



Homes for Life Housing Partnership

Annual Performance Report

2020



Annual Performance Report 2020

This report contains information that makes up Homes for Life Housing Partnerships landlord performance report for the period of April 2019 to March 2020. The information within this is based on the data we provided to the Scottish Housing Regulator as part of our annual regulatory returns. A more detailed version is available on the regulators website (www.scottishhousingregulator.gov.uk)

To put the information into context the report offers a comparison between Homes for Life's performance and other landlords. We are members of the Scottish Housing Network. We have benchmarked our performance within a peer group of 25 smaller RSLs (Registered Social Landlords) with under 500 units, as well as against the average for all Scottish RSLs- from published results for the Scottish Housing Regulator's 2020 Annual Return on the Charter (ARC).

We have also included our performance figures for 2019 to enable customers to identify where there has been an improvement or a decline in services provided by Homes for Life Housing Partnership.

Homes for Life Housing Partnership At a Glance.....

We are a small housing association based in East Lothian with 8 members of staff. Our affordable rent or ownership remains unchanged with our stock made up as below.

	Own build	Ex ELC stock	Leased to ELC	Shared Equity	Other Lease
	Affordable Rent	Affordable Rent	Temporary homeless Accom	Affordable Ownership	Respite Accommodation
TOTALS	252	27	25	12	1

Average Weekly Rents					
Size of home (self-contained homes only)	Number Owned	Homes for Life Average Weekly Rent	for Local RSL Average Weekly Rent (Excluding East Lothian Council)	Weekly East	Scottish RSL Average Weekly Rent
1 Bedroom	112	£80.05	£87.58		£78.02
2 Bedroom	116	£91.44	£97.59		£80.10
3 Bedroom	46	£98.64	£108.02		£87.08

Annual Performance Report 2020

Board of Directors

Homes for Life is run by a voluntary Board of Directors supported by 2 committees – one for Audit and Risk and a statutory Health & Safety Committee. At the year end the Board comprised 7 Tenant Directors and 2 Ordinary (Community) Directors. Average length of service was just over 8 years.

Name	Designation	Years on Board as at Year End
Alan Brown (Chair)	Tenant (Innerwick)	9
Jamila Greig (Vice)	Tenant (Cockenzie)	12
Gordon Leitch	Tenant (Gladsmuir)	17
Carol Widdowson	Tenant (Gullane)	4
Olga Krasteva	Tenant (Cockenzie)	1.5
Donna Wight	Tenant (Ormiston)	1.5
Luke Bullock	Tenant (North Berwick)	1.5
David Rose (Chair of Audit & Risk Committee)	Community	22
Graeme MacGregor	Community	10

Chair's Message.

Since I wrote to you last year our lives have been changed with the Covid 19 pandemic. Covid has taken its toll on our health and in many cases finances. We have had to endure restrictions and lockdowns imposed by the government for our own and other people's wellbeing. However, with the rolling out of a vaccine we can perhaps look forward to a better year with greater freedom and stability.

Staff have worked remotely since March to maintain core services and help prevent financial hardship. We were able to continue emergency repairs and gas safety services throughout the lockdown. Fuller services have been restored as changing restrictions have allowed and in line with relevant guidance. Much of our planned maintenance has had to be deferred till after April 21, and internal works will be dependent on reduced Covid risk. Funding for that planned maintenance has been protected.

Alan Brown (Chair)

Homes for Life Housing Partnership Audited Financial Statements for 2019/20

Full copies are available from our Office. The summary below takes account of both capital and revenue costs- to show what makes up each £ of income and expenditure.

We have again performed better than projected for budget surplus, cumulative Cash/ Deposits, overall Reserves and Loan covenant compliance.

Income Summary	2019/20		2018/19
	£	Pence in £	Pence in £
Housing Rents (net of voids)	1,413,416	98.6	98.8
Commercial Rents	-	-	-
Factoring Income	768	0.1	0.0
Other income	3,453	0.2	0.4
Interest earned (investments)	15,610	1.1	0.8
Total Income	1,433,247	100.0	100.0

Expenditure (Cash Adjusted)	2019/20		2018/19
	£	Pence in £	Pence in £
Paying Loans (capital & interest)	390,281	27.2	28.1
Running the organization	551,674	38.5	36.9
Repairs and improvements (capital & revenue)	279,485	19.5	33.3
Transferred to (or from) Reserves (Cash Adjusted)	211,807	14.8	1.7
Commercial Property Costs	-	-	-
Factoring Costs	-	-	-
Total Expenditure	1,433,247	100.0	100.0

Financial Position (previously Balance Sheet)	2019/20	
	At 31 March 2020 (£)	Movement in Year (£)
Housing (Net of depreciation)	11,584,423	-427,808
Other Fixed Assets (Including offices)	61,529	-5,628
Investments (from founder members)	2	-
Debtors- cash due	72,844	-1,011
Cash and Deposits	2,343,627	163,507
Liabilities due within 1 year (includes Loans)	-527,536	86,251
Liabilities due after 1 year (Loans)	-750,163	330,705
Deferred Capital Grants (Net of depreciation)	-8,322,702	256,220
Pension Liabilities	-162,000	69,000
Net Assets	4,300,024	471,236
Reserves		
General	3,607,024	300,236
Pension	-162,000	69,000
Maintenance (to cover next 3 years plans)	855,000	102,000
Total Reserves	4,300,024	471,236

Loan Covenant Compliance- for 2019/20		
	Required	Achieved
Interest Cover	110%	406%
Security Cover	105%	448%

Annual Performance Report 2020

Social Charter Outcomes

Homes for Life Housing Partnerships is assessed against the standards and outcomes as set out in the charter.

Social Landlords perform all aspects of their housing services so that;

The Customer /Landlord Relationship

Outcome 1 – Equalities	every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.
Outcome 2 - Communication	tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services that the landlord provides.
Outcome 3 - Participation	tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

Housing Quality and Maintenance

Outcome 4 - Quality of Housing	tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) by April 2015, and continue to meet it thereafter, and when they are allocated, are always clean, tidy and in a good state of repair.
Outcome 5 - Repairs, maintenance and improvements	tenants' homes are well maintained; with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

Neighbourhood and Community

Outcome 6 - Estate Management, anti-social behaviour, neighbour nuisance and tenancy disputes	tenants and other customers live in well maintained neighbourhoods where they feel safe.
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Access to Housing and Support

Outcomes 7, 8, and 9 - Housing options	people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them. Tenants and people on housing lists can review their housing options. Social landlords ensure that: people at risk of losing their homes get advice on preventing homelessness.
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Annual Performance Report 2020

Outcome 10 - Access to social housing people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.

Outcome 11 - Tenancy sustainment tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

Outcome 12 - homelessness *Only relates to Local Authorities.*

Getting Good Value from rents and service charges

Outcome 13 - Value for money tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

Outcomes 14 and 15 - Rents & Service Charges set rents and service charges in consultation with their tenants and other customers so that:

- a balance is struck between level of service provided, the costs of the services, and how far current and prospective tenants and service users can afford them.
- tenants get clear information on how rents and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.

Outcome 16 - Gypsies/Travellers *Only relates to Local Authorities.*

Please note some figures on the following pages are based on our last full tenant satisfaction survey in 2018. We undertake a full tenant satisfaction survey every 3 years. Our most recent survey was sent to all tenants on the 30th November 2020 and results from it will be used for our next Social Housing Charter return.

Annual Performance Report 2020

The Customer / Landlord Relationship – Charter Outcomes 1 to 3

	Homes for Life Housing Partnership		Peer Group Average	Scottish Average
	2018-19 Actual	2019-20 Actual	2019-20 Average	2019-20 Average
Satisfaction				
Percentage of tenants satisfied with the overall service provided by Homes for Life Housing Partnership (figures based on our last full satisfaction survey in 2018)	93.6%	93.6%	93.8%	89.2%
Equalities				
Collection and reporting of data on equalities is currently under review by SHR and representative bodies	-	-	-	-
Communication				
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (figures based on our last full satisfaction survey in 2018)	98.6%	98.6%	96.6%	92.0%
Participation				
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes (figures based on our last full satisfaction survey in 2018)	87.2%	87.2%	92.8%	87.2%

Annual Performance Report 2020

Housing Quality and Maintenance – Charter Outcomes 4 and 5

	Homes for Life Housing Partnership		Peer Group Average	Scottish Average
	2018-19 Actual	2019-20 Actual	2019-20 Average	2019-20 Average
Quality of Housing				
Percentage of stock meeting the Scottish Housing Quality Standard (SHQS)	98.3%	98.3%	94.8%	94.4 %
Percentage of properties meeting the Energy Efficiency Standard for Social Housing (ESSH**)	-	92.6%	94.2%	87.3%
Percentage of tenants satisfied with the quality of their home (figures based on our last full satisfaction survey in 2018)	87.9%	87.9%	89.76	87.2%
Repairs and Maintenance				
Average length of time taken to complete emergency repairs	2.1 hours	2.4 hours	3.5 hours	3.6 hours
Average length of time taken to complete non-emergency repairs	7.1 days	9.3 days	3.8 days	6.4 days
Percentage of repairs carried out in the last year completed right first time	84.9%	82.4%	95.3%	92.4%
Percentage of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service	84.8%	89.8%	90.2%	91.3%

We have responded to poorer performance within repairs, maintenance and new tenant satisfaction (see page 10) with a review and changes to our service provision.

** ESSH -This is the first year we have had to report on ESSH (Energy Efficiency Standard for Social Housing). The standard aims to improve the energy efficiency of social housing in Scotland and will reduce energy consumption, fuel poverty and the emission of greenhouse gases.

Annual Performance Report 2020

Neighbourhood and Community – Charter Outcome 6

	Homes for Life Housing Partnership		Peer Group Average	Scottish Average
	2018-19 Actual	2019-20 Actual	2019-20 Average	2019-20 Average
Estate Management, anti-social behaviour, neighbour disputes and tenancy disputes				
Percentage of anti-social behaviour cases resolved	94.6%	95%	99.1%	94.1%
Percentage of tenants satisfied with the landlords contribution to the management of the neighbourhood they live in. (figures based on our last full satisfaction survey in 2018)	86.4%	86.4%	92.2%	87.4%
Tenancy Sustainment				
Percentage of new tenancies sustained for more than a year	100%	100%	92.4%	89.1%

We take the management of antisocial behaviour very seriously and work closely with partnership agencies in seeking resolutions. In 2019 -20 we received 20 anti-social behaviour complaints that were all investigated, resolved or referred to relevant agencies. The investigations resulted in varied outcomes.

We work with tenants to sustain tenancies and keep tenants in their homes in several ways.

We completed 3 adaptation applications in the year.

No properties were recovered through abandonment or eviction.

Annual Performance Report 2020

Access to Housing and Support – Charter Outcomes 7 to 11

We provide affordable rented or ownership homes in 19 areas throughout East Lothian. Allocation of our homes is through choice based lettings system ‘Homehunt’ as part of a common housing register for local landlords. Castle Rock Edinvar HA administer Homehunt applications on behalf of Homes for Life. Shared Equity homes are advertised in the local press when available.

Turnover remained low in 2020. We advertised 8 vacancies through Homehunt, of these 4 were allocated to priority homeless pass holders. We arranged 3 internal transfers and 3 mutual exchanges.

We always consider our own tenants needs before we advertise our properties but were only able to accommodate 2 transfers this year. We subscribe to the joint mutual exchange list with East Lothian Council and East Lothian HA called East Lothian X-Changes and actively encourage tenants who are looking to relocate to consider a mutual exchange as this can often result in quicker solution for tenants.

Housing options and access to social housing						
Area	Nos. of allocations	1 bed flat	2 bed flat	3 bed House	Average nos. of applicants per property	
Cockenzie	1	1	-	-	129	4.0% of lettable self-Contained houses became vacant in the last year compared to a Scottish average of 7.4%
East Linton	2	2	-	-	63	
Gifford	3	1	1	1	101	
Haddington	2	1	-	1	105	78.6% of our new tenants were satisfied with the standard of their home when they moved in, which is down from 100% in 2018-19.
East Linton	1	1	-	-	51	
Totals	8	5	1	2	96	

Annual Performance Report 2020

Getting Good Value from rents and service charges – Charter

Outcomes 13,14 and 15

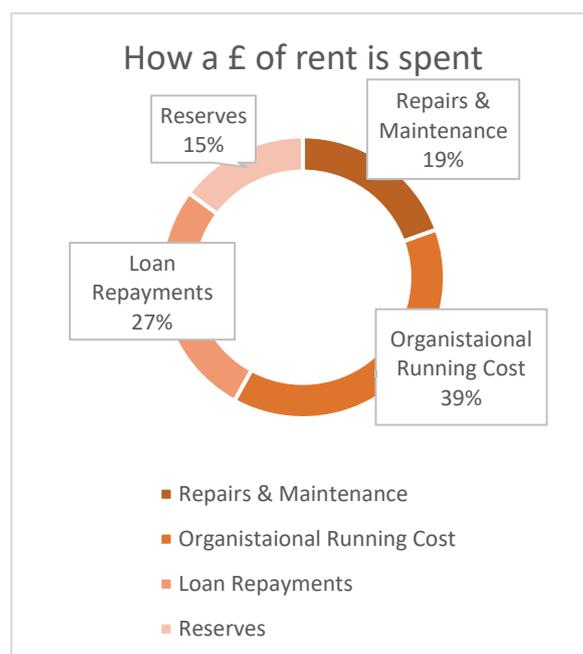
	Homes for Life Housing Partnership		Peer Group Average	Scottish Average
	2018-19 Actual	2019-20 Average	2019-20 Average	2019-20 Average
Rent and Collection				
Percentage of tenants who feel the rent for their property represents good value for money. (figures based on our last full satisfaction survey in 2018)	84.4%	84.4%	87.4%	83.6%
Rent collected as a percentage of total rent due in the reporting year	98.3%	99.3%	99.6%	99.3%
Percentage of rent due lost through properties being empty	0.1%	0.1%	0.4%	1.2%
Void Works and Lettings				
Average re-let times in days (standard re-lets)	12.5	13.4	15.31	31.8

We consult all our tenants each year on proposed rent increases and provide comprehensive information on how rent money is spent

Want to know more?

For full performance data for Homes for Life and the other registered social landlords in Scotland please visit the Scottish Housing Regulator's website at

www.scottishhousingregulator.gov.uk



Customer Focused ✓
Tenant Led ✓
Locally based ✓
Affordable Rent ✓
Quality homes & services ✓
Satisfied Tenants ✓
Safe neighbourhoods ✓



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