following the launch of the new Customer First Centre and additional staff resources to support our new ways of working
- Direct running costs are £25k favourable to budget, with a number of budget lines showing underspends, which offset higher property costs. Our new ways of working have enabled us to make operational group services running costs savings of £26k.
- Revenue repairs and maintenance expenditure is £455k unfavourable to budget as a result of higher compliance costs (mainly M&E), an increase in the property cyclical programme and communal utility costs.
- Bad debts are £221k favourable to budget. A prudent approach was taken when setting the budget.
- Gross interest payable of £2,455k represents interest due on the loans due to Wheatley Funding Ltd. Costs are £59k lower than budget, following the re-arrangement of WFL1's loans in March 2021.

Net capital expenditure of £15,361k is £6,480k higher than budget. This is due to the timing of new build spend and grant claims received. Grant income has been fully drawn down against Queens Quay, Cobblebrae and Hallrule.

- Total core investment programme expenditure of £2,962k mainly relates to core programme works, including central heating, KBR, windows & doors and smoke & heat detector installations.
- New build expenditure of £14,863k, is £2,907k higher than budget and relates mainly to 4 ongoing sites – Hallrule, Dargavel, Cobblebrae Farm and Queens Quay, with Dargavel, Hallrule and Queens Quay driving the higher spend year to date. Approx. £1.6m of the capital investment income received is for Hallrule, with the remainder being for Cobblebrae (£647k) and Queens Quay (£339k).
- Other capital expenditure of £226k relates to the Loretto contribution to Wheatley Group IT and office refurb. The full year budget includes £108k for office refurb and conversion of housing properties previously used as offices by Wheatley Care.

2a. Operating Statement – YTD April 2022

	Period To 30 April 2022			Full Year
	Actual £k	Budget £k	Variance £k	Budget £k
INCOME				
Rental Income	1,199	1,194	6	14,823
Void Losses	(22)	(39)	18	(478)
Net Rental Income	1,178	1,154	23	14,345
Other Income	26	26	(0)	315
Grant Income	337	9	328	18,875
Total Income	1,541	1,190	351	33,535
EXPENDITURE				
Employee Costs - Direct	119	115	(4)	1,384
Employee Costs - Group Services	50	50	(0)	596
ER / VR	0	0	0	185
Direct Running Costs	187	204	16	1,812
Running Costs - Group Services	24	32	8	385
Revenue Repairs and Maintenance	184	210	26	2,569
Bad debts	13	33	19	394
Depreciation	610	610	0	7,320
TOTAL EXPENDITURE	1,188	1,254	66	14,645
OPERATING SURPLUS / (DEFICIT)	353	(64)	417	18,890
Interest Payable	(260)	(279)	19	(3,320)
STATUTORY SURPLUS / (DEFICIT)	93	(343)	436	15,571

	Period To 30 April 2022			Full Year
	Actual £k	Budget £k	Variance £k	Budget £k
INVESTMENT				
Total Capital Investment Income	16	118	(102)	8,088
Investment Works	109	111	2	5,339
New Build	864	793	(71)	14,115
Other Capital Expenditure	18	28	10	434
TOTAL CAPITAL EXPENDITURE	991	931	(60)	19,888
NET CAPITAL EXPENDITURE	975	813	(162)	11,800

Income and Expenditure account – key points

- Net operating surplus of £353k is £417k favourable to budget. Statutory surplus for the year is £93k, £436k favourable to budget. The main driver of the favourable variance is grant income for new build completions.
- Gross rental income of £1,199k is £6k favourable to budget.
- Void losses in the year to date are 1.8% against a budget of 3.31%.
- Grant income relates to medical adaptations and the release of grant for New Build completions; grant has been released for 4 new build unit at Dargavel which were delayed from 2021/22, noting that no new build grant income was budgeted for April.
- Employee costs are £4k unfavourable to budget, following a revision to the Customer First Centre allocation. Employees recharged from Group Services are for Loretto's share of Wheatley Solutions staff.
- Direct running costs are £16k favourable to budget, with most budget lines currently showing underspends due to timing of spend compared to the budget. Group running costs are £24k for April.
- Revenue repairs and maintenance expenditure is £26k favourable to budget due to underspends across all lines, due to the timing of the programme.
- Bad debts are £19k favourable to budget. A prudent approach was taken when setting the budget.
- Gross interest payable of £260k represents interest due on the loans due to Wheatley Funding No.1 Ltd. Costs are £19k lower than budget.
- The net capital position of £975k is £162k unfavourable to budget. This is due to the timing of new build spend and grant receipts. Grant of £109k has been budgeted for Main St Maddiston; the site start date is now September and the full grant is expected to be claimed later in the year.
- Investment works expenditure of £109k mainly relates to core programme works, capitalised repairs and voids.
- New build expenditure of £864k, is £71k higher than budget and relates mainly to 3 ongoing sites – Hallrule, Dargavel, and Queens Quay.
- Other capital expenditure of £18k relates to the Loretto contribution to Wheatley Group IT investment. The full year budget includes £100k for office refurb and conversion of housing properties previously used as offices by Wheatley Care.

2b. Underlying surplus – P1 April 2022

Key comments:

- The Operating Statement (Income and Expenditure Account) on page 2 is prepared in accordance with the requirements of accounting standards (Financial Reporting Standard 102 and the social housing Statement of Recommended Practice 2014).
- However, the inclusion of grant income on new build developments creates volatility in the results and does not reflect the underlying cash surplus/deficit on our letting activity.
- The chart below therefore shows a measure of underlying surplus which adjusts our net operating surplus by excluding the accounting adjustments for the recognition of grant income and depreciation, including capital expenditure on our existing properties.
- In the period to the end of April 2022, an underlying Surplus of £256k has been generated using this measure which is £108k favourable to budget. The variance is driven by lower levels of expenditure. The full year budget reflects an underlying deficit of £1,324k due to the high level of investment spend in the year with specific provision included in the budget for works at Duke Street in the fourth quarter of 2022/23.

Loretto Underlying Deficit - April 2022				
	YTD Actual £k	YTD Budget £k	YTD Variance £k	FY Budget £k
Net operating surplus	353	(64)	417	18,890
add back:				
Depreciation	610	610	0	7,320
less:				
Grant income	(337)	(9)	(328)	(18,875)
Net interest payable	(260)	(279)	19	(3,320)
Total expenditure on Core Programme	(109)	(111)	2	(5,339)
Underlying deficit	256	148	108	(1,324)

3a.Rental and Other Income – YTD April 2022

Income	1 April 2022 - 30 April 2022			22/23 Annual Budget £k
	Actual £k	Budget £k	Variance £k	
Rental Income	1,199	1,194	6	14,823
Voids	(22)	(39)	18	(478)
Net Rental Income	1,178	1,154	23	14,345
WC Management Fee	17	17	-	206
Mid Market Rental Income	7	7	-	85
Garage/ Lock-ups	2	2	-	24
Other Income	26	26	-	315
Grant Income	337	9	328	18,875
TOTAL INCOME	1,541	1,190	351	33,535

Comments

Net rental income

- Rental income of £1,199k includes a 2.9% rent increase (1% for stock transferred from Cube) and is £6k favourable to budget.
- Void lost rent of £22k YTD is £18k favourable to budget and the YTD void rate is 1.80%, versus the budgeted rate of 3.31%.

Other income

- Management fee income of £17k was received from Wheatley Care for their share of Lipton House admin and running costs.
- Mid market rental income relates to the lease of Barclay Phase 2 units to Lowther Homes.

Grant Income

- £16k of reported grant income is in relation to medical adaptations.
- The remaining amount of £321k relates to the completion of 4 New build units at Dargavel.

3b. Direct Running Costs – YTD April 2022

Direct Running Costs	1 April 2022 - 30 April 2022			22/23 Annual Budget £k
	Actual £k	Budget £k	Variance £k	
Equipment and Furniture	0	2	2	23
Initiatives	66	69	3	266
Insurance	9	9	0	112
Misc Running Costs	5	10	5	125
Property Costs	33	39	6	463
Staff Related Costs	3	4	0	43
Group recharges	71	71	0	781
TOTAL RUNNING COSTS	187	204	16	1,812

Initiatives	1 April 2022 - 30 April 2022			22/23 Annual Budget £k
	Actual £k	Budget £k	Variance £k	
Helping Hand - Livingwell	1	1	0	7
Tenancy Support Service	6	9	2	103
Think Yes	2	3	1	30
Wheatley Foundation	57	57	0	126
Total	66	69	3	266

Comments

- Direct running costs of £187k are £16k favourable to the budget of £204k. The favourable position is reported due to lower spend across several categories.
- Property costs are £6k favourable to budget, made up of small underspends across several lines.
- Table 2 provides a breakdown of YTD Initiatives expenditure.
- Group recharges within direct running costs include:
 - Environmental running costs recharged from GHA (relating to vehicles, equipment and depot costs);
 - A recharge from GHA for Loretto's share of the running costs of the Wheatley 360 service; and
 - Payment to Wheatley Care of Loretto's temporary accommodation and Livingwell service charge income (for the services provided by Wheatley Care at these sites) less related property costs paid by Loretto on Wheatley Care's behalf.

4b. Repairs and Maintenance – YTD April 2022

Repairs & Maintenance Expenditure	1 April 2022 - 30 April 2022			22/23
	Actual £k	Budget £k	Variance £k	Budget £k
Reactive repairs	102	112	10	969
Cyclical maintenance (compliance)	59	70	12	877
Cyclical property maintenance	-	-	-	82
Other	5	7	2	83
Communal Utilities	19	22	3	558
TOTAL R&M Expenditure	184	210	26	2,569

Comments

- Revenue repairs and maintenance spend of £184k is £26k favourable to the budget of £210k.
- Cyclical Maintenance - Compliance spend relates to gas servicing and the maintenance and repair of any mechanical and electric equipment in Loretto's properties, such as lifts, fire safety equipment and pumps and tanks. Reported costs are £12k lower than budget at present due to the timing of the programme..
- Cyclical property maintenance is not expected until June per the programme this year.
- Other expenditure relates to decant/removal costs, laundry equipment, alarm monitoring, key holding and small repairs jobs undertaken by contractors other than City Building.
- Communal utilities are £3k favourable to budget.

5b. Investment Works – YTD April 2022

Investment Works	1 April 2022- 30 April 2022			22/23 Annual Budget £k
	Actual £k	Budget £k	Variance £k	
Investment Works Grant Income				
Adaptations	16	9	7	110
Total	16	9	7	110
Investment Works Expenditure				
Adaptations	16	9	(7)	110
Core programme	33	38	5	1,553
Capitalised repairs	33	19	(14)	191
Capitalised staff	8	8	0	91
Duke Street	0	0	0	2,954
Void repairs	20	37	17	440
Total	109	111	2	5,339

Comments

- Overall investment works expenditure of £109k for the year is £2k favourable to the budget of £111k.
- Core programme works are £5k lower than budget due to the timing of spend.
- The Duke St budget of £2,954k has been phased over the last three months of the year.
- The cost of adaptations is offset by grant income.

6b. New Build Programme – YTD April 2022

Name	Year To Date			FY Budget £k
	Actual £k	Budget £k	Variance £k	
Cobblebrae Farm	0	0	0	42
Dargavel	459	374	(85)	1,548
Duke St	0	0	0	347
Forfar Avenue	28	0	(28)	2,814
Gartcosh	0	0	0	897
Hallrule Drive	172	129	(43)	288
Main St-Maddiston	0	109	109	2,322
Queens Quay	176	144	(32)	593
Sawmill Field	0	0	0	4,661
Vellore Road	0	0	0	0
Land Acquisition	0	8	8	100
Loretto	835	764	(71)	13,612

Capitalised Insurance	0	0	0	0
Capitalised Interest	0	0	0	166
Capitalised Staff Costs	28	28	(0)	337
Gross New Build Costs	864	793	(71)	14,115

Grant Income	0	109	(109)	7,978
Net new build costs	864	684	(180)	6,137

Capital Investment Income

Grant income reported within the capital budget represents the cash received in the YTD and outstanding claims accrued.

New Build Expenditure

Dargavel: 58 Social Rent units. Site acquired in December 2019. Start on site took place 15 February 2021. Works are progressing well, 9 units handed over in March and 4 in April 2022, the remaining handovers will be phased until August 2022.

Forfar Avenue c.30 units for Livingwell. GCC did not approve the tender and require savings. Planning also requested design change. New brief established with Livingwell and re-design work commencing with design team.

Hallrule Drive: 32 units for over 55s Social Rent. Start on site 16 November 2020. The contractor has intimated a further delay to handovers, now anticipated August 2022.

Queens Quay: 80 Social Rent units as part of wider regeneration project with West Dunbartonshire Council and Clydebank HA. Extension of Time granted for Covid-19 delays. Handovers anticipated in phases between June and August 2022.

Sawmill Field: 36 units for social rent. Bellway making good progress and engaging well. Handovers anticipated in phases between July 2022 and February 2023.

Maddiston Fire Station: 24 Social Rent units. S75 with Miller Homes. Tender approval obtained March 2022. Contract in final stages awaiting conclusion. First golden brick tranche anticipated September 2022, completions phased February 2023 – June 2023.

Vellore Road: 8 Social Rent units, S75 Turnkey proposal with Lovell in Maddiston, Falkirk. Contract now concluded and tender approval in place. Handovers anticipated August 2022. The business plan provides funding in 2023/24 for the site.

Future schemes

Gartcosh: 18 units for social rent. The developer has now obtained planning and has intimated site start March 2023. Contract to be progressed this financial year.

South Crosshill Rd, Bishopbriggs: 38 Social Rent units, S75 with Barratt Homes. Developer has been successful at planning appeal and the project can progress. Programme awaited but developer has now intimated first units can be accelerated within FY 22/23 – meeting arranged to discuss. Potential for 8 additional units being explored.

Crofthead Rd, Bishopbriggs: The developer has now obtained planning permission and has intimated a site start in September 2022. A meeting has been arranged to explore this acceleration.

East Lane, Paisley: 34 units social rent. The developer revised their cost position with an increase of £30,000 per unit which renders the project unviable. The developer is negotiating an extension with the landowner before we seek to address cost challenges.

4. Balance Sheet

	30 April 2022 £k	31 March 2022 £k
Tangible Fixed Assets		
Housing Properties	142,171	141,808
Investment Properties	1,280	1,280
Other Assets	1,350	1,332
	<u>144,801</u>	<u>144,420</u>
Current Assets		
Rent and service charge arrears	127	100
Intercompany balances	37	1,839
Other debtors	2,492	2,331
	<u>2,656</u>	<u>4,270</u>
Cash at Bank and in Hand	1,948	(434)
	<u>4,604</u>	<u>3,836</u>
Short Term Creditors		
Amounts due within one year	(10,348)	(11,174)
Deferred Grants	(11,235)	(11,354)
	<u>(21,583)</u>	<u>(22,528)</u>
Net Current Assets	(16,979)	(18,692)
Long Term Creditors		
Amounts due after one year	(76,177)	(74,176)
Deferred Income	(7,600)	(7,600)
Pension Liability	(3,502)	(3,502)
	<u></u>	<u></u>
Net Assets	40,543	40,450
Capital and Reserves		
Share Capital	-	-
Revenue Reserve - b/fwd	42,605	26,120
Current year surplus/(deficit)	93	(651)
Gain on transfer	-	17,136
Pension Reserves	(2,155)	(2,155)
	<u></u>	<u></u>
Association's Funds	40,543	40,450

Comments

The balance sheet reported reflects the 31 March 2022 year end which is still subject to final audit and year end statutory adjustments, including the revaluation of both housing and investment properties and actuarial valuation of the defined benefit pension scheme. Balances transferred from Cube are included in the figures reported.

- **Fixed Assets** - Expenditure is capitalised in accordance with our accounting policy.
- **Investment Properties** – These are the Barclay Street Mid Market Rent properties, leased to Lowther Homes.
- **Debtors** – Other Debtors have increased from March 2022 position as a result of the timing of grant claims. The level of tenant arrears (net of bad debt provision) has increased from the year end position of £100k to £127k.
- **Cash at Bank** - The change from the year end principally reflects the timing of the supplier payments and loan drawdowns.
- **Deferred grants** – This relates to the schemes currently on site. Upon completion of the properties this income will be released to the I&E as grant income.
- **Long-Term Creditors** - This includes £76.3m of loans due to Wheatley Funding No 1 Ltd, excluding deferred loan fees.

RSL: 154 - Loretto Housing Association Ltd (LOR)		
Return	Annual Return 2022	31/03/2022

Further Return Details

Accounting Year End	Do you have any ISDA's	Does Lender have a floating charge over the company Assets	Intragroup Lending / Borrowing
March	No	No	Yes


Social Housing Units

Owned by RSL	Used for Security	Unencumbered	% of Unencumbered with positive value
2,612	2,301	311	100.00

Total Facility (£'000s)	Facility Outstanding (£'000s)	Facility Undrawn (£'000s)
0.0	0.0	0.0

Intragroup Borrowing

Seq No	Status	Lender	Relationship	Amount Rec'd £'000	Balance Outstanding £'000	Purpose of Loan	Loan Purpose Details	Duration (months)	First Repayment Date	
1118	Live	Wheatley Funding No.1 Limited	Other group company	74,256.1	74,256.1	Working Capital		360	01/04/2022	
Security	Type of Security	Security Details	Security value £'000	Loan Agreement	Repayment Period (months)	Repayment Terms	Ref Rate	Margin / All-in-rate	Start Date	End Date
Yes	Standard Security	Loretto HA is guarantor to Lender	122,741.3	Yes	271	Interest only then capital & interest	Rate paid by onlender	4.15%	28/11/2014	28/11/2044

Financial Projections & Assumptions							2022	
Loretto Housing Association Ltd							154	
		2021/22 Year 0	2022/23 Year 1	2023/24 Year 2	2024/25 Year 3	2025/26 Year 4	2026/27 Year 5	
PLEASE USE "0" FOR NIL VALUES THROUGHOUT THIS RETURN		£'000	£'000	£'000	£'000	£'000	£'000	Comments
Number of units lost during year to:								
STATEMENT OF COMPREHENSIVE INCOME								
Gross rents	10 :	11,085.0	13,012.0	13,936.0	14,781.0	15,345.0	15,965.0	
Service charges	11 :	1,107.0	1,161.0	1,207.0	1,249.0	1,293.0	1,331.0	
Gross rents & service charges	12 :	12,192.0	14,173.0	15,143.0	16,030.0	16,638.0	17,296.0	
Rent loss from voids	13 :	233.0	488.0	508.0	529.0	525.0	542.0	
Net rent & service charges	14 :	11,959.0	13,685.0	14,635.0	15,501.0	16,113.0	16,754.0	
Developments for sale income	15 :	0.0	0.0	0.0	0.0	0.0	0.0	
Grants released from deferred income	16 :	2,541.0	19,085.0	6,563.0	0.0	3,409.0	0.0	
Grants from Scottish Ministers	17 :	89.0	111.0	114.0	117.0	120.0	123.0	
Other grants	18 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other income	19 :	2,776.0	292.0	298.0	303.0	310.0	316.0	
TURNOVER	20 :	17,365.0	33,173.0	21,610.0	15,921.0	19,952.0	17,193.0	
Less:								
Housing depreciation	22 :	6,003.0	7,033.0	7,599.0	7,920.0	8,102.0	8,367.0	
Impairment written off / (back)	23 :	0.0	0.0	0.0	0.0	0.0	0.0	
Management costs	25 :	3,295.0	2,539.0	2,538.0	2,559.0	2,652.0	2,710.0	
Service costs	26 :	480.0	489.0	498.0	445.0	425.0	435.0	
Planned maintenance - direct costs	27 :	1,515.0	1,473.0	1,517.0	1,532.0	1,603.0	1,654.0	
Re-active & voids maintenance - direct costs	28 :	881.0	880.0	961.0	1,018.0	1,049.0	1,095.0	
Maintenance overhead costs	29 :	0.0	0.0	0.0	0.0	0.0	0.0	
Bad debts written off / (back)	30 :	107.0	394.0	409.0	426.0	441.0	455.0	
Developments for sale costs	31 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other activity costs	32 :	566.0	536.0	540.0	543.0	546.0	551.0	
Other costs	33 :	238.0	473.0	567.0	388.0	413.0	422.0	
	34 :	7,082.0	6,784.0	7,030.0	6,911.0	7,129.0	7,322.0	
Operating Costs	36 :	13,085.0	13,817.0	14,629.0	14,831.0	15,231.0	15,689.0	
Gain/(Loss) on disposal of PPE	37 :	0.0	0.0	0.0	0.0	0.0	0.0	
Exceptional Items - (Income) / Expense	38 :	(17,149.0)	(13.0)	(13.0)	(13.0)	(13.0)	(13.0)	GOBC of £17m in year 0 plus valuation a
OPERATING SURPLUS/(DEFICIT)	39 :	21,429.0	19,369.0	6,994.0	1,103.0	4,734.0	1,517.0	
Interest receivable and other income	41 :	0.0	1.0	2.0	5.0	7.0	10.0	
Interest payable and similar charges	42 :	2,456.0	3,321.0	3,674.0	3,911.0	3,867.0	3,991.0	
Increase / (Decrease) in Negative Goodwill	43 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other Gains / (Losses)	44 :	2,825.0	(17,645.0)	3,098.0	5,381.0	3,794.0	8,470.0	Valuation movement on housing propertie
SURPLUS/(DEFICIT) ON ORDINARY ACTIVITIES BEFORE TAX	46 :	21,798.0	(1,596.0)	6,420.0	2,578.0	4,668.0	6,006.0	
Tax on surplus on ordinary activities	48 :	0.0	0.0	0.0	0.0	0.0	0.0	
SURPLUS/(DEFICIT) FOR THE YEAR AFTER TAX	50 :	21,798.0	(1,596.0)	6,420.0	2,578.0	4,668.0	6,006.0	
Actuarial (loss) / gain in respect of pension schemes	52 :	0.0	0.0	0.0	0.0	0.0	0.0	
Change in Fair Value of hedged financial instruments.	53 :	0.0	0.0	0.0	0.0	0.0	0.0	

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	55 :	21,798.0	(1,596.0)	6,420.0	2,578.0	4,668.0	6,006.0	
STATEMENT OF FINANCIAL POSITION								
Non-Current Assets								
Intangible Assets & Goodwill	60 :	0.0	0.0	0.0	0.0	0.0	0.0	
Housing properties - Gross cost or valuation	63 :	144,633.0	139,338.0	143,916.0	148,754.0	150,774.0	154,529.0	
Less								
Housing Depreciation	65 :	0.0	0.0	0.0	0.0	0.0	0.0	Properties carried at valuation
Negative Goodwill	66 :	0.0	0.0	0.0	0.0	0.0	0.0	
NET HOUSING ASSETS	67 :	144,633.0	139,338.0	143,916.0	148,754.0	150,774.0	154,529.0	
Non-Current Investments	69 :	1,293.0	1,306.0	1,319.0	1,332.0	1,345.0	1,359.0	
Other Non Current Assets	70 :	1,332.0	1,339.0	1,481.0	1,927.0	1,982.0	2,231.0	
TOTAL NON-CURRENT ASSETS	71 :	147,258.0	141,983.0	146,716.0	152,013.0	154,101.0	158,119.0	
Current Assets								
Net rental receivables	74 :	100.0	272.0	308.0	275.0	284.0	271.0	
Other receivables, stock & WIP	75 :	4,170.0	1,812.0	1,812.0	1,812.0	1,812.0	1,812.0	
Investments (non-cash)	76 :	0.0	0.0	0.0	0.0	0.0	0.0	
Cash at bank and in hand	77 :	0.0	500.0	500.0	500.0	500.0	500.0	
TOTAL CURRENT ASSETS	78 :	4,270.0	2,584.0	2,620.0	2,587.0	2,596.0	2,583.0	
Payables : Amounts falling due within One Year								
Loans due within one year	81 :	0.0	0.0	0.0	0.0	0.0	0.0	
Overdrafts due within one year	82 :	434.0						
Other short-term payables	83 :	11,174.0	9,469.0	9,468.0	9,470.0	9,469.0	9,470.0	
TOTAL CURRENT LIABILITIES	84 :	11,608.0	9,469.0	9,468.0	9,470.0	9,469.0	9,470.0	
NET CURRENT ASSETS/(LIABILITIES)	86 :	(7,338.0)	(6,885.0)	(6,848.0)	(6,883.0)	(6,873.0)	(6,887.0)	
TOTAL ASSETS LESS CURRENT LIABILITIES	88 :	139,920.0	135,098.0	139,868.0	145,130.0	147,228.0	151,232.0	
Payables : Amounts falling due After One Year								
Loans due after one year	91 :	74,176.0	82,058.0	85,643.0	84,919.0	85,758.0	83,756.0	
Other long-term payables	92 :	0.0	0.0	0.0	0.0	0.0	0.0	
Grants to be released	93 :	16,476.0	5,368.0	133.0	3,541.0	132.0	132.0	
TOTAL LONG TERM LIABILITIES	94 :	90,652.0	87,426.0	85,776.0	88,460.0	85,890.0	83,888.0	
Provisions for liabilities & charges	96 :	0.0	0.0	0.0	0.0	0.0	0.0	
Pension asset / (liability)	97 :	3,502.0	3,502.0	3,502.0	3,502.0	3,502.0	3,502.0	Pension liability
NET ASSETS	98 :	45,766.0	44,170.0	50,590.0	53,168.0	57,836.0	63,842.0	
Capital & Reserves								
Share capital	101 :	0.0	0.0	0.0	0.0	0.0	0.0	
Revaluation reserve	102 :	0.0	0.0	0.0	0.0	0.0	0.0	
Restricted reserves	103 :	0.0	0.0	0.0	0.0	0.0	0.0	
Revenue reserves	104 :	45,766.0	44,170.0	50,590.0	53,168.0	57,836.0	63,842.0	
TOTAL CAPITAL & RESERVES	105 :	45,766.0	44,170.0	50,590.0	53,168.0	57,836.0	63,842.0	
Intra Group Receivables - as included above	107 :							
Intra Group Payables - as included above	108 :							
STATEMENT OF CASHFLOWS								
Net Cash from Operating Activities								
Operating Surplus/(Deficit)	113 :	21,429.0	19,369.0	6,994.0	1,103.0	4,734.0	1,517.0	
Depreciation & Amortisation	114 :	6,240.0	7,321.0	7,973.0	8,308.0	8,517.0	8,791.0	
Impairments / (Revaluation Enhancements)	115 :	0.0	0.0	0.0	0.0	0.0	0.0	
Increase / (Decrease) in Payables	116 :	(2,475.0)	(1,702.0)	0.0	0.0	0.0	0.0	

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
(Increase) / Decrease in Receivables	117 :	6,600.0	3,183.0	(36.0)	33.0	(9.0)	14.0	
(Increase) / Decrease in Stock & WIP	118 :	0.0	0.0	0.0	0.0	0.0	0.0	
Gain / (Loss) on sale of non-current assets	119 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other non-cash adjustments	120 :	(19,689.0)	(19,823.0)	(6,576.0)	(13.0)	(3,423.0)	(13.0)	
NET CASH FROM OPERATING ACTIVITIES	121 :	12,105.0	8,348.0	8,355.0	9,431.0	9,819.0	10,309.0	
Tax (Paid) / Refunded	123 :	0.0	0.0	0.0	0.0	0.0	0.0	
Return on Investment and Servicing of Finance								
Interest Received	126 :	2.0	1.0	2.0	5.0	7.0	10.0	
Interest (Paid)	127 :	(2,698.0)	(3,485.0)	(3,802.0)	(3,911.0)	(3,943.0)	(3,988.0)	
RETURNS ON INVESTMENT AND SERVICING OF FINANCE	128 :	(2,696.0)	(3,484.0)	(3,800.0)	(3,906.0)	(3,936.0)	(3,978.0)	
Capital Expenditure & Financial Investment								
Construction or acquisition of Housing properties	131 :	(15,537.0)	(13,949.0)	(6,547.0)	(4,601.0)	(2,725.0)	(432.0)	
Improvement of Housing	132 :	(2,388.0)	(5,439.0)	(2,399.0)	(2,772.0)	(3,525.0)	(3,221.0)	
Construction or acquisition of other Land & Buildings	133 :	0.0	0.0	0.0	0.0	0.0	0.0	
Construction or acquisition of other Non-Current Assets	134 :	(282.0)	(334.0)	(518.0)	(834.0)	(468.0)	(672.0)	
Sale of Social Housing Properties	135 :	0.0	0.0	0.0	0.0	0.0	0.0	
Sale of Other Land & Buildings	136 :	0.0	0.0	0.0	0.0	0.0	0.0	
Sale of Other Non-Current Assets	137 :	0.0	0.0	0.0	0.0	0.0	0.0	
Grants (Repaid) / Received	138 :	2,691.0	7,978.0	1,328.0	3,409.0	0.0	0.0	
CAPITAL EXPENDITURE AND FINANCIAL INVESTMENT	139 :	(15,516.0)	(11,744.0)	(8,136.0)	(4,798.0)	(6,718.0)	(4,325.0)	
NET CASH BEFORE FINANCING	141 :	(6,107.0)	(6,880.0)	(3,581.0)	727.0	(835.0)	2,006.0	
Financing								
Equity drawdown	144 :	0.0	0.0	0.0	0.0	0.0	0.0	
Debt drawdown	145 :	0.0	0.0	0.0	0.0	0.0	0.0	
Debt repayment	146 :	0.0	0.0	0.0	0.0	0.0	0.0	
Working Capital (Cash) - Drawn / (Repaid)	147 :	4,351.0	7,814.0	3,581.0	(727.0)	835.0	(2,006.0)	
NET CASH FROM FINANCING	148 :	4,351.0	7,814.0	3,581.0	(727.0)	835.0	(2,006.0)	
INCREASE / (DECREASE) IN NET CASH	150 :	(1,756.0)	934.0	0.0	0.0	0.0	0.0	
Cash Balance								
Balance Brought Forward	153 :	1,322.0	(434.0)	500.0	500.0	500.0	500.0	
Increase / (Decrease) in Net Cash	154 :	(1,756.0)	934.0	0.0	0.0	0.0	0.0	
CLOSING BALANCE	155 :	(434.0)	500.0	500.0	500.0	500.0	500.0	
ADDITIONAL INFORMATION								
Number of units added during year to:								
New Social Rent Properties added	160 :	1,038	197	82	0	40	0	1,008 owned properties transferred from
New MMR Properties added	161 :	0	0	0	0	0	0	
New Low Costs Home Ownership Properties added	162 :	0	0	0	0	0	0	
New Properties - Other Tenures added	163 :	0	0	0	0	0	0	
Total number of new affordable housing units added during year	164 :	1,038	197	82	0	40	0	
Units developed for sale:								
Number of units developed for sale to RSLs	167 :	0	0	0	0	0	0	
Number of units developed for sale to non-RSLs	168 :	0	0	0	0	0	0	
Please select "No" if these projections do not include all developments identified for this RSL in Local Authorities' Strategic Housing Investment Plans and add a comment.								
Development Assumption	171 :	No						
Development Assumption Comment	172 :	The financial projections have been prepared using a base case assumption for funding capacity and five schemes included in the SHIP were not reflected in the projections. We have since successfully concluded amendments to our funding arrangements which provides additional capacity which will allow						

Number of units lost during year to:		£'000	£'000	£'000	£'000	£'000	£'000	Comments
	173 :	in the projections, we have since successfully concluded amendments to our funding arrangements which provides additional capacity which will allow these schemes to be delivered						
Number of units lost during year from:								
Sales including right to buy	176 :	0	0	0	0	0	0	
Demolition	177 :	0	0	0	0	0	0	
Other	178 :	0	0	0	0	0	0	
Units owned:								
Social Rent Properties	181 :	2,484	2,681	2,763	2,763	2,803	2,803	
MMR Properties	182 :	17	17	17	17	17	17	
Low Costs Home Ownership Properties	183 :	0	0	0	0	0	0	
Properties - Other Tenures	184 :	0	0	0	0	0	0	
Number of units owned at end of period	185 :	2501	2698	2780	2780	2820	2820	
Number of units managed at end of period (exclude factored units)	187 :	2,549	2,746	2,828	2,828	2,868	2,868	Includes transfer of one property manage
Financed by:								
Scottish Housing Grants	190 :	2,540.5	19,085.0	6,563.4	0.0	3,409.3	0.0	
Other public subsidy	191 :	0.0	0.0	0.0	0.0	0.0	0.0	
Private finance	192 :	2,470.2	13,937.3	5,851.7	0.0	3,167.8	0.0	
Sales	193 :	0.0	0.0	0.0	0.0	0.0	0.0	
Cash reserves	194 :	0.0	0.0	0.0	0.0	0.0	0.0	
Other	195 :	0.0	0.0	0.0	0.0	0.0	0.0	
Total cost of new units	196 :	5,010.7	33,022.3	12,415.1	0.0	6,577.1	0.0	
Assumptions:								
General Inflation (%)	199 :	1.5	3.0	3.0	3.0	3.0	2.5	2.5
Rent increase - Margin above General Inflation (%)	200 :	0.2	(1.1)	0.7	0.7	1.0	0.4	
Operating cost increase - Margin above General Inflation (%)	201 :	0.0	0.0	0.0	0.0	0.0	0.0	
Direct maintenance cost increase - Margin above General Inflation (%)	202 :	0.0	0.0	0.0	0.0	0.0	0.0	
Actual / Assumed average salary increase (%)	203 :	1.5	3.5	2.5	2.0	2.0	2.0	
Average cost of borrowing (%)	204 :	4.2	4.2	4.2	4.2	4.2	4.2	
Employers Contributions for pensions (%)	205 :	12.8	12.8	12.8	12.8	12.8	12.8	Ranges from 8% to 19.3% - average
Employers Contributions for pensions (£'000)	206 :	77.0	80.0	82.0	83.0	85.0	87.0	
SHAPS Pensions deficit contributions (£'000)	207 :	848.0	0.0	0.0	0.0	0.0	0.0	
Minimum headroom cover on tightest interest cover covenant (£'000)	208 :	0.0	0.0	0.0	0.0	0.0	0.0	Covenants calculated at RSL borrower g
Minimum headroom cover on tightest gearing covenant (£'000)	209 :	0.0	0.0	0.0	0.0	0.0	0.0	Covenants calculated at RSL borrower g
Minimum headroom cover on tightest asset cover covenant (£'000)	210 :	0.0	0.0	0.0	0.0	0.0	0.0	Covenants calculated at RSL borrower g
Total staff costs (including NI & pension costs)	212 :	1,644.0	818.0	743.0	661.0	674.0	688.0	SHAPS deficit contributions included
Full time equivalent staff	213 :	16.3	16.3	14.2	12.1	12.1	12.1	
EESSE Revenue Expenditure included above	215 :	0.0	0.0	0.0	0.0	0.0	0.0	
EESSE Capital Expenditure included above	216 :	757.0	500.0	386.0	547.0	799.0	1,618.0	
Total capital and revenue expenditure on maintenance of pre-1919 properties	217 :	32.5	49.1	29.8	67.0	76.7	74.1	
Total capital and revenue expenditure on maintenance of all other properties	218 :	4,751.4	7,759.6	4,844.4	5,290.1	6,144.5	5,936.6	
		Values	Comment					
Have you included any decarbonisation cost in the figures above?	221 :	Yes						
If so, please add an estimate of what the decarbonisation cost will be	222 :	3,600.0						
Version 9.34								

Trends & Comparators

Loretto Housing Association Ltd

	Year -2	Year -1
	Actual	Actual
Ratios		
Financial capacity		
Interest cover	74.700	212.300
Gearing	157.100	131.200
Efficiency		
Voids	1.800	4.300
Arrears	3.300	1.400
Bad debts	2.000	1.000
Staff costs / turnover	19.200	10.400
Turnover per unit	9,474	5,543
Responsive repairs to planned maintenance ratio	3.5	3.4
Liquidity		
Current ratio	1.0	0.6
Profitability		
Gross surplus / Deficit	41.600	13.600
Net surplus / Deficit	18.000	34.000
EBITDA / revenue	52.800	45.700
Financing		
Debt Burden ratio	2.7	4.1
Net debt per unit	25,338	21,738
Debt per unit	25,763	22,652
Diversification		
Income from non-rental activities	53.700	18.200
Indicators		
Turnover	0.0	0.0
Operating costs	0.0	0.0
Net housing assets	0.0	0.0
Cash & current investments	0.0	0.0
Debt	0.0	0.0
Net assets / capital & reserves	0.0	0.0



Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Outturn	Forecast	Forecast	Forecast	Forecast	Forecast

448.740	239.570	219.805	241.268	249.201	258.751
163.025	184.646	168.300	158.778	147.413	130.409

1.911	3.443	3.355	3.300	3.155	3.134
0.836	1.988	2.105	1.774	1.763	1.618
0.895	2.879	2.795	2.748	2.737	2.716
9.467	2.466	3.438	4.152	3.378	4.002
6,943	12,295	7,773	5,727	7,075	6,097
4.4	7.9	4.1	4.2	4.9	4.5

0.4	0.3	0.3	0.3	0.3	0.3
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123.403	58.388	32.365	6.928	23.727	8.823
125.528	(4.811)	29.708	16.192	23.396	34.933
144.221	63.193	56.428	39.263	46.667	38.754

4.3	2.5	4.0	5.3	4.3	4.9
29,832	30,229	30,627	30,367	30,233	29,523
29,832	30,414	30,807	30,546	30,411	29,701

31.132	58.747	32.277	2.638	19.241	2.553
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17,365.0	33,173.0	21,610.0	15,921.0	19,952.0	17,193.0
7,082.0	6,784.0	7,030.0	6,911.0	7,129.0	7,322.0
144,633.0	139,338.0	143,916.0	148,754.0	150,774.0	154,529.0
0.0	500.0	500.0	500.0	500.0	500.0
74,610.0	82,058.0	85,643.0	84,919.0	85,758.0	83,756.0
45,766.0	44,170.0	50,590.0	53,168.0	57,836.0	63,842.0

2022

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Scottish Housing
Regulator

National
Median

442.1

54.1

0.6

2.2

0.8

20.7

5,194

1.9

1.9

19.6

11.9

31.4

2.1

7,053

10,560

17.5