

**Loreburn**  
Housing Association

**Annual Report  
2022/2023**



# Chief Executive

Loreburn's former Chief Executive, Lorraine Usher, announced her resignation early 2023 and left the organisation in April. Following a robust recruitment process, Kirsteen McGinn was appointed as our new Chief Executive and we welcomed her to Loreburn in June 2023.



## Welcome to our Annual Report 2022/23

As Loreburn marked its 40th year of providing homes in 2022, we celebrated the occasion quietly, yet no less importantly, with some of our longest standing tenants - marking their time and memories in their homes and communities. We felt proud to hear some of the positive stories about their time as tenants and how things have changed over the years. The enduring memory was one of community spirit and resilience, which has been tested for many of us in recent years.

Over those four decades, Loreburn has remained committed to its operations across Dumfries and Galloway and has grown to provide over 2,600 homes. We have no aspirations to grow beyond the region and remain firmly rooted in being a community anchor, creating thriving neighbourhoods and places that you are proud to call home.

The challenging economic landscape in the last year meant our focus was firmly on supporting you, particularly through the winter months when increased fuel costs placed a heavy burden on household budgets. We were proactive in putting a number of resources in place, including online and direct financial support and guidance to assist with budgeting, debt advice and income maximisation.

With households across the region facing additional issues with rurality and deprivation, tapping into external funding opportunities is an important part of our work. In doing so, we

were able to assist 1,600 households with a range of practical help and support measures.

With record levels of inflation and an increase in the cost-of-living, the annual rent uplift at the end of March 2023 was a difficult decision for Loreburn's Management Committee.

Although the 6.5% increase was the lower of the two proposed, and below the rate of inflation, we recognised the impact at a time when other household bills were rising. As a business, similar economic pressures such as inflation, labour, and materials meant that an uplift in rents was vital to allow us to continue delivering essential services. Even with this increase, we have had to defer some plans for stock investment and re-prioritise other long-term plans as we face the demands of an uncertain economic context.

In this new financial year, 2023/24, we remain cautious about our expenditure across the organisation. This includes investment in our developments - ensuring there is a focus on essential repairs and maintenance, health and safety and improving energy efficiency. Our long-term investment plans will need to be kept under review to ensure that we can meet these obligations.

Despite numerous challenging external factors, there were a number of notable highlights throughout the year including 55 new homes being developed and ready for occupation at Heathhall, and a further 15 at Longmeadow in

Annan. Our new homes were designed and built to superior energy-efficient standards, helping to keep running costs low, and we focussed on upgrading our existing homes through investment and the use of new technologies.

Our Community Housing Team in the West had cause to celebrate when they were announced as 'Housing Team of the Year' at the Chartered Institute of Housing's Scotland Housing Awards 2022. They were acknowledged for their hard work and how they had dealt with a particularly challenging period supporting tenants affected by a fire. More widely, our Community Teams across the region continued their efforts to build collaborative relationships with tenants through local engagement events and being a regular presence in our communities.

We all know that everyone thrives when they have a safe, warm and affordable place to live. Over the year we have continued to invest in improvements such as new windows, kitchens, bathrooms, heating systems and hot water tanks, with a programme of works totalling £1.56 million. Investment in home adaptations continued, with almost £244k being spent on improving homes to help people live independently and safely.

There was an understandable significant focus on the housing sector's response to the coroner's report on the tragic death of toddler Awaab Ishak. Following this, we reviewed our processes to ensure that reports of damp and mould are dealt with swiftly and sympathetically. By harnessing new technologies such as environmental sensors, we are now able to manage and monitor identified problems relating to damp and mould more efficiently. It's important we have clear procedures that can quickly identify and remedy any such problems, with our priority being that you feel heard and supported throughout the process.

We want to provide you with the best services possible and to do that we need to employ, develop and retain the best people. The labour market locally has been challenging, but we're continuing to look at different ways of valuing our employees and creating a workplace where everyone can thrive.

Looking to the future, we know the operating environment will continue to be extremely challenging - requiring financial resilience and mitigations to ensure we can continue to deliver for tenants now and in the long term. At the time of publication, we have begun to finalise our strategic priorities for the next five years, from 2024 to 2029 with a renewed Corporate Plan. Your engagement and feedback via various questionnaires, surveys and consultations have helped to shape these priorities.

The Corporate Plan will outline how we will continually improve our service delivery and ongoing investment in both our homes and colleagues. It will ensure we can look forward to the next decade of providing services which are responsive to your needs and strengthen our future as a valued landlord in Dumfries & Galloway.

We hope you find the report a useful insight into how we're doing. As always, we welcome your interest, curiosity, and ideas. Please get in touch in whatever way works for you, or [click here](#) to give us your feedback quickly and easily online.

Warmest wishes,



*Kirsteen*

Kirsteen McGinn, CEO



*Russell Brown*

Russell Brown, Convener

This year's report sets out how we have performed from April 2022 to March 2023 against the Scottish Social Housing Charter. The Charter sets the standards and objectives for social landlords in Scotland. If you have any questions or feedback on content or the performance metrics, please do get in touch. We're always looking for ways we can collaborate to improve on what we do, and to make sure we're focussing on the things that matter most to you.



# There's no place like home



Our mission is to be a leading Scottish social landlord that provides great homes and services across the region, but our work doesn't stop there - we invest in communities to help them be the best they can be.

We're working hard to make a real difference to the lives of people across Dumfries & Galloway by ensuring that everyone has access to a warm, safe, and affordable home when they need it.

**2677**

Homes in Dumfries & Galloway

**£192,785,119**

Properties value

**301**

Homes let in 2022/23  
2021/22 = 232

**14.65 Days**

Average number of days to re-let empty homes  
SCOTTISH AVG 55.6 Days  
2021/22 = 14.6 Days

**90.28%**

Percentage of new tenancies sustained for more than a year

## Communication and engagement



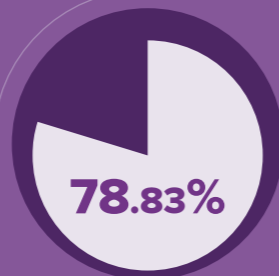
We know how important it is for you to receive the right information in the right way and at the right time.

Your voice is important to us which is why we're working hard to improve the ways you can have your say on your home, your community, and our wider services.

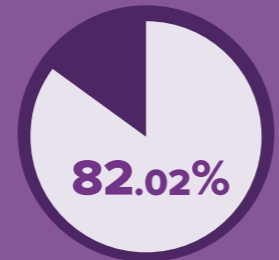
We have a number of plans to increase the variety of ways you can have your say and engage with what we do at Loreburn.

These include:

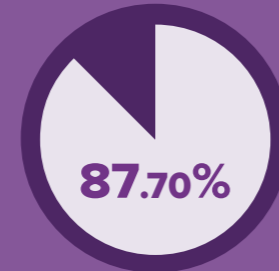
- Creating online maps, surveys and forms
- Refreshing our range of ways to get involved and a new focus on a tenant representative group
- Launching a Youth Panel for Loreburn tenants aged between 14 and 25.



Of tenants are satisfied with the opportunities given to them to participate in their landlord's decision making processes



Of tenants are satisfied with contribution to the management of their neighbourhood



Of tenants feel their landlord is good at keeping them informed about their service and decisions

(BASED ON 2021 THREE-YEAR SURVEY)

## Listening to your feedback

Nobody knows our services better than you do and for that reason, we always want to hear from you.

Feedback from you is really important in helping us to understand what works well and what may need to be improved. We know that sometimes things can go wrong, and when this happens we want to put them right as quickly as possible.

**298**

Compliments  
2021/22 = 298

**200**

Complaints  
188 stage 1  
12 stage 2  
2021/22 = 183

**87.71%**

Of tenants are satisfied with our overall service  
(BASED ON 2021 THREE-YEAR SURVEY)

**97.88%**

Stage 1 complaints responded to in full within target timescales

**4.36 Days**

Average number of days for a full response to a stage 1 complaint

**91.67%**

Stage 2 complaints responded to in full within target timescales

**13.55 Days**

Average number of days for a full response to a stage 2 complaint



## Keeping us connected

Last year we introduced our Communications Promise so it's really clear what you can expect from us when you get in touch.

The promise outlines our standards and timescales for responses, as well as the different ways you can contact us.

As part of our digital transformation, we developed an Artificial Intelligence (AI) Chatbot on our website. It's able to answer a range of general enquiries and frequently asked questions, freeing up our Customer Support Team to spend time on more complex enquiries.

We also made improvements to the Chatbot's Live Chat function by enabling users to directly connect with a member of either our Customer Service, Repairs or Income Team.

As even more of you are choosing to connect with us digitally, we're continuing to explore how we can harness technology to expand our online services.



## Tackling antisocial behaviour



93

Antisocial behaviour cases reported  
2021/22 = 98

80.65%

Antisocial behaviour cases resolved  
SCOTTISH AVG 94.2%

We want you to enjoy a neighbourhood free from anti-social behaviour and crime. No one should feel intimidated or harassed in the neighbourhood where they live, but from time to time the actions of others can have a negative impact on those who live around them.

We take all reports of neighbour disputes, illegal or antisocial behaviour very seriously and work closely with all involved to tackle the problem.



## Three-year tenant survey

At the time when this report is published, we will be at the start of conducting our latest three-year tenant survey. The survey is designed to gauge your satisfaction over a number of important performance indicators.

We'd encourage you to take part in whatever way suits you best - it's important we hear from you so that we can continue to shape our strategic commitments around your priorities.

We're always looking to strengthen our relationship with our tenants and promote a culture of collaboration, so please consider joining one of the many forums or opportunities available.



*If we've learnt anything from the last few years it's that we don't know exactly what's coming. Whatever happens, we're determined to be on the side of our tenants - working together to build a future that we can all be proud of.*



# Satisfaction with repairs



**£2,102,765**

Spent on routine maintenance

In order to keep your home in a suitable state of repair, our In-house Repairs Team work round the clock to ensure that any necessary repairs and maintenance are completed promptly and to a high standard.

**86.12%**

Repairs completed right first time

SCOTTISH AVG = 87.8%  
2021/22 = 84.87%



**92.63%**

Of tenants are satisfied with our repairs service over the last reporting year

SCOTTISH AVG = 88%

**1502**

Emergency repairs completed

**6953**

Non-emergency repairs completed

**2.12 Hours**

Average time taken to complete an emergency repair

SCOTTISH AVG = 4.2 hours  
2021/22 = 2.17 hours

**14.98 Days**

Average time taken to complete non-emergency repairs

SCOTTISH AVG = 8.7 days  
2021/22 = 15.9 days

# Maintaining and improving homes

**£1,559,720**

Spent on investment in home improvements



**93.11%**

Of our homes meet the Scottish Housing Quality Standard

SCOTTISH AVG = 79.0%

**91.02%**

Of tenants are satisfied with the quality of their home

(BASED ON 2021 THREE-YEAR TENANT SURVEY)

**94.34%**

Of our homes meet the Energy Efficiency Standard for Social Housing (EESHS)



**30**

Window replacements



**49**

Kitchens



**81**

Bathroom upgrades



**30**

Heating systems



**35**

Hot water tanks

We've continued to make improvements to our homes, communal areas and neighbourhoods to make them even greater places to live. We want to make sure our properties are kept to the highest standard and your home is healthy, safe and secure for you to live in.

Introduced a new technology that uses Artificial Intelligence to heat water

Completed 409 stock and communal area surveys

Increased the number of environmental sensors in our properties



# Safety in your home

As a registered social landlord there are some important health and safety requirements, such as annual gas checks and fire safety measures. Legislation requires us to ensure these are carried out promptly, to ensure our homes are safe and well maintained.

● **£30,000**

Spent on door entry systems at 8 developments

● **£1,139,314**

Spent on safety and compliance procedures

● **100%**

Gas Safety compliant

● **100%**

Fire Risk Assessment compliant



## Home adaptations

For some of our tenants, small changes can make a big difference to their everyday lives.

There's lots of different things that can be done to make your home safe for you and your needs. If you or someone you live with is struggling to live independently, we may be able to help you adapt your home to make everyday tasks easier.

# £243,887

## Invested in home adaptations



**36**

Wet rooms



**45**

Grab rails  
bannisters

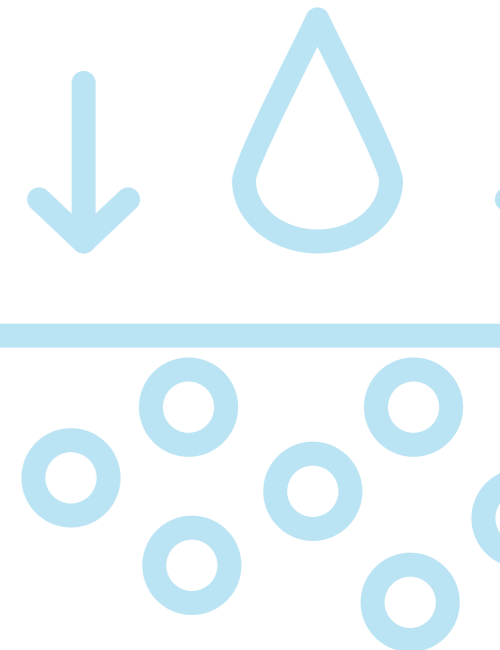


## Damp, mould and condensation

We made some changes to how we manage and monitor reports of damp and mould, setting clear time frames and prioritising investigation of issues as soon as they arise.

To help support those experiencing damp and mould in their homes, we added a [dedicated damp and mould section to our website](#) – outlining the different types of damp and mould, potential causes, and guidance on keeping homes healthy.

**200+** damp and mould related works completed

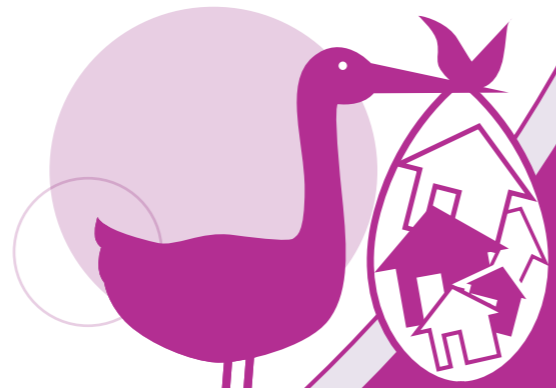


# Delivering new homes

We're working innovatively with a range of partners across the housing and construction sectors to continuously improve the standard of homes that we're delivering.

## £14,673,024

### Spent on building new homes



### £3,748,888

Government Grant Funding

### £10,462,136

Privately financed

### £462,000

From other funding sources e.g. Vacant & Derelict Land Fund

**70** Homes completed

**77** Under construction

**5** Passivhaus homes completed

**18** Passivhaus homes under construction



# Financial support



In a year when money's been tight for many, we've done even more to reassure and support those struggling financially. Last year, we successfully secured four rounds of funding which helped us to assist over 1,600 households through the cost-of-living crisis.

The funding we obtained meant that we were able to respond to the extreme challenges that some of our tenants were, and still are, facing.

From providing slow cookers and energy-saving lightbulbs to offering direct financial support via supermarket vouchers, distributing the funding gave us a better understanding of your needs and where we can focus our resources in the future.

### £100,000

Scottish Federation of Housing Associations Fuel Poverty Fund

### £25,000

Scottish Federation of Housing Associations Winter Hardship Fund

### £19,000

Dumfries & Galloway Council Emergency Assistance

### £12,000

Scottish Federation of Housing Associations Covid Hardship Grant



*We are a struggling household and, like many, we have to choose between eating or turning on the heating. The voucher we received was a great financial help, thank you.*

# Collecting rent

**£12,973,340**  
rent collected



We collected 99% of rent due in the year. As rental income is used to pay for services and investment, it's important we ensure rent payments are made on time.

**£75,078 / 0.57%**

Of total collectible rent lost due to properties being empty.

SCOTTISH AVG = 1.4%  
2021/22 = 0.86%

**3.92%**

Rent arrears.

SCOTTISH AVG = 6.9%  
2021/22 = 3.73%

**99.11%**

Rent collected of total due

SCOTTISH AVG = 99%  
2021/22 = 98.63%

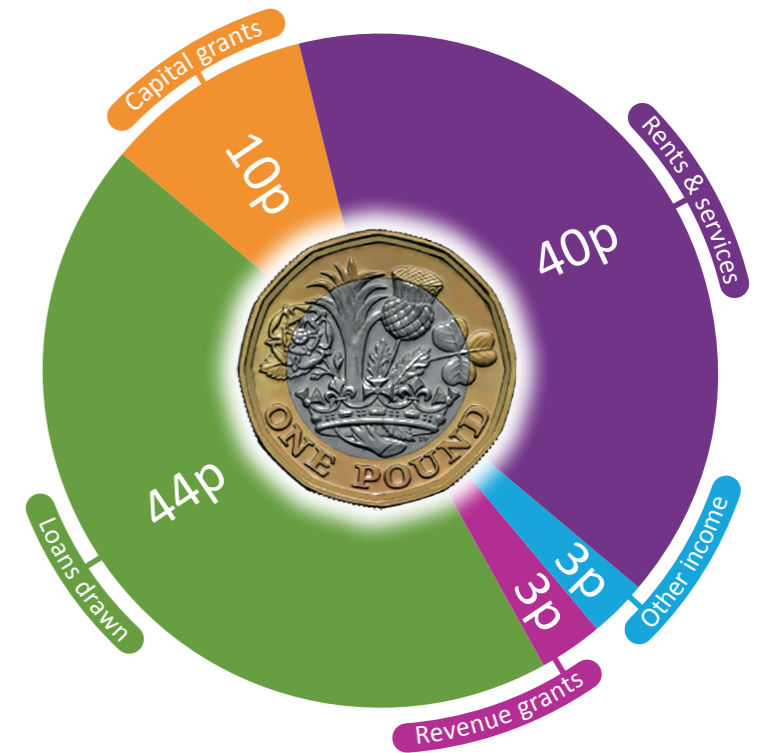
**82.55%**

Of tenants feel their rent offers value for money

(BASED ON 2021 THREE-YEAR TENANT SURVEY)  
SCOTTISH AVG = 81.8%

Statement of Comprehensive Income	2023 £000	2022 £000	2021 £000
Turnover	15,455	14,995	14,282
Less: Operating costs	14,820	14,181	12,057
<b>Operating Surplus</b>	<b>636</b>	<b>814</b>	<b>2,226</b>
Gain/(Loss) on sale of fixed assets	(22)	110	24
Interest receivable & other income	79	39	39
Gift Aid from subsidiary company	-	-	-
Interest payable and similar charges	(1,488)	(1,230)	(1,216)
<b>(Deficit)/Surplus</b>	<b>(796)</b>	<b>(267)</b>	<b>1,073</b>
Pension movements	(516)	783	(1,536)
<b>THE TOTAL COMPREHENSIVE INCOME / (DEFICIT)</b>	<b>(1,312)</b>	<b>516</b>	<b>(463)</b>
	4.11%	5.43%	15.58%

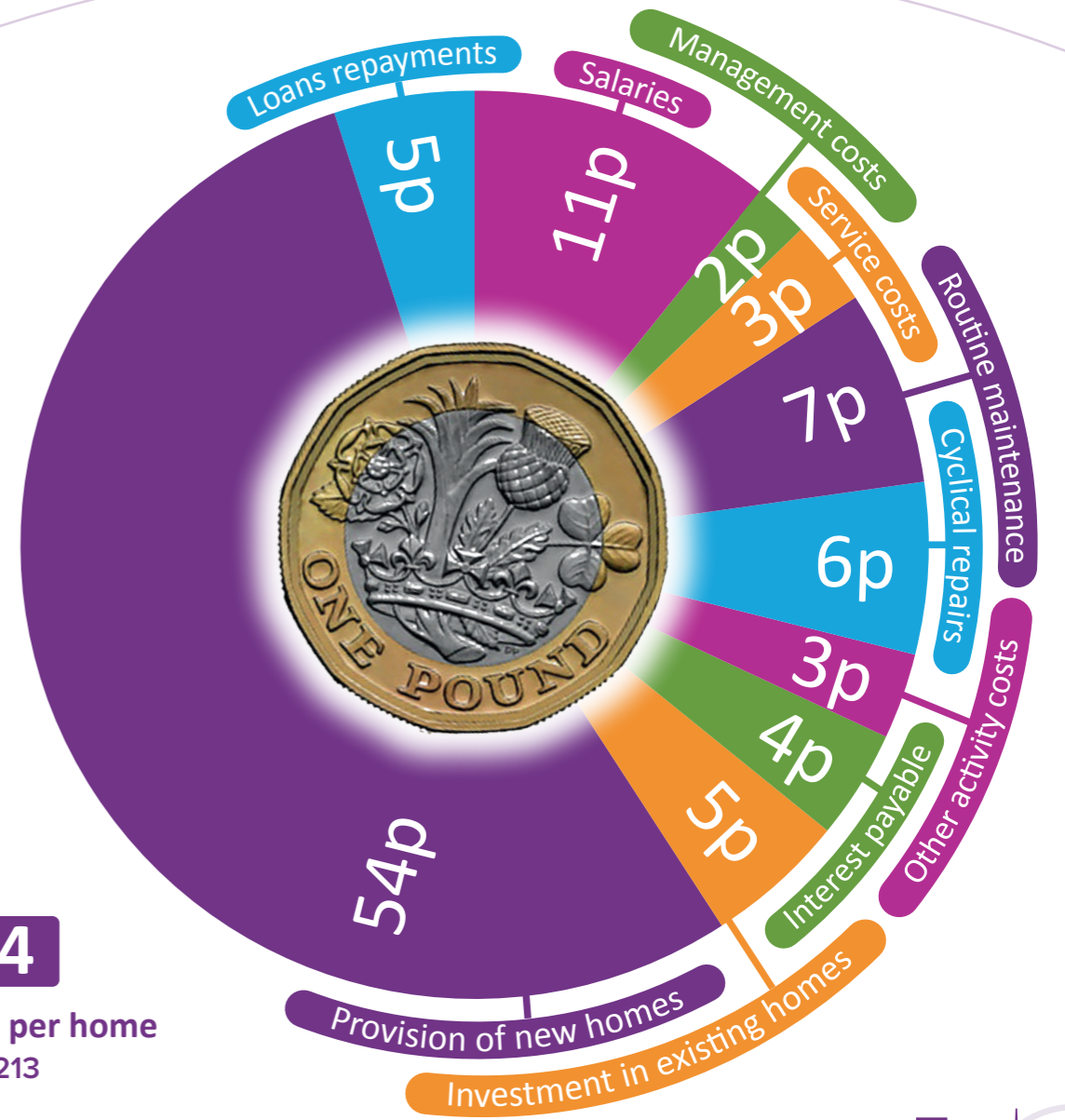
Every **£** received



Every **£** spent

**£4,244**

Average cost per home  
2021/22 = £4,213





# 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	TELEPHONE/TEXT	EMAIL
Neighbourhood Officer	Rachel Kennedy	07771 048218	<a href="mailto:RachelK@loreburn.org.uk">RachelK@loreburn.org.uk</a>
Neighbourhood Officer	Lorraine Lennox	07525 276968	<a href="mailto:LorraineL@loreburn.org.uk">LorraineL@loreburn.org.uk</a>
Neighbourhood Officer	Jadie Wedge	07568 427186	<a href="mailto:JadieW@loreburn.org.uk">JadieW@loreburn.org.uk</a>
Income Officer	Laura Lupton	07936 349214	<a href="mailto:LauraL@loreburn.org.uk">LauraL@loreburn.org.uk</a>
Income Officer	Kerry Graham (DG10 & DG11)	07469 278195	<a href="mailto:KerryG@loreburn.org.uk">KerryG@loreburn.org.uk</a>

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

TITLE	NAME	TELEPHONE/TEXT	EMAIL
Neighbourhood Officer	Jade Dykes	07872 127012	<a href="mailto:JadeD@loreburn.org.uk">JadeD@loreburn.org.uk</a>
Neighbourhood Officer	Tamara Marshall	07872 127015	<a href="mailto:TamaraM@loreburn.org.uk">TamaraM@loreburn.org.uk</a>
Neighbourhood Officer	Rebecca McColm	07872 127015	<a href="mailto:RebeccaM@loreburn.org.uk">RebeccaM@loreburn.org.uk</a>
Neighbourhood Officer	Lauren Carmichael	07593 451803	<a href="mailto:LaurenC@loreburn.org.uk">LaurenC@loreburn.org.uk</a>
Income Officer	Deborah Thomson	07703 818728	<a href="mailto:DeborahT@loreburn.org.uk">DeborahT@loreburn.org.uk</a>
Income Officer	Kerry Graham	07469 278195	<a href="mailto:KerryG@loreburn.org.uk">KerryG@loreburn.org.uk</a>

## Our West Community Team cover areas DG8 and DG9

TITLE	NAME	TELEPHONE/TEXT	EMAIL
Neighbourhood Officer	Rachael McCrory	07593 530326	<a href="mailto:RachaelM@loreburn.org.uk">RachaelM@loreburn.org.uk</a>
Neighbourhood Officer	Paul Challis	07872 127020	<a href="mailto:PaulC@loreburn.org.uk">PaulC@loreburn.org.uk</a>
Income Officer	Ian McGeoch	07818 591425	<a href="mailto:IanM@loreburn.org.uk">IanM@loreburn.org.uk</a>

General Enquiries: **01387 321300**

Repairs Line: **01387 321400**

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

Web and Live Chat: [www.loreburn.org.uk](http://www.loreburn.org.uk)

Email: [customerservice@loreburn.org.uk](mailto:customerservice@loreburn.org.uk)



[@loreburnhousing](https://www.instagram.com/loreburnhousing)

