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Creating GREAT places to live



Welcome

Welcome to our Winter 2022 Loreburn Living Newsletter. It's a packed edition with updates, information, community news and events, and more.

At a time of unprecedented financial pressure, with increased energy costs and inflation impacting on day to day costs it's never been more important to deliver value for money services and support to our tenants.

There are a range of resources and services available to assist those who indicate they need help. Information and advice is contained in this newsletter.

Our strategic plan includes commitments and actions which will improve the energy performance of your homes. We know more can be done so we are shaping our plans to retrofit your homes but recognise with the level of investment required it will take time. It is a significant task and will potentially take many years to retrofit all our properties, your homes. The challenge is that it doesn't provide immediate relief to

those who need help now. We plan to work with you to shape our plans and prioritise the investment. Our aim is to reduce running costs and improve affordability for all our customers.

You will have seen the announcement regarding the Scottish Government's emergency legislation on rent increases. The legislation is impacting on the timing of the annual rent consultation and at this time we cannot advise the impact on rents. An announcement is due in January so we'll be in touch after then to outline the plans for rent consultation.

It's important throughout these unprecedented times we continue to listen to your priorities and concerns so we have a programme to ensure you have your voice heard. Our Tenant Scrutiny Group continued to make a

positive impact with their contributions this year. Anyone interested in joining them should get in touch. We are particularly keen to hear from customers in the West of the region. You can also become a Loreburn Shareholder, it costs a £1, it's another way to help shape Loreburn's future.

As we celebrate Loreburn's 40th year we remain committed to our vision of 'GREAT Places to Live' and an exceptional customer experience. We know we don't always get it right, we are only human, but the commitment to our GREAT values remains as strong as ever.

We wish you all a restful festive break and a happy and healthy new year.



Housing team of the Year

Our Community Team West were named "Housing Team of the Year" in the Chartered Institute of Housing's 2022 prestigious Scotland Housing Awards.

The 'Housing team of the Year' award was designed to recognise a team that has delivered an outstanding contribution to their organisation and the housing sector.

The win is a fantastic acknowledgement of the great work that the West Team, who cover postcodes DG8 and DG9, undertook while dealing with a major fire at a block of flats in Portpatrick earlier this year.

Clare Burns, Community Team Manager for the West, said:

"We are proud and honoured to have been awarded Housing Team of the Year at the CIH Scotland Awards.

"The West Community Housing Team always put heart and soul into helping our customers, and I am so pleased that they have been recognised for all their hard work."



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Online support 24/7

24/7 Support & Live Chat (9-5pm M-F)

Got a Question?
Ask us here!



Have you tried our online digital assistant?

It's available 24/7 to answer common questions and the Live Chat facility is available during business hours for you to reach our Customer and Business Support team. Our call volumes are often very high so you may find it quick and easy to get in touch this way.

Blooming Loreburn!

A GREAT big thank you and well done to everyone who entered Blooming Loreburn 2022.

We know that many of you take great pride in your gardens, and we really appreciate all the effort that goes into your Blooming Loreburn entries.

From small gardens to back courts, year on year we're sent a wide range of fantastic displays from homes across the region. This year's categories included: floral garden, neighbourhood garden and young gardener.

The competition was judged by the Tenant Scrutiny Group and winners were revealed at the end of September.

Mr Anderson from Castle Douglas was 2022's winner of the floral garden category. We'll be asking him for gardening tips next year...

Thank you all for taking part and sharing your hard work with us!



New homes



Station Road, Dalbeattie

Things are progressing quickly at our Station Road development in Dalbeattie!

The 16 brand new two- and three- bedroom homes will all be built to Passivhaus standards. This means the homes will be highly energy efficient, having an air source heat pump, instead of a gas boiler, as well as solar panels and electric vehicle charging points. All of these will result in reduced running costs and a positive step in Scotland's journey towards achieving net zero.

With the last few units currently being roofed, we can now get started on developing the inside of the homes - including sorting the electrical works, plumbing and joinery.

The completion date is scheduled for Summer 2023.



Heathhall, Dumfries

The 75 new homes range from one-bedroom bungalows to five-bedroom family homes. In support of the Scottish Government's ambition of a carbon-neutral Scotland, all properties have been fitted with solar panels and benefit from enhanced insulation standards.

The development was completed in several phases over the last 12 months. The first 15 homes were ready for occupation in August 2021, with the final homes being allocated in summer this year.

A community celebration and welcome took place in August and official completion of the development was marked with a small-scale opening event in October.

Russell Brown, Loreburn's Convener, cut the ribbon at the event and commented: "Our vision is to create GREAT places to live and Heathhall is a fantastic example. A place to build a community in homes that are adaptable and that can meet our customers' current and future needs."



Hera Grange, Lincluden

Hera Grange, a small development of 11 bungalows, a staff and resident activity hub as well as integrated assistive technology, was developed by Loreburn in partnership with Dumfries and Galloway Health and Social Care Partnership and Turning Point Scotland.

The community is named in memory of Dumfries local, Lance Corporal Joseph McFarlane Pool, who was killed in action while serving in Afghanistan in 2010.

An official Open Day was in August to celebrate the development, which provides residents with the degree of care and support they need to be able to live in their own home.

Hera Grange residents enjoyed a community picnic with their families and staff after the official celebrations concluded.

Spotlight on... Retrofit

What is it and what does it mean for my home and energy use?

We understand that a part of the cost of living increase you will be experiencing is down to the costs of heating and running your home. With the energy price cap having increased over 100% since this time last year, running costs are a major concern for many.

Reducing energy consumption through domestic retrofit

The only way to reduce energy bills is to reduce the demand for energy in your home. This can be achieved through a process called 'domestic retrofit'. Domestic retrofit is the application of new materials, products, and technologies into a domestic building to specifically improve its energy efficiency.

Put simply, these new materials, products and technologies can be installed to reduce the heat demand required to keep homes warm and comfortable, meaning less energy is needed and bills are reduced.

However, it's important to know that these materials, products and technologies will seldom make the cost of heating your home more affordable when they are installed in isolation.

Taking a whole house approach

That's why we must take a 'whole house' retrofit approach to make achieve the best results to make homes as energy efficient as possible. This means applying multiple, complementary improvement measures to each property, to achieve maximum energy efficiency.

How will we deliver a programme of domestic retrofit to homes?

To achieve this, we must consider three key requirements:

- The technical design input needed
- Funding
- Supply chain

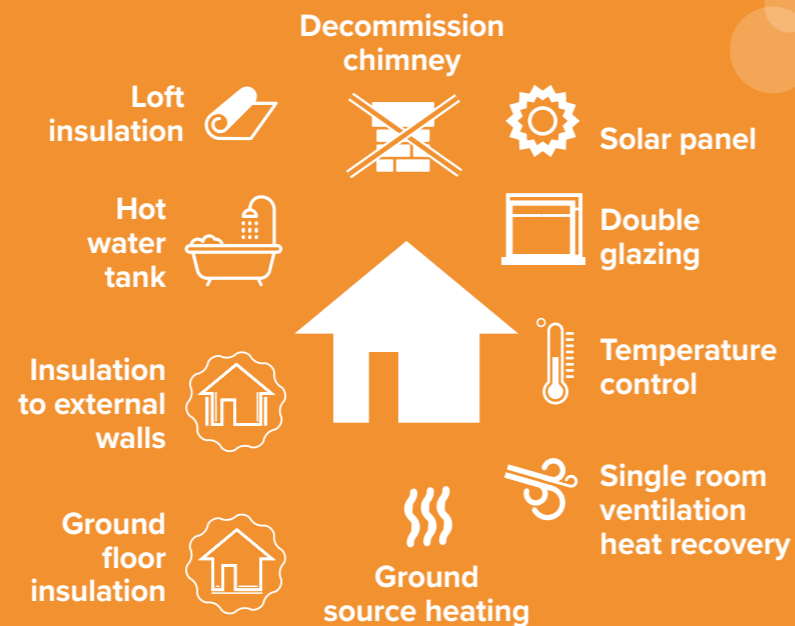
Loreburn are currently working through the technical design input stage. A team of architects are looking at a common sample of our housing stock to design these energy efficient measures. Once known, we can begin to determine how much funding will be required to meet these ambitious plans.

At this stage we estimate this to be around £120m, or just under £50k per property, for our entire housing stock. Once we have clarity, we can start to seek investment to support the delivery of the programme. Once investment is secured, we can then give the specialist service and supply chain the long-term commitment they need to carry out these works.

These are exciting times but as with anything new it will take time to roll out and develop. At this stage we cannot put a timescale on the programme, but it's fair to say that works will continue well into the next decade. We recognise the need is now and will be working to bring this forward as soon as is practically possible.

The terms domestic retrofit and whole house retrofit will become more familiar as we move forward with this work. We will of course not achieve the energy demand reductions we envisage without your support to carry this work out.

As we head into 2023 we will be sharing more information on the retrofit process and what this means for you.



Emergency repairs

If you need an emergency repair, we'll do everything we can to get it sorted quickly.

An emergency repair is one that has an immediate and severe health, safety or security risk, and/or where serious damage is taking place to the property. We'll always aim to be with you within five hours.

If the emergency is reported outside of our usual office hours, our first priority will be to make your home safe. Once that's done, we will then discuss the next steps with you about how we can resolve the problem. This could mean the repair will be completed the next day, during business hours.

Reporting your emergency repair

Please do not use our online Report a Repair Tool to report emergency repairs.

You can report an emergency to us at any time. Dial 01387 321 400 and select 'Option 1' if you're calling outside of our office hours.



Loss of gas or water supply



Loss of electric power or unsafe sockets/electrical fittings



Loss of space/water heating where no alternative is available



External windows, doors or locks which are not secured



Blocked toilets when there is no other toilet available in the property



Blocked sink bath or drain



Significant leaking or flooding from a water pipe, heating pipe, tank or cistern



An unsafe path or access to the property



Loss of communal lighting and/or emergency lights



Balliol Court Registered Tenants Organisation

In October 2021, customers at Balliol Court, Auchencairn, formally constituted their Registered Tenants Organisation.

Chair of the group, Paul Jardine, told us how they'd got on and all they'd achieved on their first anniversary. They have a lot to celebrate...



Balliol Court residents and Rebecca McColm, Neighbourhood Officer, celebrate the National Lottery funding awarded to the group.



Paul, what made you decide to set up a formal group at Balliol Court?

Previous tenants had set up a steering group, due to them feeling that repairs were outstanding for too long. Once these issues were resolved we had discussions with other residents when it was felt that we could form a constituted group to improve our development and community. This was the point at which I became Chairman.



Was it easy to set up? Did you have help?

We approached Loreburn with our ideas who were very supportive and helped us to get set up. They suggested we get advice from Tpas, who are tenant engagement experts, and TIS – the Tenants Information Service. Loreburn advised and helped us along the way, and we met with local Councillors for advice too.



What did Loreburn do to help the group?

Our Neighbourhood Officer at the time agreed to meet with us along with Sue Irving and Glynis Morris.

They gave advice on setting the group up and help with our first AGM.

Loreburn gave us an annual grant which we were able to use towards administering the group, support our work and improve our community.

They have donated two raised planters for the entrance to the development and 600 Christmas lights to brighten the Court as well as donating a Christmas hamper for our raffle.



Is there anything you'd have done differently? What have you learned?

We have learned to focus on one project at a time and to ensure all residents feel included.



Can you tell us what you've achieved in the first year?

We've held lots of community events that have really brought Balliol Court together. We held a fun event/egg hunt for the children at Easter, celebrated the jubilee with a great street party, held a spooktacular Halloween and are now planning an improved Christmas light extravaganza!

We've also expanded on the original 2 planters – there are 6 now!

We are in talks with SWestrans and D&G council regarding lack of footpaths and bus shelters for the bus stops located at the entrance to the development.

We also recently received £9,500 National Lottery funding to create a community garden with allotments on an area of undeveloped land belonging to Loreburn, adjacent to Balliol Court. The work on that has begun and will soon be complete.

We've achieved a lot in our first year!



Has this changed your relationship with Loreburn?

We now have weekly meetings with Rebecca, our Neighbourhood Officer, and have a close working relationship with Sue Irving and other staff members at Loreburn.



What advice would you give to other Loreburn customers who might want to set up a Registered Tenants Organisation?

My advice would be to be make sure other residents are supportive and take as much advice as possible... and have a lot of spare time!

If you're interested in forming a registered tenant's organisation Loreburn can help you get started. Chat to your Neighbourhood Officer for more information.



Festive Opening Hours

Our main office (01387 321 300) will close at 5pm on Thursday 22 December 2022 and will reopen at 9am on Wednesday 4 January 2023. Our social media accounts and emails will not be monitored between these times.

Our In-House Repairs Team will be available on 01387 321 400 as follows:

Friday 23rd Dec	8am - 1pm
Monday 26th Dec	Closed
Tuesday 27th Dec	Closed
Wednesday 28th Dec	8am - 5pm
Thursday 29th Dec	8am - 5pm
Friday 30th Dec	8am - 1pm
Monday 2nd Jan	Closed
Tuesday 3rd Jan	Closed

Please note that between Friday 23 December and Tuesday 3 January our Repairs Team will be restricting their work to emergencies only.

Emergency repairs can still be reported at any time by calling **01387 321 400**

Let us know what you think of our newsletter so that we can make it better.

Email: socialm@loreburn.org.uk

@loreburnha @loreburnhousing @LoreburnHA

Safe & healthy homes & planned upgrades



We continually achieve 100% compliance in all of our statutory requirements.

Statutory requirements are checks that we are legally required to complete in your homes on an annual basis. You will likely have received some form of correspondence asking you for assistance in allowing access to your home for these checks. They may have included annual gas safety checks, electrical inspections, asbestos surveys, water quality checks, roof anchor inspections - and there are others too!

You help us to this by allowing prompt access into your home... thank you.

It's extremely important that when our Compliance Team contact you to arrange an inspection or service we can fix a suitable time at the earliest possible opportunity. We're always happy to arrange appointments that work around your schedule and our contracts can accommodate most requests.

Completing these checks ensure that you, and your family, are safe in your home. It can also help identify potential repairs before they become a problem.

Grounds maintenance

In these unsettling times, it will come as little surprise that inflationary pressures are impacting the costs of contracts which Loreburn has with external suppliers and contractors.

Our existing grounds maintenance contractor, IDVerde, has advised that they will have to apply an inflationary uplift in costs of over 40%.

As you might expect, we have not agreed to this cost increase. It does mean, however, that we will need to re-tender the works. Even in doing this, there is no guarantee that there will be contractors available to carry out the works at a lower cost. If costs were to rise, this directly affects the charges we must make to you via service charges.

It's our aim to always achieve the most value for money from our resources, whilst keeping service levels high. Consultations with you may require some difficult decisions, such as the frequency of maintenance or what's included. We will always consult with you to keep you informed and involved in the decision making. If you've not already heard from us, we'll soon be in touch to provide more information and an outline of the next steps.

If you have any immediate questions or would like to give feedback on the grounds maintenance at your development for consideration as part of this process, please get in touch. You can reach Scott Solley, Technical Officer, on 07712 525817 or via email to scotts@loreburn.org.uk Alternatively, get in touch in any of the usual ways.



Improvements & upgrades 2022/23

We want to make sure our properties are maintained to a high standard and that your home is healthy, safe and secure.

Each year we carry out work that we consider necessary to keep our properties in good repair and working order.

This is part of our commitment to ensure that all homes meet the Scottish Housing Quality Standard (SHQS) – an agreed standard of good quality housing, which all local authorities and social landlords must meet.

At the start of this financial year, plans were put in place to complete bathroom and kitchen replacements in 110 of our properties. We will also be replacing windows and doors to 29 homes in one of our Later Living Developments and upgrading fire detection at 220 properties across the region.

If we're planning to improve your home, we'll contact you in advance to inform you of the upcoming improvements and their timescale.



Stock condition survey programme

A stock condition survey looks at all parts of your home to check its condition and state of repair. This helps us decide how much we need to spend on repairs to keep homes well maintained.

A stock condition survey is a visual inspection of the inside and outside of your home.

The data gathered from the surveys is used to plan for repairs and future investment programmes, ensuring our properties are meeting the standards set by the Scottish Housing Quality Standards and Energy Efficiency Standards for Social Housing.

We are now in year two of a five-year programme, which sees us complete around 500 stock condition surveys per year.

Our stock condition surveys are carried out by an external company called M-Four, who will typically be looking at:

External areas: the roof, rainwater goods, walls, windows, doors, fences and paths

Internal areas: kitchen, bathroom, heating system, electrics and insulation

They will also assess the general structure of the property (both internal and external) and any communal areas.

The stock condition surveys carried out by M-Four do not collect information on any outstanding repairs to your home. If you need to report a repair, please contact us on 01387 321400, email us at repairs@loreburn.org.uk or use the [online report a repair tool](#).

You do not need to do anything in preparation for a stock condition survey. When your road or development is due to be surveyed, you will receive a letter from M-Four to let you know.

Community Engagement Days

These events are a **GREAT** way to share your views, chat with our **Community Housing Teams**, receive advice from partner organisations and, of course, have lots of fun!

As COVID-19 restrictions have eased over the past year, our Community Teams have been able to resume hosting engagement events across the region.

Whether it's a catch up over a coffee or an arts and crafts session, we love nothing more than getting out and about in our communities and meeting you all face to face once again.

Here's what we've been up to since the last newsletter...



Castle Douglas

Lemon Aid and the Community Safety Team joined us at Castle Douglas in October, where we had a lovely catch up over a cake (or two!) and a coffee.

The spooky crafts table proved very popular, where we decorated some pumpkins and created some safety signs to put up around some of our developments.

Stranraer

Throughout the year, we have continued to host regular drop-in sessions at the Fed Up Café in Stranraer to offer housing, income, and employability advice.

These sessions have allowed our Employability Key Worker, Neighbourhood Officers and Income Officer the opportunity to meet face to face with local people, Loreburn customers and other agencies.

The community café provides free meals and, since moving to a new location earlier this year, continues to make a positive and meaningful impact within the town.

Want an event like this in your local area? Just ask! Our Neighbourhood Officers are regularly out in our communities and they're more than happy to bring our services to you.

McAughtrie Court



In November, we hosted a small-scale coffee morning for our McAughtrie Court tenants at the brand-new community space at Morrisons in Dumfries.

Lemon Aid were there to offer some great energy saving advice, and some fantastic prizes were won in our raffle and bingo games.



Heathhall

Our welcome afternoon at Heathhall, in August, was a roaring success. We had a great time meeting our new tenants and hearing about all the wonderful things you love about your new homes.

Thankfully the weather was on our side, which meant we were all able to enjoy an ice cream in the sun, a competitive game of football and some fabulous face painting.



The Garrick, Stranraer

Customers in the West of the region, and especially Stranraer, may be interested to know that The Garrick development is nearing completion. A range of issues during the build have delayed progress significantly however we will be opening the doors in early 2023.

Built on the site of a former hospital, The Garrick will offer accommodation built to a superior standard, with 12 dementia friendly designed flats for over 55s – designed to enable independent living for longer; adapted bungalows; and accommodation for young people. The development will provide the young people living there with support to access employment, training and volunteering opportunities, helping to increase their independence and carve out a successful career path.

A resource and hub for the local community

The Garrick will also be a resource for the local community, with flexible meeting spaces suitable for a range of activities and a coffee stop/café bar. A range of activities will be planned with local input.

The Garrick will also be a place for Loreburn customers to access tenancy and housing services. Customer and Business Support staff will be available Monday to Friday, 9am to 5pm, and the space will offer a meeting point with Neighbourhood Officers.

We look forward to updating you further as completion of this GREAT new development draws closer. Meanwhile, keep an eye on our website for updates.



Priority Services Register

Power cuts or interruptions to your electricity, gas or water supply can be stressful, but remember that you may be eligible for extra support when you need it...

The 'Priority Services Register' (PSR) is a free, UK wide service which provides extra help to vulnerable people during power cuts or when there's an interruption to your electricity, gas or water supply.



Most suppliers offer this service and will add you to the Priority Services Register if one, or more, of the following applies to you:

- You have reached your state pension age
- You're disabled or have a long-term medical condition
- You're recovering from an injury
- You have a hearing or sight condition
- You have a mental health condition
- You're pregnant or have young children
- You have extra communication needs (such as if you don't speak or read English well)
- You need to use medical equipment that requires a power supply
- You have poor or no sense of smell
- You would struggle to answer the door or get help in an emergency

If you sign up for the register, you'll receive extra services from energy suppliers that can include:

- A service that is tailored to your needs – e.g. if you are visually impaired, you can ask to have your meter readings in braille, larger type or even on an audio tape
- Moving your meter so that it is more easily accessible
- Adding controls or adaptors to make it easier to use
- A password protection scheme to offer protection from cold callers
- Sending your bills to a carer who can help you read and understand them
- Free quarterly meter readings if you tell your supplier that you can't read it yourself
- Priority reconnection if your supply is interrupted with plenty of notice if they have to stop your service for any reason
- Alternative facilities for cooking and heating if your energy supply is interrupted
- Free advice and information about the services available because of age, disability, illness or impairment



Using technology to improve heat efficiency of homes

ThermaFY software aims to maximise heat and boiler efficiency

We're working hard to help you save money on your energy bills at the same time as reducing your carbon footprint.

It's estimated that 75% of heating systems operate below 85% of their energy efficiency. Improving this is key to helping reduce household fuel bills and carbon emissions.

Earlier this year we partnered with ThermaFY, a company identifying innovative ways to maximise energy efficiency of homes, to analyse the heating systems in 100 of our properties.

Using thermal imaging and a mobile app, the specialised software captures heating efficiency and produced some useful data which we can use to make changes to help with the efficient running of boilers.

Of the properties surveyed:

62%

62% of boilers were set too high



- ✓ By adjusting the flow temperature of your boiler to below 65 degrees, **you could save around £144 per year**
- ✓ We're currently working on producing manuals to help support you in making this change

76%

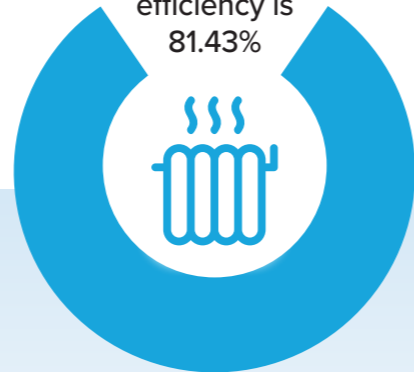
76% failed the water test



- ✓ By applying a specialised solution, we **can reduce breakdowns and increase the lifecycle of your boiler**
- ✓ We will be commencing this service on a cyclical basis

81.43%

The average heating efficiency is 81.43%



- ✓ By cleaning your heating systems, we could help **you save around £180 per year**
- ✓ We're beginning to clean systems where scaling and blockages were an issue. We're also working on developing a handbook to assist you in clearing air locks in your radiators

Taking these small steps will support you in making your home more efficient and help you to stay warm, affordably.



Credit unions

Credit unions offer an alternative to traditional banks and building societies for saving and borrowing. They allow savers to loan money at favourable interest rates.

A credit union is a group of people who save together and lend to each other at a fair and reasonable rate of interest. Typically, the members have something in common such as living in the same town, working in the same industry, or belonging to the same trade union.

They operate on a not-for-profit basis and offer the same standards of protection of your money as you'd get with a bank or building society. They can help you practice good financial health by encouraging you to save regularly and to borrow responsibly.

Saving with a credit union

You can save as little as £5 per month. Whatever you save should be a consistent and affordable amount so you can comfortably keep up the regular habit of saving.

Setting aside a sum of money every week or month, also helps to reduce the need to borrow from expensive sources of credit, such as payday or doorstep lenders. If you need your savings, they can be withdrawn at any time without penalty. Once signed up and saving, you also have the option of borrowing money at a low cost of interest.

With Christmas approaching, it's a timely reminder of how useful a savings pot can be.

For more information on credit unions available in Dumfries and Galloway, visit or tel the following.

Solway Credit Union

www.solwaycreditunion.co.uk

tel: 01387 267200

Stranraer Credit Union

www.stranraercreditunion.com

tel: 01776 706911

How are we doing?

It's important to us to be open and transparent about how we're doing, which is why we share our performance information on our website - so anyone can read it.

There you'll find a number of key performance measures which we monitor and update every quarter.

Spotlight on - repairs performance

How quickly we attend and deal with repairs and getting them completed on the first visit wherever possible is an important part of the service you receive from Loreburn.

Our performance from June to September (Quarter 2) showed a great improvement in those key areas:

1.74 hours

Average number of hours to complete an emergency repair in Quarter 2.



Quarter 1: 1.96 hours

12 days

Average number of days to complete a non-emergency repair in Quarter 2.



Quarter 1: 23 days

98.5%

Percentage of "right first time" repairs in Quarter 2.



Quarter 1: 97.8%

Advice & support with costs of living

The current costs of living are affecting everyone. At Loreburn, we've been carefully considering what we can do to help. This has included securing funding to help support you in various ways and we have put in place a range of measures to enable our teams to give advice and support.

If you're finding meeting household expenses a growing worry, please get in touch.

If you need to talk about rent payments your Income Officer is always available. They can help review your finances to make sure you are meeting your most important financial commitments, such as rent and utilities. They will also point you in the direction of a range of other services that may be able to help.

All Loreburn staff have the D&G Locator App on their devices and can quickly and easily search for services you might find helpful in your local area. Just ask your Neighbourhood Officer or Repairs Operative when you see them, if you think this might be helpful.

If you're online, take a look at the [Help & Advice](#) page of our website where you'll find information from a range of advice and support organisations from those featured below.

Scottish Government have also developed a 'one stop shop' website containing a range of information and support available for households to meet the rising costs of energy, housing and food. Visit www.costofliving.campaign.gov.scot



There are a number of food banks across D&G, but the majority of these require a referral from the local CAB. The projects listed below are available to anyone in need and do not require a referral.

The Food Project

River of Life Church, DG1 1LU

Surplus food from local supermarkets. 7pm - 8pm, seven days a week.

DGMA Community Fridge

Old Debenhams building, DG1 2QT

The surplus food area is replenished on Mondays and Saturdays.

South Machars Community Fridge

South Machars Community Centre, DG8 8PN

Surplus food from local supermarkets. Open every day during centre opening hours.

Summerhill Community Food Hub

Old Balochmyle Terrace, DG2 9EF

Offers memberships for weekly cooking classes and hosts a food pantry drop-in.

Lochside Community Centre

Rankine Ave, DG2 9NS

Operates 'Grub Club' through school holidays (free meals). Surplus food left outside regularly during the week at around 11am. Visit their Facebook page to stay updated.

Community Foodsharing in Upper Nithsdale

Nith Buildings, DG4 6RX

Get in touch for more information. Visit their Facebook Page here.

Scottish Government's rent freeze and rent consultation for 2023/24

At this time of year, housing associations are usually thinking about their budgets for the next financial year. An important part of that is the legal requirement to carry out a rent consultation with customers about the level of rent to be set from the following April.

We wrote to all tenants in November about the Scottish Government's rent freeze on social housing and private sector rents until March 2023. Although both Scottish Government and the Scottish Housing Regulator have said that housing associations may still carry out their normal consultations, we decided to do this once and when there is greater certainty about any changes to the current legislation.

The Scottish Government will decide by mid-January whether housing associations will be able to raise rents in the next financial year 2023/24. We will be writing to all customers again towards the end of January to give an update on future rent setting and, if required, consult on rent levels beyond April 2023.

Balancing income with investment

With inflation on day-to-day goods and services running at over 11% and predicted to rise further, it is a difficult time for all.

As a charitable housing association, we exist to provide good quality homes at affordable rents and always do our best to keep rents as low as possible. As a business, the wider economic context and inflationary pressures on finances impacts our ability to continue to deliver high quality services, repairs to your home, and investment in homes to make them more energy efficient.

The stark reality is that our ability to do this will be directly impacted by future rental income. Without any increase in rents to meet the increasing pressures such as higher borrowing costs and the rising costs of supplies and services, we will not be able to deliver those plans within the timescales anticipated.

None of this is good news. In an ideal world we would not want to increase rents at all whilst customers are living with the current costs of household expenses. If social housing rents are allowed to increase in 2023, we will carefully consider the levels of increase proposed, to find a balance that keeps any increases far below current inflationary rates, but which will still allow us to meet these investment priorities.

Whilst it's a difficult message to share, we hope you recognise the need for us to be transparent about these challenges and to share insight into the reasons why rent increases will be critical to the future of services and investment.



Service charges – communal gas and electric

Those of you who are charged for communal gas and electricity in their developments are likely to be concerned about the impact the increased energy costs will have on service charges.

Prior to the changes in market rates, Loreburn secured fixed rate contracts with energy suppliers for communal gas until September 2025 and for communal electric, until September 2024. Fortunately, this protects us from the extreme price increases in the short term.

Whilst we don't know what market conditions will be in the future, customers can take some comfort in knowing that these costs are not expected to rise significantly over the next few years.

As Loreburn's energy rates were set prior to this year's huge price increases, we were not eligible to receive support from the Government's Energy Bills Support scheme and so are not able to offer any discount that can be passed on to customers.

Need help with managing finances and paying rent?



Kerry Graham shares her role as an Income Officer, assisting customers to manage rent payments and access a range of other services.

I work as part of a team of 5 Income Officers that cover all tenancies across the region. Although we are mostly desk based, liaising with customers over the phone and by

other contact methods, we also work closely with Neighbourhood Officers who are out in local communities so that however someone wants to deal with us, we're accessible.

Although part of our role is to make sure rent is paid on time, we also make sure that customers receive any support they may need with finances. At Loreburn, Income Officers offer a range of advice and signposting and support to customers. On a daily basis, we're assisting with income maximisation, affordable repayment plans, grant funding and benefit claims. When someone is experiencing financial difficulty, it really helps to get in touch as soon as possible as we can often help to keep debts at a manageable level.

Having rents coming in on time is essential for Loreburn to deliver services, repairs and maintenance so it's an important part of what we do. But no less important is the need for customers to know we can help if they are struggling with their finances. Rent payments are considered a priority debt, which in turn means that non-payment has serious consequences. Naturally, we want to do all we can to help customers maintain regular rent payments and adopt a 'rent first' mindset, keeping their home safe and avoiding more serious action.

With the current costs of living having an impact on everyone's finances, we are speaking to more and more people who are finding it difficult to manage their money. We work closely with the third sector, making referrals where necessary to help with issues such as energy advice, meter tops, budgeting and accessing food banks.

As a last resort we deal with legal action against customers for non-payment of rent. This involves drafting legal Notices of Proceedings and working with solicitors who represent Loreburn at court. However, this really is a final option, and we try to avoid this wherever possible and will always support people to sustain their tenancies.

We come across people burying their head in the sand when it comes to financial stresses which is understandable. I'd always encourage anyone to get in touch as soon as they think they might have a problem so we can look at available options depending on their circumstances. Helping someone to maintain their tenancy is what makes our job rewarding.

I know finances can be a sensitive topic to discuss, however we're all here to help and I'd encourage anyone struggling with their rent payments or finances especially in the run up to Christmas to get in touch with their Income Officer who can offer tailored support for their situation.



Get involved – Tenant Scrutiny Group

We know good customer experience goes beyond just being polite or courteous – it means listening to you and ensuring our services work in a way that's best for you and the local community.

Being a part of our tenant scrutiny group is a way of giving you greater influence and the ability to exercise power over Loreburn's business decisions, governance and performance.

The group enables us to work in partnership with you - helping us to focus on what you need and how to get the best service and outcomes possible. We want to get it right every time, but we work hard to go the extra mile and exceed expectations. That's why it's

important for you to be involved in shaping our customer promises and service standards.






We have an ongoing programme of meetings, but the Group is open to new members at any time. Contact Tracy McNeil on 07526167006 or via tracym@loreburn.org.uk for more information.



Our Communications Promise


GREAT communication is the key to any relationship, which is why we've created our Communications Promise. It outlines what you can expect from us no matter how you choose to get in touch.

We'll always aim to respond within the following timescales:

 Email 2 working days	 Letter 5 working days	 Social Media Same day (during hours of service)
 Digital Assistant Our Digital Assistant is ready to problem-solve and fact-find at any time of day. If you can't find the direct answer to your question via the Digital Assistant, there is a LiveChat function, which allows you to have instant direct messages with a member of our Customer Support team during business hours.	 Telephone We will answer calls as promptly as possible, or arrange for a message to be left. We aim to return all calls the same day and no later than the next working day. If you contact a member of staff directly during a period of absence, an out of office message will provide alternative contact information.	

- If there's something we're not able to do, we'll be courteous but clear about saying so.
- If something goes wrong, we'll resolve things as quickly as possible, keeping you informed in a way that suits you.
- If you need to complain, we'll aim to resolve this straight away wherever we can.
 - If your complaint needs investigating, we'll acknowledge it within 3 working days and let you know the timescale by which we'll aim to resolve and fully respond.

- You'll be able to contact us with ease, in a way that works best for you.
 - When we need to share information with you, we'll do that via your preferred communications method.
- We'll always treat you with respect and courtesy
- We'll aim to deal with your enquiries quickly and effectively on the first contact.
 - If we need more information and can't immediately answer your query, we'll always give you a timescale so you know when you'll receive a full response.

 Professional We'll provide accurate info delivered by knowledgeable staff.	 Clear We'll use plain language that's jargon-free.	 Open & Honest We'll be transparent and clear about what we can do.	 Respectful We'll be considerate and courteous.	 Accessible We'll make info available in alternative formats.
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Shareholder membership

As a customer and tenant you are our most valued stakeholder and we want to encourage you to take the opportunity to become a Loreburn Shareholder. For just £1 you can have an active role in influencing what we do and play a part in decision making that affects our services.

If you're concerned about what's involved or the time commitment, please don't be. Shareholders are not required to attend any formal meetings throughout the year but are invited to attend Loreburn's Annual General Meeting once a year, occurring in September.

As a shareholding member of Loreburn you will:

- Receive a Share Certificate, a copy of the Association's Rules, Annual Report and have access to our Audited Accounts
- Be able to vote at the Annual General Meeting
- Have the opportunity to seek election to the Management Committee

If you'd like to know more, or to apply, you can find more details and a copy of the membership form on our website. Alternatively, please contact us directly and we'll provide you with a copy of the form and will be more than happy to answer any questions you might have. The application is really quick and easy and once returned with the £1 payment, our Management Committee will consider it at their next available meeting.

We hope that you will take this opportunity to apply and ensure that, as our tenant, your voice is heard.



Equality, diversity & inclusion

In October we launched our Equality, Diversity & Inclusion Strategy.

Our vision is to create great places to live. We recognise that this will mean something different to everyone and that there is no blanket approach. That is why we are committed to providing a personalised service – always recognising different people and different communities have different needs. The strategy sets out our ambitions and how we will work to deliver equality in social housing through the way we work and the services we offer to our customers.

The strategy includes three ambitions:

Customer Inclusion:

Creating opportunities to allow all of our customers to thrive, improving the wellbeing and quality of life of our customers and their communities.

Employee Inclusion:

Creating working environments that promote equal opportunities to achieve good outcomes, celebrate difference and promote inclusion and a sense of belonging.

Leadership:

Demonstrating leadership on equality, diversity and inclusion in our approach to engagement and service delivery to our customers, our staff, our stakeholders and our peers.

As part of the strategy, we will be collecting equalities data from you as customers in line with the requirements of the Scottish Housing Regulator and under the guidance issued by the Scottish Federation of Housing Associations. We will use this data to assist equality impact assessments and steer policy to achieve the ambitions of our strategy.

We look forward to our engagement with you as this strategy is rolled out.

The full strategy is available on our website and if you'd like any further information, please let us know.

Get in touch

Contact your Neighbourhood or Income Officer directly for any tenancy or rent related matters. There's no need to go through our main contact number, meaning quick and easy access to the right person.

Our East Community Team cover areas DG1, DG10, DG11, DG12, DG13 & DG14

TITLE	NAME	TEXT	EMAIL
Neighbourhood Officer	Rachel Kennedy	07771 048218	RachelK@loreburn.org.uk
Neighbourhood Officer	Ellyn Morton	07523 519057	EllynM@loreburn.org.uk
Income Officer	Laura Lupton	07936 349214	LauraL@loreburn.org.uk

Our Central Community Team cover areas DG2, DG3, DG4, DG5, DG6 & DG7

TITLE	NAME	TEXT	EMAIL
Neighbourhood Officer	Jade Dykes	07872 127012	JadeD@loreburn.org.uk
Neighbourhood Officer	Tamara Marshall	07872 127015	TamaraM@loreburn.org.uk
Neighbourhood Officer	Rebecca McColm	07872 127015	RebeccaM@loreburn.org.uk
Neighbourhood Officer	Lauren Carmichael	07593 451803	LaurenC@loreburn.org.uk
Income Officer	Deborah Thomson	07703 818728	DeborahT@loreburn.org.uk
Income Officer	Kerry Graham	07525 276966	KerryG@loreburn.org.uk

Our West Community Team cover areas DG8 and DG9

TITLE	NAME	TEXT	EMAIL
Neighbourhood Officer	Rachael McCrory	07593 530326	RachaelM@loreburn.org.uk
Neighbourhood Officer	Paul Challis	07872 127020	PaulC@loreburn.org.uk
Income Officer	Ian McGeoch	07818 591425	IanM@loreburn.org.uk

General Enquiries: **01387 321300**

Repairs Line: **01387 321400**

Emergency Out of Hours Line: **01387 321400**

Web: www.loreburn.org.uk

Email: customerservice@loreburn.org.uk



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