



linthouse
HOUSING ASSOCIATION

Annual Report – 2020/21





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The partnerships that have been forged will continue to improve our services and our community has been made stronger and more resilient by the crises of the past two years. We face the future with courage and fortitude.

– Alec Leishman, Chair



Welcome to our 2020/21 Annual Report

Chair of the Management Committee & CEO Introduction

This Annual Report provides you with the following:

- an update on our 2020/21 finances;
- our performance figures for last year against the Scottish Social Housing Charter;
- an update on progress with our plans to invest in our housing stock;
- and a summary of our most up to date Business Plan.

As we are all aware, the Covid-19 pandemic continues to impact the lives of everyone and whilst our office remains 'open for business' (as it did continuously throughout lockdown), we can only now begin to see more customers face-to-face and within our offices. Our reactive repairs service is now operating as normal whilst all infection-control protocols remain in place, and as social restrictions ease, we can move towards arranging more office appointments and home visits. All staff and maintenance contractors continue to maintain safety and social distancing protocols, and if you have any concerns or worries about this, please do not hesitate to let us know.

We would like to thank all our staff, volunteers and customers for their hard work during the past eighteen months in making sure Linthouse Housing Association continues to provide a first-class service, despite the difficult circumstances.

Looking back over the past few months, we managed to establish and adjust to new ways of working and delivering our services, achieving many positive outcomes, including joining forces with Govan and Elderspark Housing Associations (GEL) to secure £400,000 grant funding from the Scottish Government for the local area. This money was used by local charities and other groups to deliver much needed goods, services, and support to local people.

Earlier this year, the Energy Redress Scheme started providing local residents with a much needed free Govan Energy Advice Service.

The project is funded by £200,000 grant secured by the GEL group for the next two years. We are actively encouraging tenants and other residents to access the free service while it is available, especially while energy prices increase and the colder months approach. The aim of this project is to tackle increasing levels of fuel poverty and fuel debt by helping customers to access the cheapest providers of electricity and gas available. There are three energy advisors available, one in each of the three local housing association offices, and they can give you practical support to reduce your energy bills and negotiate with energy companies if you find this difficult, confusing or stressful. They are available for face-to-face consultations, telephone conversations, enquiries by email and can even visit you in your home if you wish.

In addition to these partnership projects, LHA also successfully secured an additional £107,000 grant funding to support our residents with Covid-19 related issues. Staff worked hard during lockdown to provide tenants and customers with many essentials such as, food products, activity packs and computer tablets to help get online. We are also delighted to report that despite restrictions, we are progressing well with our exciting new build development at the old Drumoyne Primary School site. This will provide 49 modern and attractive new homes for rent to meet the housing needs of existing (and some new) customers. We expect the development to be completed in early 2022.





Despite the economic challenges of the pandemic and the resulting lockdowns, we continued to provide comprehensive support to our rent-paying tenants and we are pleased to record an overall reduction in rent arrears.

As expected however, the restrictions had an impact on some areas of our performance. For example, the response time to an emergency repair was longer than normal; as was the re-letting of our vacant properties. This was a direct result of government restrictions affecting our allocations procedure and placing limitations on the types of work that our contractors were permitted to carry out.

But there were also some improvements on our levels of tenant satisfaction, namely:

- how well we keep tenants informed about services;
- the opportunities we provide for tenants to get involved;
- and LHA's contribution to the overall management of the neighbourhood.

However, we did note some reduced satisfaction in some areas of our business, particularly with our repairs service and the quality of our tenants' homes (see part 4 for more details on our performance).

Like our tenants, we too have been frustrated and disappointed by the impact lockdown restrictions have had on our reactive repairs provision and on our plans to progress further investment in our properties; however, for a considerable period during 20/21, like other RSLs, we were only able to carry out essential works. Improving the quality of our existing stock is of the highest priority for staff and our Management Committee, and despite

some delays caused by the second wave of the pandemic, progress is being made to ensure our investment programme gets back on track. You can read more detail on our progress in part 3 of the report.

We are pleased by the many positive outcomes achieved over the last few months. Our staff have worked well in partnership with local volunteers, tenants, charities, and other key stakeholders to tackle the many existing and upcoming challenges as the nation recovers from lockdown. The partnerships that have been forged will continue to improve our services and our community has been made stronger and more resilient by the crises of the past two years. We face the future with courage and fortitude.

We would like to end by thanking you, our customers, for your continued support, patience and understanding whilst we adapt to new ways of living and working. We hope you find the report useful and informative; and any feedback on the report's format or on the articles included will be very welcome.

Best wishes,
Alec Leishman, Chairperson
Irene C McFarlane, CEO



Alec Leishman,
Chairperson

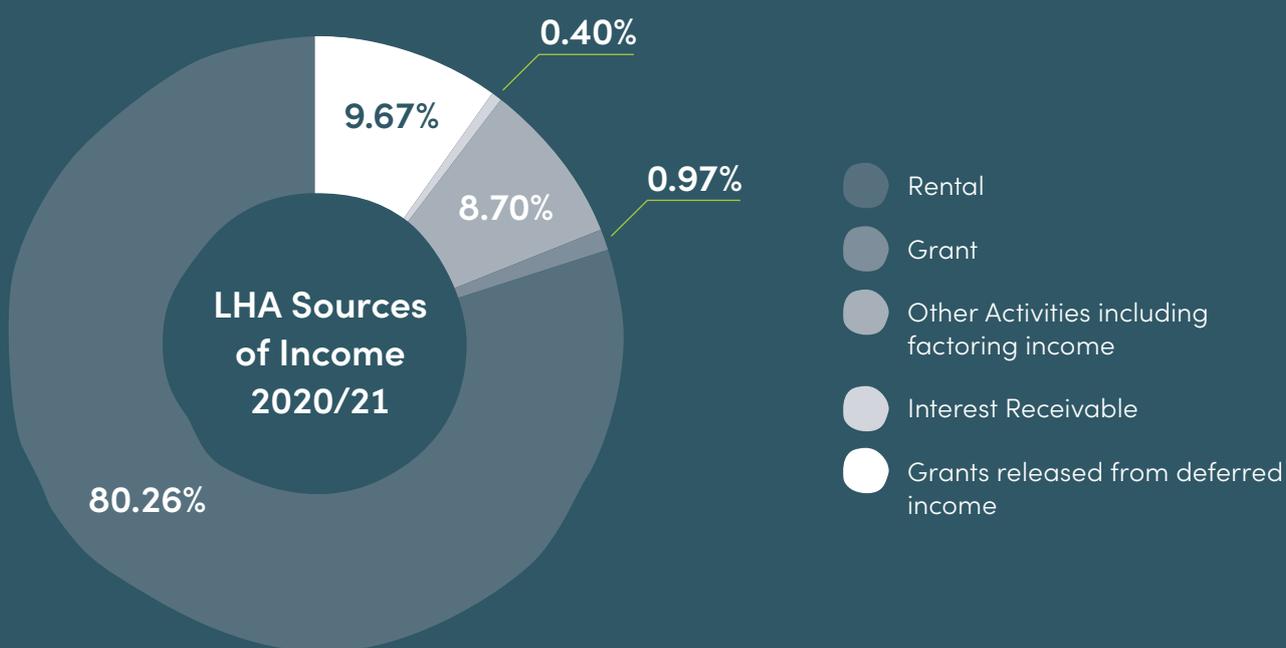


Irene C McFarlane,
CEO

Financial Management Results

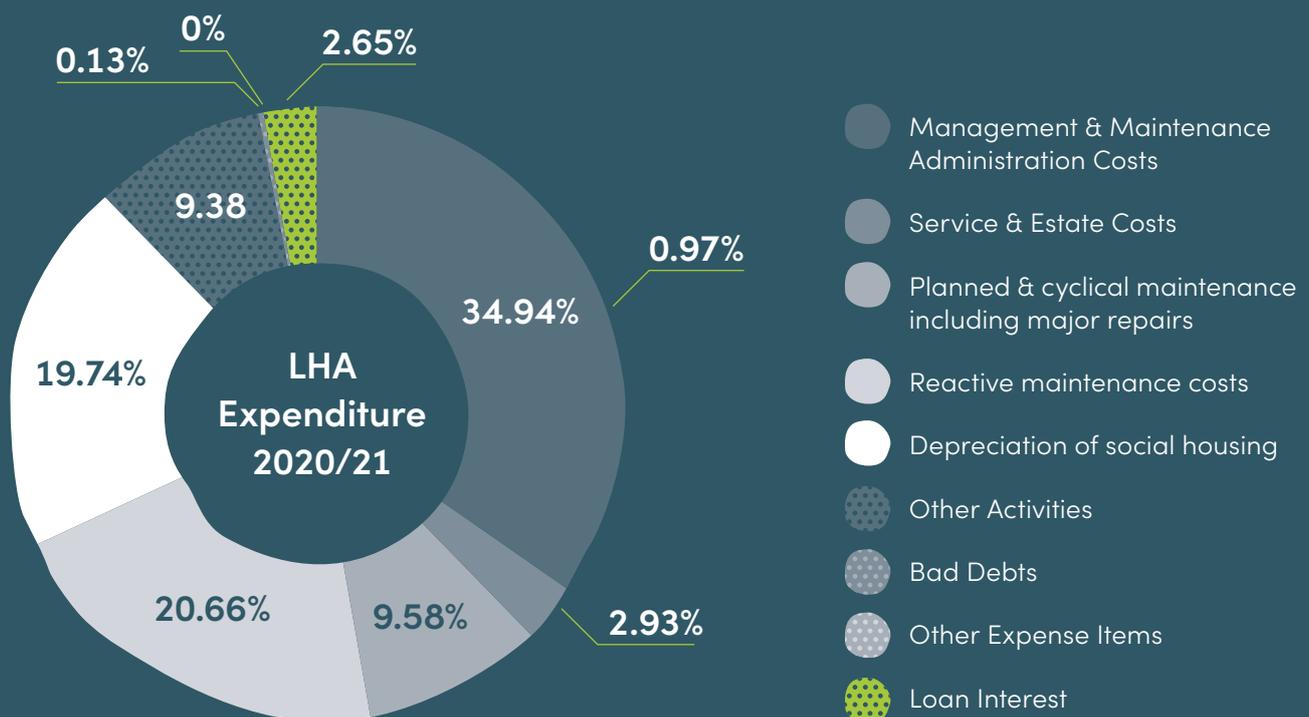
The money we collect from rent is the Association's main source of income, and it allows us to pay for the cost of delivering services to our customers and maintaining our housing stock. The Association's total income during 2020/21 was £6,107,372. This was made up as follows:

| Income | Amount | % of all Income |
|---|-------------------|-----------------|
| Rental | £4,901,672 | 80.26% |
| Grant | £59,181 | 0.97% |
| Other Activities including factoring income | £531,320 | 8.70% |
| Interest Receivable | £24,372 | 0.40% |
| Grants released from deferred income | £590,827 | 9.67% |
| TOTAL | £6,107,372 | 100.00% |



The table and graph below detail how our total expenditure of £5,476,552 was spent by category during 2020/21. Any surplus income versus expenditure in any one financial year is retained by the Association and used for future investment.

| Expenditure Item | Amount | % of all Expenditure | Description |
|--|-------------------|----------------------|--|
| Management & Maintenance Administration Costs | £1,913,339 | 34.94% | What it costs to run Linthouse |
| Service & Estate Costs | £160,712 | 2.93% | Additional services provided to Linthouse tenants and in common areas |
| Planned & cyclical maintenance including major repairs | £531,320 | 8.70% | Major repairs, external painting, environmental costs, and gas safety checks |
| Reactive maintenance costs | £1,131,298 | 20.66% | Routine maintenance costs including day to day repairs |
| Depreciation of social housing | £1,080,846 | 19.74% | Depreciation on housing properties |
| Other Activities | £513,645 | 9.38% | Costs of the factoring activity & funded wider role projects |
| Bad Debts | £6,936 | 0.13% | Changes in bad debt provision and write offs |
| Other Expense Items | £263 | 0.00% | Loss on disposal of assets/investments & pension related costs |
| Loan Interest | £145,128 | 2.65% | Interest paid on LHA loans |
| TOTAL | £5,476,552 | 100.00% | |



Investment in our Housing Stock and Your Homes

In 2020/21 we spent just under £3.2 million on improvements, component replacements, buying back shared ownership properties and developing proposals for a new build development. Your rent payments along with funds raised from private loans secured on our existing housing stock, and significant grant funding from the government* is used to invest in improving your home and to help build new homes for social rent in Linthouse, Langlands and Drumoyne. Without your rent money, this kind of investment would not be possible.

The investment spend in 20/21 can be summarised as:

| Type of Work | Amount Spent | Percentage |
|--|-------------------|-------------|
| Component Replacements in existing housing stock (kitchens, bathrooms, boilers, heating systems) | £93,970 | 3% |
| Drumoyne Primary School New Build | £2,452,410 | 77% |
| Phase 2: Window Replacements & Stonework Repairs | £501,006 | 15.7% |
| Multi-Storey Improvement | £27,714 | 0.8% |
| Shared Ownership Buy Backs | £110,910 | 3.5% |
| TOTAL | £3,186,010 | 100% |

If you would like to see a full copy of our audited accounts for 2020/21, please contact the office or access from our website at www.lighthouseha.com



Progress Report

Update on Progress with our Plans to Invest in the Existing Housing Stock and Build New Homes

Investment in the existing housing stock continues to be a key priority for the Association. Whilst we experienced delays during 2020 and the first 4 months of 2021, we still managed to carry out several component replacements during 20/21 as follows:



25 new boilers and 1 new central heating system fitted



11 new kitchens and 5 new bathrooms installed with a further 12 bathrooms adapted as a result of medical adaptation works

We also managed to commence on site with our Phase 2 windows and stonework project during November 2020; however, due to further lockdown restrictions, the Main Contractor had to halt works to the window installation for some 4 months. As a result of careful planning and discussion with the Contractor, we did achieve a revised start date on 26 April 2021; the day we moved back from Level 4 to Level 3.



Cyclical Maintenance

During 20/21, we continued with our cyclical maintenance programme, whilst adhering to all restrictions put in place to safeguard our tenants and owners. All maintenance of a health and safety issue continued as soon as we were able to do so, including the servicing of boilers, legionella checks, lift servicing etc. We also continued with our landscape maintenance works and introduced additional safety measures in relation to sanitisation of bins, bin store areas etc in a bid to mitigate against spread of Covid-19. Attic fan servicing and gutter cleaning was also carried out later in the year when we were able to do so. The only area of cyclical maintenance that we did not progress was our painter work contract as it was not deemed essential. Our final out-turn spend on cyclical maintenance during the last financial year was £401,093. Our cyclical programme is considerable and £692,330 has been set aside during the current year.

Phased buy back of sharing owners 35% shares in Barnwell Terrace



We continue to increase the number of properties we manage to meet the needs of our tenants, and this includes setting aside funds annually in our budget to buy back the 35% share of up to 4 No. sharing owner properties in Barnwell Terrace per year. This policy enables us to further expand the house types we own and to offer our tenants' choice whilst helping to meet demand for ground and first floor properties. During 20/21, we acquired a further 4 properties, thus increasing the total number of buybacks at Barnwell Terrace to 10.

Component Replacement Programme

Up until the end of the financial year 2021, the Association has now completed the following component replacement contracts across the housing stock in the 3 distinct communities we serve. A summary to date is provided below and overleaf.

As highlighted below, we also managed to fit 11 new kitchens and 5 new bathrooms as one-off improvements at a cost of £32,580.

We continue to make these improvements, to offer our tenants as high a standard of housing as possible, whilst continuing to work towards meeting Scottish Housing Quality Standards.

Due to the pandemic, we were unable to progress with our in-house stock condition survey; however, the Asset Management Team is aiming to restart the surveys in October 2021 to continue to inform us of our planned maintenance programme and ensure funds are set aside accordingly each year.

£ 1.5 million

Phase 1 was completed in July 2018 and included the completion of 220 units with new kitchens, bathrooms, electrical upgrade works, new boilers at a cost of approximately £1.5 million

£ 150,000

Phase 2 included the installation of 71 boilers, with 21 of these units benefiting from new radiators as well. This work was completed in March 2019 at a cost of approximately £150,000

£ 760,000

Phase 3 led to 59 properties benefiting from new kitchens, 64 units received new bathrooms and 24 properties benefited from new, electric storage heating where gas is not present in the buildings. The cost of these works was approximately £760,000

£ 170,000

Phase 4 involved the installation of new boilers in 81 properties and a new full heating system installed in 9 properties at a cost of £170,000

£ 550,000

Phase 5 included 51 properties receiving new kitchens, 21 properties receiving new bathrooms and 5 properties received new electric storage heating at a total cost of approximately £550,000

£ 46,676

Phase 6 included 25 properties receiving new boilers and 1 receiving new full heating systems at a cost of £46,676. Three further properties received new pipework and radiators.

Linthouse Tenement Window Replacement and Sandstone Repair Programme

Whilst we managed to commence works to our Phase 2 windows and stonework contract during November 2020, due to a further lockdown at the beginning of the year, we lost 4 months from January to April 2021. Works continue on this phase, including the installation of new doors and windows at Luma Gardens and are due to complete October 2021.

As highlighted in our Annual Report last year, due to site constraints, and the fact that we cannot erect scaffolding and have too many vehicles in the area at once, it is imperative that we plan our window installation and stonework repairs programme accordingly. Due to the delay with Phase 2, this has had a knock-on effect regarding Phase 3; however, progress is being made and we continue to aim for a site start during 21/22, albeit, later in the financial year than previously anticipated.



Developing New Homes for Rent Drumoyne Primary School

Works to our new build housing development at Drumoyne got underway during November 2020 and are progressing well. We are still working towards a completion early in 2022. The development offers a wide range of house

types from 2apt flats to large family homes. Whilst most of the new properties will be developed as mainstream housing, we are also developing 4 units that will be suitable for wheelchair users.



Landlord Progress Report



The following information is a summary of Linthouse Housing Association's (LHA) Annual Return on the Charter performance during 2020/2021. Each year we issue tenants with a performance report outlining how we have performed against each of the Scottish Housing Charter standards and outcomes set by the Scottish Housing Regulator.

What is the Charter?

The Scottish Social Housing Charter provides a framework outlining the areas of performance which all housing associations or registered social landlords (RSLs) and local authorities in Scotland should be focussing on to make improvements for their tenants and other customers through the housing services they provide.

The Results

As you can see from our results, we have made many improvements in the services we provide but we are aware of a dip in some of the performance and we feel that this has been partly due to the coronavirus pandemic which had an impact on all our lives. Due to Government restrictions, it had a particular impact on our progress to invest in our tenants' homes. Please see part 3 of the report for an update re our plans to progress with these plans.

Our staff will continue to focus on improving our service to provide the best service possible for Linthouse residents and we recognise that there is always room for improvements to be made. We aim to address any plans for improvement within our Business Plan which you can read about in part 5 of this report.



1. Your Home

We are committed to providing high-quality, safe, and affordable homes. Our Asset Management Team is committed to improving our current stock and developing more homes for rent where possible:

| | 2020/21 | 2019/20 | 2018/19 | Scottish (RSL) Average 2020/21 |
|---|---------|---------|---------|-----------------------------------|
| Stock meeting the Scottish Housing Quality Standard (%) | 61.6 | 70.6 | 85 | 91 |
| Tenants satisfied with the quality of their homes (%) | 68.21 | 80.1 | 78 | 87.1 |
| Average time taken to complete emergency repairs (hours) | 10.9 | 2.5 | 3.7 | 4.2 |
| Average time taken to complete non-emergency repairs (days) | 4.6 | 4.8 | 4.1 | 6.7 |
| Repairs completed right first time (%) | 87.4 | 91 | 93.3 | 91.5 |
| Tenants satisfied with the repairs service (%) | 78.1 | 89 | 87.2 | 90.1 |
| Homes meeting EESSH (%) | 67.2 | 67.1 | 68 | 89.6 |

2. Value for money

We continually strive to achieve value for money to ensure we provide the most cost efficient and high-quality services to meet individual needs and aspirations.

| | 2020/21 | 2019/20 | 2018/19 | Scottish (RSL) Average 2020/21 |
|---|---------|---------|---------|-----------------------------------|
| Tenants who felt their rent represents good value for money (%) | 82.14 | 89.7 | 88.7 | 82.8 |
| Rent lost through properties being empty (%) | 0.9 | 0.6 | 0.9 | 1.4 |
| Average number of days to let a property (days) | 38.4 | 18.3 | 26 | 56.3 |
| Rent collected from tenants as a % of total rent due (%) | 101.3 | 99.7 | 99.9 | 99.1 |
| Rent arrears as % of due (%) | 5.4 | 8.4 | 7.8 | 6.1 |
| Owners satisfied with factoring service (%) | 63.64 | 75. | 75.0 | 65.1 |



3. Our Customers

Our customers are at the heart of everything we do, and we are committed to ensuring they are involved in the decision-making process and in finding new ways to deliver services that reflect customers' needs.

| | 2020/21 | 2019/20 | 2018/19 | Scottish (RSL) Average 2020/21 |
|--|---|--------------|--------------|--------------------------------|
| Tenants satisfied with overall service (%) | 91.1 | 92 | 90.3 | 89 |
| Tenants who feel we are good at keeping them informed about services and outcomes (%) | 93.20 | 95.2 | 94.8 | 91.7 |
| Tenants satisfied with the opportunities given to them to participate in our decision making (%) | 96.8 | 95.2 | 94.8 | 86.6 |
| No. of complaints received | Stage 1: 62 Stage 2: 10 | 92 11 | 63 50 | n/a n/a |
| Complaints Responded to within Timescale (%) | Stage 1: 93.5 Stage 2: 100 | 98.1 81.8 | 92.1 85.7 | 98.6 94 |
| Average time to respond to complaints (days) | Stage 1: 3 Stage 2: 18 | 3.8 321.7 | n/a n/a | 3.8 16.7 |

4. Communities

Being an effective community housing association is more than just building and managing affordable homes; it is about achieving our long-term vision, which is the creation and sustainment of lasting, unique, vibrant homes in stable, popular, and ambitious urban communities. We aim to provide a range of services that support the local community to feel safe and secure in their homes and good about the area where they live.

| | 2020/21 | 2019/20 | 2018/19 | Scottish (RSL) Average 2020/21 |
|---|---------|---------|---------|--------------------------------|
| Number of cases of anti-social behaviour resolved within locally agreed targets (%) | 97.67 | 98.7 | 92.4 | 94.4 |
| Tenants satisfied with landlord contribution to management of neighbourhood (%) | 85.36 | 83.7 | 84.5 | 86.1 |

Areas for Improvement

Whilst we strive to improve our performance in all areas of the service we provide, this year there is a particular focus on:

- Tenant satisfaction with the quality of their home: The Asset Management Team will continue to focus on investment in our current tenants' home and ensure the plans which were delayed by Covid restrictions get back on track.
- Tenants satisfied with the repairs service: The Association has procured new reactive repairs contractors, following the previous contractor

terminating the contract prematurely and during the pandemic, and will continue to monitor their performance. All staff are receiving further training on complaints handling procedures.

- SHQS & EESSH: The Asset Management Team will continue to focus on planned maintenance and upgrade of LHA stock.

Please see part 3 of the report for a summary of our progress on investment in your home. If you would like a copy of our full Annual Return on the Charter performance figures, please contact the Business Support Team on the usual phone number or email at enquiries@linthouseha.com.

The Annual Assurance Statement

Every year our Management Committee must submit a statement to the Scottish Housing Regulator to confirm that they receive enough information and evidence from staff to feel assured that LHA complies with all our regulatory and legal requirements. This year the statement confirmed that the committee are assured we meet all our regulatory and legal requirements.

The Annual Assurance Statement was approved at the Committee of Management meeting, 7th September 2021 before being submitted to the Scottish Housing Regulator.

This is a copy of our 2021 statement:

**Linthouse Housing Association Limited
Annual Assurance Statement October 2021
Prepared for the Scottish Housing Regulator.**

We, the Management Committee, confirm that following a period of self-assessment and consideration of evidence, we have sufficient evidence to conclude that we comply with our legislative and regulatory requirements, including those set out in the Standards of Governance and Financial Management, and that we are satisfied that there are no areas of material non-compliance.

In reviewing our compliance with the Regulatory Framework, we are assured that we have appropriate systems in place for the collection of equalities data in anticipation of new Scottish Housing Regulator (SHR) guidance. We are aware that the SHR, CIH Scotland and the Scottish Human Rights Commission are due to produce guidance on some aspects of the human rights approach to housing and we look forward to using this, and any other relevant guidance that is produced in the

future to inform our work and consider whether any changes might be needed in our decision making, policy development and day-to-day service delivery.

The bank of evidence collated by staff to underpin our Annual Assurance Statement is detailed in a written Assurance Statement Continuous Review and Improvement Plan (AS-CRIP) to ensure we continue to remain compliant and that a continuous improvement plan is in place to support this.

As a committee, we have reviewed the actions identified in the improvement plan and we are satisfied that there are no material issues impacting our compliance with the Regulatory Framework.

We recognise that we are required to notify the SHR of any changes in our compliance during the year and are assured that we have effective arrangements in place to enable us to do so.

Summary of LHA's Business Plan for 2021 to 2022

The Business Plan sets out LHA's vision and aims for the future, and the actions we will be taking to achieve our ambitions. The Business Plan affects all our tenants, so we hope you find this summary interesting.

LHA's vision and future direction

Everything starts with our Management Committee setting a clear vision for the future; in other words, the difference LHA wants to make now and in the years to come.

LHA VISION

To create and sustain lasting, unique vibrant homes in stable, popular, and ambitious urban communities.

To help achieve this vision, the Business Plan sets 6 Key Business Objectives (KBOs) for the 5 years of the life of this Plan can be summarised as follows:



Objective 1

Strong Strategic Governance.



Objective 2

Agree and deliver Investment Priorities Existing Homes.



Objective 3

Secure Service Delivery Transformation by embedding cultural change, our Tenant Engagement Strategy, and better use of technology to transform customer experience of our services.



Objective 4

Review and deliver on Priorities for Community Support Services.



Objective 5

Becoming More Efficient/Controlling Costs.



Objective 6

Developing and reviewing capacity/appetite for a Comprehensive Growth Plan.

An overarching business objective without which none of the above will be achieved, is to demonstrate our arrangements for strong strategic governance and financial control.

LHA is starting from a strong position. We have:

- A skilled and committed Management Committee and staff team.
- A healthy financial position.
- Positive relationships with the Residents Panel, the Scottish Housing Regulator, Glasgow City Council, and other key voluntary and statutory organisations who impact on our work.
- Good standards of service delivery in most areas.
- Clear, action focused goals to deliver much-needed investment in tenants' homes, after a lengthy period of under investment.

Tenants' Priorities

We know from the feedback we receive that some issues are particularly important to tenants and our Business Plan addresses all these issues, for example:

- Having a high-quality repair service.
- Investing in component replacements like new windows to improving the quality of our housing stock.
- Keeping rents affordable.

Business Plan Action List

Deliver Excellent Services and Performance

LHA aims to achieve the following targets for our repairs and housing services in 2021/22:

| | Target for 21/22 | Performance 20/21 |
|---|------------------|-------------------|
| Average hours to complete emergency repairs (hours) | Within 4 | 10.9 |
| Average working days to complete non-emergency repairs (days) | Within 5 | 4.6 |
| Percentage of reactive repairs completed right first time (%) | 90 | 87 |
| Percentage of properties with gas safety record renewed by the anniversary date (%) | 95 | 94 |
| Gross rent arrears (current and former tenants) (%) | 259,141 | 5.4 |
| Average number of days taken to let empty properties (days) | 15.4 | 38.4 |
| Percentage tenants satisfied with repairs carried out in last 12 months (%) | 90 | 78 |



We will also carry out the following actions in 2021/22, to develop and improve our services:

- Complete our office-based staff restructure to ensure we have the staff resources we need to deliver our Business Plan and strategy of revitalising LHA.
- Increase our support for tenants who need to apply for in work or out of work benefits to support income maximisation, including our in-house Welfare Rights Team who will focus on supporting tenants while maximising their incomes, particularly those affected by the Covid-19 pandemic, and our in-house energy advice service for tenants provided by the free Govan Energy Advice Service.

- Continue to focus on our Listen, Hear, Act cultural change programme to support staff to achieve higher customer satisfaction, less waste in how we work, and strive for “right first time, every time” results for LHA customers.
- Implement a dynamic Tenant Engagement and Community Empowerment Strategy to put our customers’ voice at the heart of all we do.
- Make our services more efficient by developing our Information Technology and Communications systems.
- Introduce a new LHA website which is accessible and more user friendly for our customers.

Provide Quality Homes in an Attractive Environment

LHA will take the following actions in 2021/22:

- Continue to implement our programme and plans for investment in tenants’ homes over the next three years.
- Continue to implement our strategy for the window replacement and stonework repairs contracts.
- Continue with stock condition surveys and prepare our Asset Management Strategy.
- Effectively project manage all contracts on site to ensure value-for-money is achieved
- Re-procure cyclical and special services contracts.
- Progress all works necessary at our multi storey flats in accordance with our current Fire Risk Assessments.
- Continue to carry out independent audits to ensure LHA’s safety management.
- Complete our new build development of 49 homes for rent at the site of the former Drumoyne Primary School.
- Budget for the buy-back of up to 4 shared ownership homes at Barnwell Terrace.
- Continue our dialogue with Glasgow University on their plans to develop a £90 million campus on the site of the former Stephen’s Shipyard in Linthouse with the aim of achieving community benefits for the communities we serve.

Be More than Just a Great Landlord

LHA’s top priority will continue to be providing our customers with excellent housing, repairs, and investment services. We also know that our area has some of the highest levels of deprivation and inequality in the whole of Scotland. We want to address this, by providing opportunities that will benefit local people, and services that make our communities clean, safe, and inclusive places to live.

LHA will take the following actions in 2021/22:

- Continue to ensure our in-house welfare rights service help tenants get online, so that they can manage their claims as Universal Credit is rolled out further.
- Support tenants with the provision of a free of charge energy advice service tenants provided by the free Govan Energy Advice Service.



Strong Governance and Financial Control

LHA must be a well-managed and financially sound organisation if we are to provide tenants with the quality of home and services they want, at a price they can afford.

LHA we will take the following actions in 2021/22

- Review the contributions made by our voluntary committee members and provide any training and other support that committee members need.
- Increase the size of the Management Committee to a “full house” of 15 members (currently 3 vacancies).
- Continue to review all governance, finance, and service policies; improve our use of IT.
- Complete our programme of internal audits and put the internal audit service out to tender for the next 3 years.
- Strive to continue to achieve a compliant rating with the Scottish Housing Regulator in our submission of our Assurance Statement.

Improve Financial Strength and Deliver Value for Money

Our Business Plan shows that LHA has the financial resources needed to deliver our strategy if we raise additional funds to help deliver our ambitious programmes of planned maintenance and development over the next 10 years. Some of this investment will be directed to new building, but the vast majority will go towards bringing LHA's existing housing up to modern day standards. Investment in our existing housing will be the overriding priority.

We intend to raise the extra funds needed by:

- Securing as much grant funding as possible from Glasgow City Council.
- Raising additional loans of £4 million during 21/22 and keep our borrowing requirements under constant review.

Our Business Plan shows an annual rent rise of 1% above inflation until 2025/26. We will review this approach annually as we continue to phase in our new rent structure which is designed to secure a fairer approach to rent setting.

LHA will take the following actions in 2021/22:

- Arrange new loan facilities for planned maintenance /new build identified during 2021/22.
- Progress to the final phase of the rent and service charge review.
- Develop a Value for Money strategy and approach that makes sense to our tenants.
- Achieve all our operational targets and improve performance on, for example, rent arrears and tenant satisfaction with our repairs service.
- Manage our services in line with or better than budget assumptions.

We have tested various “what ifs” to make sure the Business Plan can withstand changes in costs and income, for example due to the expansion of Universal Credit. Overall, the financial projections in the Business Plan show that LHA can meet its long-term obligations for the management and maintenance of the housing stock and the debt repayment.



Develop our Leadership and Staff

LHA is fortunate to have put in place a highly qualified, experienced, and committed staff team. We will support and develop our staff to help achieve LHA's future goals.

LHA will take the following actions in 2021/22:

- Produce and deliver a new plan to address any ongoing training and development needs of all LHA staff.
- Keep our staff resources under review to ensure the staff structure supports the delivery of our Business Plan.



We hope that our annual report provides you with an overview of our work, achievements, and challenges in 2020/21, and an insight into our exciting and ambitious plans. LHA's Management Committee will track progress in meeting all the actions described above. We will keep customers informed through our regular newsletter and website, with a full round-up provided in next year's Annual Report.





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