

Tenant Talk

and

Annual Report 2024



**Providing Affordable Housing
and Services Throughout Lochaber**



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Welcome to Tenant Talk 2024

Lochaber Housing Association is a Scottish Charity (SCO 30951), registered as a Society under the Co-operative and Community Benefits Act 2014, and is registered with The Scottish Housing Regulator (Registered Social Landlord No. 151).

The Association was established in 1988. Since our inception, we have provided over 900 new housing opportunities for rent and low-cost home ownership. We also factor 246 other properties and have two subsidiary companies: Lochaber Care and Repair Ltd and LHA Property Services CIC.

Our mission is to

“facilitate the provision and maintenance of good quality, truly affordable housing opportunities and services for local people in their preferred communities, thereby helping to sustain and develop thriving communities throughout Lochaber”.

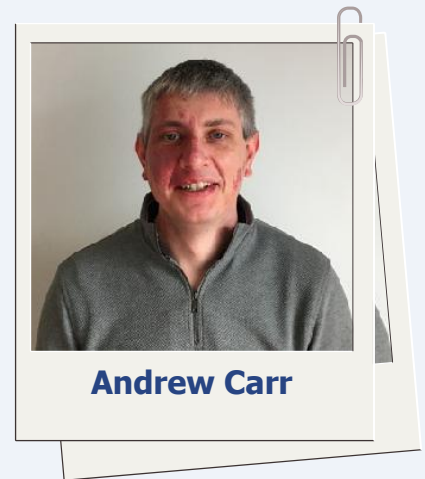
Our voluntary Board of Management are responsible for providing strategic leadership and direction for the Association, and leads in the planning, governance, monitoring and control of the delivery of services to our tenants and service users. The Board works closely with a management team to achieve these aims. The Association welcomes and encourages applications for individual or corporate membership from any Lochaber resident over the age of 16 years; any community council or similarly elected and democratically accountable body based in or operating in Lochaber; or any individual who lives, works, or has a well-established connection in Lochaber, who can demonstrate a clear commitment to the aims and charitable objects of the Association.

We want to show you how we measure against others and reassure you of the quality services we deliver whilst ensuring that we meet our regulatory requirements. Your Tenant Talk Annual Report will compare our performance against our peers:



Chairperson's Report

Lochaber Housing Association remains committed to developing affordable homes to help meet the increasing levels of need throughout the whole of Lochaber. Development has remained challenging, but six new supply shared equity units at Rankin Crescent were transferred to their owners in Spring 2023, with the construction of two further phases currently on site, bringing a further 22 houses of mixed tenure to an area of high need. We know that there is a need for affordable housing throughout the area, and we will continue to develop housing along with our partners.



Construction also commenced on Phase 1 of our development at Kingsway in Mallaig, which will deliver 8 units. Unfortunately, this development stalled due to circumstances outwith our control, but we are hopeful that work will get underway again soon. A further phase of 6 units is also planned. Tenders have been returned for our site at Glenshiel in Ballachulish and for Glenkingie Terrace in Caol, and we anticipate that construction will commence on these sites later this year. The development at Glenshiel is particularly welcome, as it is an area of Lochaber where we have been unable to develop any properties for affordable rent. From December 2023 to August 2024 the LINK Group properties have been completed and allocated at the Upper Achintore site. LHA provided Clerk of Work services for the site and will manage the rental properties and factoring for the whole development (which includes 8 shared equity and 19 mid-market properties).

We continue to work in partnership with the Scottish Government and Highland Council to achieve targets for affordable housing. Scottish Government is consulting on Net Zero Standards for Social Housing. LHA continues a programme of major investment in our housing stock which includes an extensive major planned maintenance programmes to ensure that our properties are maintained to a high standard.

We were delighted that once again our application to the Social Housing Fuel Support fund was successful. Working in partnership with ALIenergy through the Lochaber Affordable Warmth Scheme we were able to provide fuel vouchers and direct financial assistance, along with providing energy efficient products to tenants in need.

We continue to publish briefings on various topical issues, and this new format allows us to keep costs down by emailing the majority of them. During the year work was undertaken to produce a new website, this work has now concluded with the new website published in the summer of 2024. We remain committed to increasing levels of tenant participation through our work with the 'Your Voice' Group, and we are currently undertaking our Tri-annual survey with our tenants and factored owners.

Whilst the Association remains in a strong financial position, we need to be mindful that there remains some economic uncertainty, and it is our duty to ensure long-term economic strength through careful financial management and robust scenario planning.

Andrew Carr

The Year at a Glance

Some notable figures about the Association at the year end 31 March 2024

770

Homes owned by the Association
(this includes shared ownership)



40

Tenanted homes managed
by the Association

33

Shared Equity Homes



246

Owners factored by the Association

877

Number of applicants on the
Highland Housing Register with
Lochaber as first preference



54

Homes let during the year (including
mutual exchanges, internal transfers,
people moving area or to more suitably
sized homes)

703

Number of social rented tenants



46

Staff members
(LHA 21 - LHAPS 16 - LCR 9)

41

Members of the Association



10

Board members

22

New builds started
Rankin Crescent 22



8

New builds on hold
Mallaig 8

Tenant Engagement and Communication

We are committed to continue improving how we engage and communicate with you and following the success of the short five minute survey, we will be creating more of these to gain your feedback. We are publishing more information than ever before using different methods and creating more opportunities for you to participate in a way that you are comfortable with. Keeping you informed about our services and the support available to help you enjoy your tenancy is extremely important to us, so tenant engagement and participation plays a key part in our operations.

We have been busy over the last year developing and launching our new website, and are very grateful to those tenants who took part in our consultation to review the content and how it is displayed. The feedback was fantastic and very useful to us. Particular emphasis has focussed around how accessible the content is and reducing the barriers often presented to those with impairments. We also looked at the content and how it is published in easy bitesize topics, such as 'living in your home' and 'managing your tenancy'. Of course, we are always looking at ways to improve, so if you think something is missing, please let us know!

Another key milestone this year focused on Communication Timescales. Following the successful Your Voice consultation, these are now published and incorporated into our day-to-day operations.

When you contact us, right from the start you will now be made aware of the anticipated response time to your email, telephone call or letter. This has enabled our staff to respond to you in the most appropriate way, whilst keeping you informed of progress. This is particularly important when our Housing Officers are so often out and about visiting tenants in their communities.

If you would like to get involved, simply complete the online **Your Voice registration form** on our website, or email us at housingmgt@lochaberhousing.org.uk.

Some of Our Engagements in 2023-24

- 8 Winter Campaign support and advice sessions held within local community settings
- 293 Winter Campaign surveys sent out
- Annual rent consultation
- Consult on the new website
- Review Tenant Engagement Strategy
- Consult on new and revised policies
- Continued support for our existing Resident Tenant Organisation and support in setting up new ones


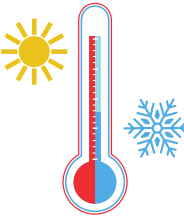

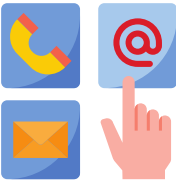




Sustainable Tenancies - Making a Difference

The cost of living is continuing to impact tenants, and we are trying to ensure that the support we provide can be open to as many tenants as possible, which is why we also included working tenants in fuel debt to the category of support for the assistance from ALIenergy.

We will continue to seek funding that helps tackle poverty and the comments we received from tenants who were helped with direct payments through the Social Housing Fuel Support Fund reassured us all that the effort put into obtaining the funds and distributing them is not only worthwhile, but it's been essential for so many.




The Housing Management Team will continue to put tenancy sustainment first, to prevent homelessness, seek support for those struggling with their home and work towards improving health & wellbeing where we can.

	<h2 style="text-align: center;">£121,647</h2> <p style="text-align: center;">Total amount received from the SFHA Social Housing Fuel Support Fund, made up of three funding streams:</p>		
	<h2 style="text-align: center;">£31,647</h2> <p style="text-align: center;">Allocated for proving advice and assistance to existing tenants, with funds also ring fenced for new tenants</p>		<h2 style="text-align: center;">£17,000</h2> <p style="text-align: center;">Allocated for energy efficient cooking and keeping warm items including heated throws, air fryers and Oodies</p>
	<h2 style="text-align: center;">£73,000</h2> <p style="text-align: center;">for direct payments of £100 towards fuel costs.</p> <p>330 payments to tenants over 65, on Universal Credit or Housing Benefit and the remaining funds to assist those in work struggling with fuel costs or fuel debt</p>		<h2 style="text-align: center;">236</h2> <p style="text-align: center;">Number of enquiries and referrals received by ALIenergy.</p> <p>223 onward referrals made by LHA to other support organisations for debt, money and benefits advice</p>
	<h2 style="text-align: center;">8</h2> <p style="text-align: center;">Winter Campaign Support and Advice sessions held in community settings</p>		<h2 style="text-align: center;">286</h2> <p style="text-align: center;">Number of surveys sent to qualifying tenants who received direct payments</p>

Annual Return on the Charter

As part of our regulatory requirements we must report our performance in our Annual Charter Return to the Scottish Housing Regulator. These results are noted below along with some key details on what we have provided and give reassurance of the value for money our services provide.

The Scottish Housing Regulator publish the full Annual Charter Return results which will be available to view on our website or by contacting the Association.

	<p>Percentage of tenants satisfied with the overall service provided by their landlord</p> <p>92.4%</p> <p>Peer Group average was 87.9% Scottish average was 86.4%</p>		<p>Percentage of tenants satisfied with the quality of their home</p> <p>86.5%</p> <p>Peer Group average was 83.8% Scottish average was 84.0%</p>
	<p>Percentage of tenants satisfied with the opportunities given to them to participate in their landlords decision making process</p> <p>95.4%</p> <p>Peer Group average was 88.6% Scottish average was 87.6%</p>		<p>Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions</p> <p>94.1%</p> <p>Peer Group average was 90.7% Scottish average was 90.4%</p>
	<p>Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in</p> <p>88.6%</p> <p>Peer Group average was 82.1% Scottish average was 84.7%</p>		<p>Percentage of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service</p> <p>96.4%</p> <p>Peer Group average was 90.0% Scottish average was 87.3%</p>
	<p>Percentage of tenants who feel their rent represents value for money</p> <p>85.1%</p> <p>Peer Group average was 80.9% Scottish average was 81.6%</p>		

Our Communities

Managing Our Communities

The Association cares about the communities we support and we continue to work towards bringing services closer to tenants homes, and within their communities.

We will continue to carry out estate management, along with household surveys to better understand our tenants and their needs.



88.6%

Tenants who took part in our Tenant Satisfaction Survey who were satisfied with the management of the neighbourhood they lived in

Peer Group average was 82.1%
Scottish average was 84.7%

Anti-Social Behaviour

LHA continue to work closely with tenants and other customers to help tackle issues of anti-social behaviour throughout Lochaber.

14 anti-social behaviour complaints were made last year. All of these complaints were resolved within our locally agreed targets.



100%

Anti-Social Behaviour Complaints resolved within our locally agreed targets

Peer Group average was 91.9%
Scottish average was 94.3%










Complaints

	2022-2023	2023-2024
Number of stage 1 complaints	39	26
Number of stage 2 complaints	12	7
The average time in working days for a full response at Stage 1	3.2 days	4.1 days
The average time in working days for a full response at Stage 2	15.2 days	14.7 days

Getting Good Value from Rents

We know how important it is, especially in the current climate to keep our rents affordable to our tenants, and at the same time still deliver a high quality housing service. Rent collected allows us to continually improve our homes and enhance our services, and the Association has to consider how to balance rents against being able to deliver our planned investments.

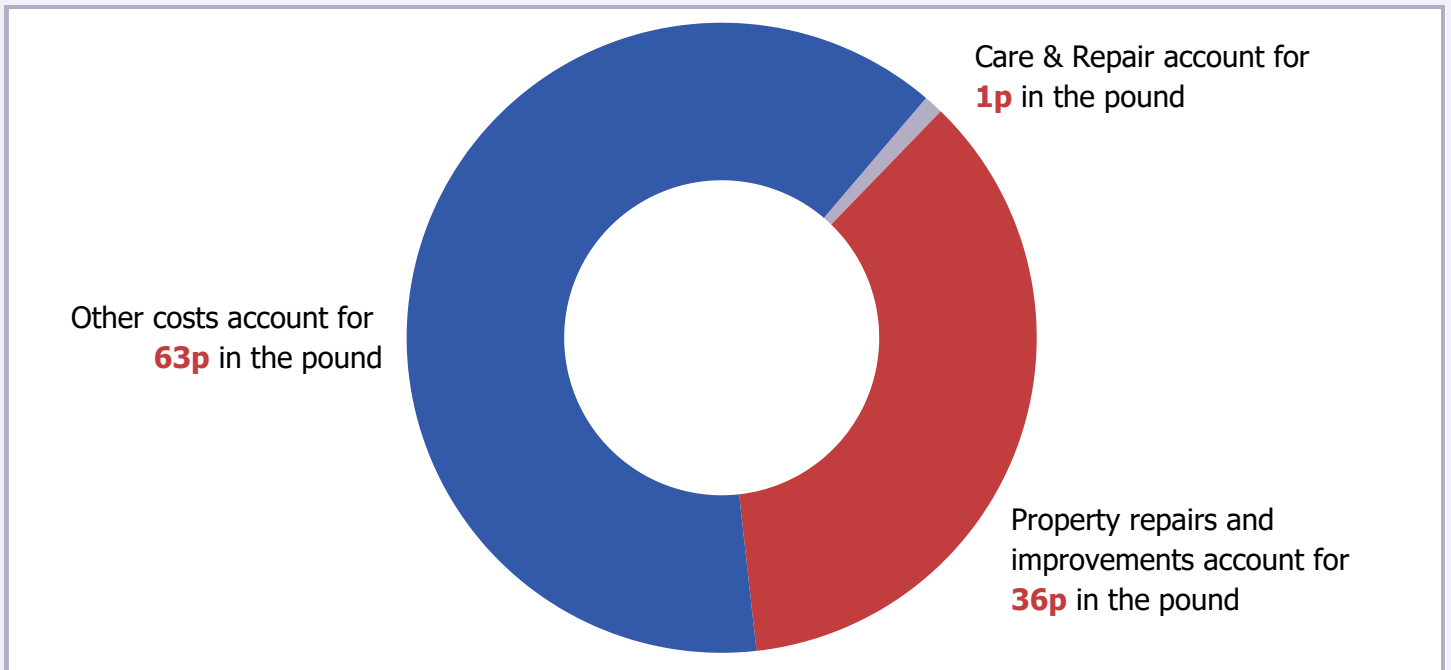
During the year we consulted our tenants on proposed rent increases. We supplied information on how the implementation of three different options would have on our maintenance programme. Our tenants' views were considered by our Board of Management before a decision was reached.

	<p>7.5%</p> <p>Rent increase for 2024-25 Peer Group average is 7.0%</p>		<p>£111.91</p> <p>Average weekly rent for 2024-25 Average for 2023-24 was £104.06</p>
	<p>£3,929,901</p> <p>Rent collected 2023-2024</p>		<p>100.36%</p> <p>Percentage of rent collected for current and former tenants Peer Group average was 100.1% Scottish average was 99.4%</p>
	<p>£116,208</p> <p>Total gross value rent arrears as at 31 March 2024</p>		<p>0.24%</p> <p>Percentage of rent lost as a result of homes being empty Peer Group average was 0.62% Scottish average was 1.39%</p>
	<p>1</p> <p>Number of court actions initiated for non payment of rent</p>		<p>1</p> <p>Properties recovered from tenants as a result of court action for non payment of rent</p>
	<p>10 days</p> <p>Average time to re-let homes Peer Group average was 29 days Scottish average was 57 days</p>		

How your Rent is Spent

Significantly increased costs are having an impact on how your rent is spent. In the last 2 years, insurance costs have increased by a staggering 215% to £164,761 and the IT Management System costs have increased by over 300% to £42,502. Mortgage payments for tenants' properties have also increased by 68% and now account for 32p in every pound spent.

Despite these major challenges to the budget, we have been able to spend **36p** in every pound towards property repairs and property improvements.

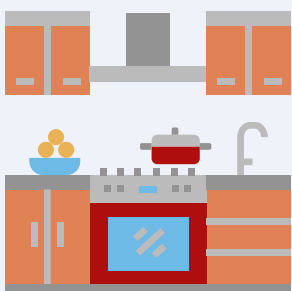


Rent Arrears

Sometimes tenants have difficulty paying their rent, and consequently they may fall into arrears. Whilst LHA will work with tenants in helping them to pay off their arrears, as a last resort, we will take court action against the tenant and apply for an eviction.

The Association was owed **£116,208** in rent arrears at the end of the financial year.

This amount would have allowed the following to be paid for...



18 new kitchens

or



25 new bathrooms

or



8 new heating systems

Housing Quality and Maintenance

We carry out day-to-day repairs to homes and provide longer-term improvements through our planned and cyclical maintenance programme.

However, an area of increasing concern which directly affects our repairs service, is the growing number of missed appointments. Not only does this waste the Technical Officers and tradesmen's time, but the lost staff time and high travel costs, prevent us doing other jobs and inspections. If you make an appointment for a repair or have been given the time for a regulatory test, please ensure you are available for this and if not, let us know at your earliest convenience, to rearrange your time slot. We appreciate that it can cause a disruption to our tenants, however these tests are a regulatory requirement and it is essential that access is given when requested.

	<p>Percentage of tenants satisfied with the quality of their home</p> <p>86.5%</p> <p>Peer Group average was 83.1% Scottish average was 84.0%</p>		<p>Percentage of properties that meets the Scottish Housing Quality Standard</p> <p>98.4%</p> <p>Peer Group average was 83.2% Scottish average was 84.3%</p>
	<p>4</p> <p>Number of adaptations installed, including level access showers and external handrails</p>		<p>Percentage of repairs completed right first time</p> <p>99.2%</p> <p>Peer Group average was 85.5% Scottish average was 88.4%</p>
	<p>174</p> <p>The number of emergency repairs completed</p>		<p>Average time it took to complete an emergency repair</p> <p>2.5 hours</p> <p>Peer Group average was 3.3 hours Scottish average was 3.9 hours</p>
	<p>1560</p> <p>The number of non-emergency repairs completed</p>		<p>Average time it took to complete a non-emergency repair</p> <p>3.52 days</p> <p>Peer Group average was 7.9 days Scottish average was 8.9 days</p>

Maintenance of our Homes

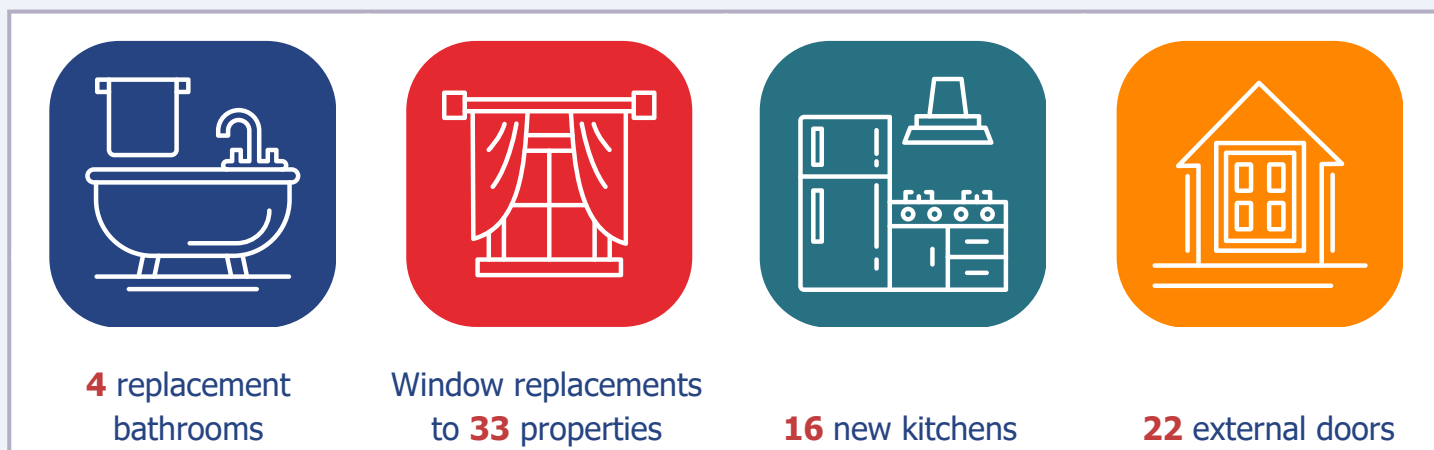
Energy Efficiency Upgrades

The Scottish Government has set ambitious targets for social landlords to meet Carbon reduction and reach Net Carbon Zero requirements by 2040. The Association is currently updating its' Asset Strategy which will align its ongoing planned maintenance investment plus the additional investment required to meet Net Carbon Zero.

The Association has started investing in renewable energy upgrades with a further **29** Air Source Heat pumps installed this year giving a total of **127** along with **24** Solar PV systems generating electricity from sun light taking to a total of **87** PV systems. The systems installed this year have been dependant on funding support due to the higher instal costs.

Planned Maintenance

The Association completed the following planned maintenance:



Cyclical Maintenance

Cyclical painting was completed to various properties in the Lochaber area including Kilmallie Road, Columba Court, Broom Drive, Old Banavie Road and Cleadale Isle of Eigg.

5-year electrical tests were completed for **113** properties, representing 100% of the tests due.

Although the Association completed **108** heating services, they were unable to complete all of the required services due to no access to properties. As previously stated, this is a growing concern as without regular annual servicing systems will start to develop faults.



Columba Court

Lochaber Care & Repair

LCR promotes the independence and well-being of older and/or disabled people by assisting and supporting them with advice, repairs and adaptations to their homes, so that they can continue to live independently in warmth, safety and security at home within their own communities for as long as possible.

During 2023/24 LCR assisted **18** clients to complete Major Adaptations and Repairs to their homes, with **45** people receiving grants through the Scheme of Assistance.

We supported a further **98** clients with general advice and referrals to other services.

I think this is a fantastic service.
The Handyperson was really great, very efficient, friendly and had good ideas.
Did a terrific job!

I was so happy to get your handyman.
He was so helpful

This is a wonderful service

I was absolutely amazed at how quickly I got help, thank you. Excellent workman

The Handypersons, with ease and friendliness, took control and did a very good and tidy job

I'm very impressed with the service. Most helpful and friendly.
Did an exceptional good, clean & tidy job



Lochaber Handyperson Service

The Handyperson service received **2072** referrals from a variety of sources, including Health and Social Care, Hospital Discharge Teams, Self-referrals and other Agencies, which generated **4054** jobs/tasks.

In addition, the number of equipment related tasks was **1284**, resulting in a combined total of **5338** tasks.

Additional Information

If you would like to know more about LHA and our performance, you can view the performance documents on our website: <https://www.lochaberhousing.org.uk/performance-documents/> or refer to the Scottish Housing Regulator's website: <https://www.housingregulator.gov.scot/>

You will be able to:

- Compare our performance against other Registered Social Landlords (RSLs)
- Find out about our role and how we carry out our work.

For assistance accessing this information, please contact our office.

Auditors	Alexander Sloan, Glasgow	Lenders Allia CAF Bank Nationwide Building Society Royal Bank of Scotland Unity Trust
Bankers	Virgin Money	
Financial Advisor	David Smith, Oban	

Members of the following organisations: Employers in Voluntary Housing Scottish Federation of Housing Associations Tenant Participation Advisory Service Scotland Scottish Housing Network	Registered as a Society under the Co-operative and Community Benefits Act 2014 Registered Social Landlord No. 151 Financial Services Authority Reg No. 2289RS Scottish Charity No. SC030951
LHA Property Services CIC Registration No. 365453	Lochaber Care and Repair Ltd Registration No. 038727
Lochaber Housing Association Ltd 101 High Street Fort William PH33 6DG	01397 702530 info@lochaberhousing.org.uk www.lochaberhousing.org.uk

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