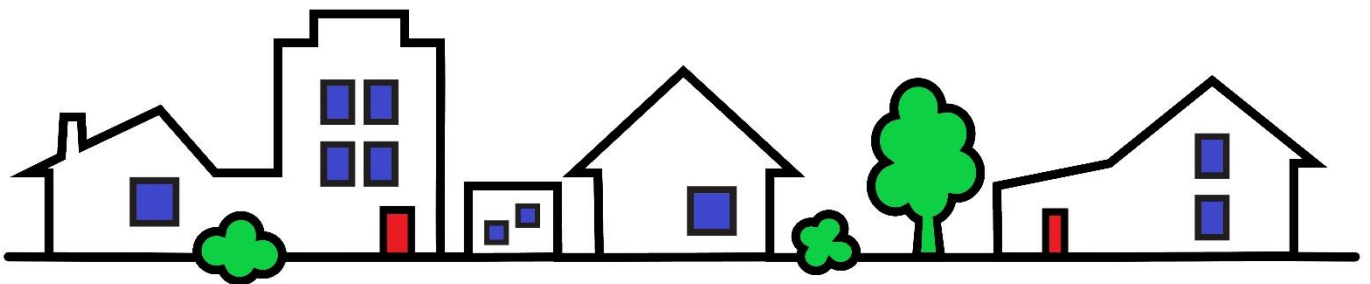


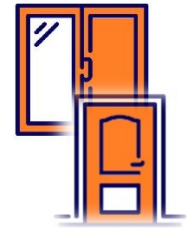
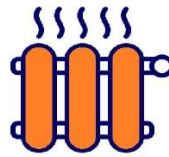


LOCHABER  
HOUSING  
ASSOCIATION

✓ Your Voice  
approved

# Rent Consultation 2021-22





# Investing in our communities and your home

## RENT CHOICES FOR APRIL 2021

This leaflet tells you about the options for rent charges and how you can share your views with us.

***Lochaber Housing Association key aim is to facilitate the provision and maintenance of good quality, truly affordable housing opportunities and services for our customers in their preferred communities, thereby helping to sustain and develop thriving communities throughout Lochaber***

For LHA to continue to achieve this both now and in the future, it is important we set sustainable rents. Sustainable rent increases will ensure that our property maintenance plans which will cover the next 30 years remain viable.

We currently provide services to 693 households across Lochaber and want to continue to invest in your homes and communities, and to provide affordable and excellent housing, repairs, and advice services. In this consultation we set out proposals to protect services and investment in homes and communities whilst considering the financial impacts on our tenants.

We understand the impact of the Covid-19 pandemic, including the hardship caused by job insecurity, family, and health concerns. We face challenges including the ongoing uncertainty of the economic impact of Covid-19, predictions on inflation rates next year and rising costs of goods and services. The decisions made on rent next year have a long-term impact and we need to consider what is required so we can continue to deliver high quality services to our tenants now and in the future.

We are consulting on three options following discussion with Your Voice members: an increase of 1.6%, 1.9% or 2.1%. Service charges are not included in this consultation.

# What we delivered in 2019/20

## IMPROVEMENTS TO HOMES AND COMMUNITIES

During 2019/20, Lochaber Housing Association Property Services (LHAPS) carried out our planned and cyclical maintenance programme. A total of just over **£1.13 million** was spent during this year. Some of the works included in the year:



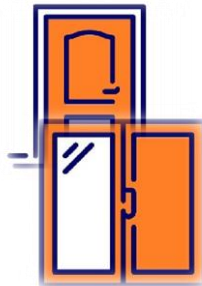
3 new kitchens



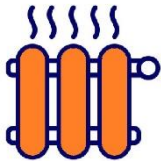
£35,495 spent on new fencing in Ardgour, Roy Bridge and Kilchoan – 20 properties



4 new bathrooms



£279,723 spent on replacement external doors and windows in various locations – 70 properties



13 new heating systems in Caol, Fort William and Achaphubuil to ensure they meet EESH2



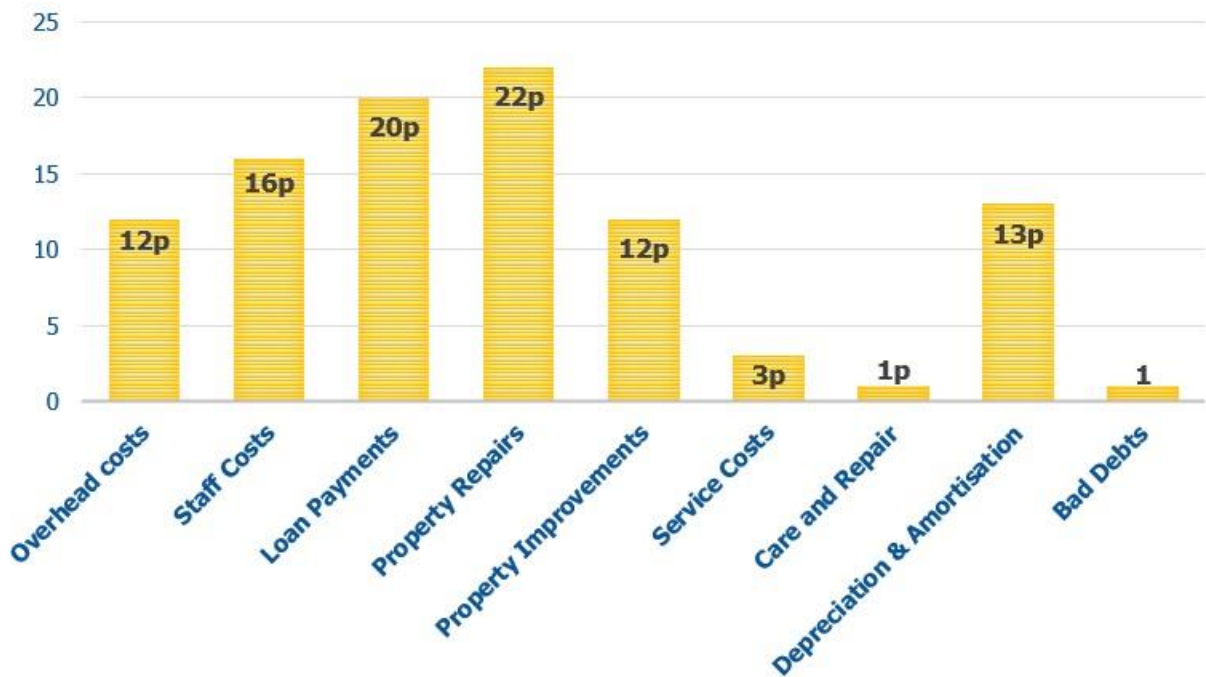
Painting our developments in Mallaig, Fort William and Kinlochleven – 25 properties

In addition, we also fitted 393 new fire and smoke alarm systems to ensure they meet the new standards at a cost of £157,200

LHA continue to provide first-class maintenance service with 96.3% of tenants who have had repairs or maintenance carried out in last 12 months satisfied with their repair.

## How every pound is spent

Taken together, work done on peoples' homes (property repairs and property improvements), **34p** in every £1 accounts for the biggest amount spent.



## Development

We continue to work very well with our partners, the Communities Housing Trust, to bring affordable housing options to all areas of Lochaber.

In the past year we completed an affordable housing development at the former primary school site, Old School Court, Lochyside, delivering 29 new homes for social rent and shared equity; and we are presently on site in Spean Bridge, Strontian and at the former Highland Council Offices at Fulton House in Fort William town centre, building a total of 37 new affordable rented properties.

In addition, we have 3 further sites in Fort William and Mallaig that we expect to get on site shortly, which will deliver another 32 new affordable homes. While this does not impact on the rental increase these new properties ensure we continue to be able to provide good quality housing that meets local needs.

## Our Plan For Next Year...

We want to continue the level of investment in our properties and continue to provide you with quality housing, repairs, and advice services. We believe in spending sensibly and improving the value you get for your rent.

We know that tenant's value for money priorities are quality of services, affordability of rent and improving and investing in homes. We will continue to work with our tenants through our Your Voice Group and new Tenant Participation Strategy in terms of rent levels and access to services that can help improve tenants' homes.

We will continue to offer a range of services to help tenants save money and afford their home, including budgeting, energy savings and managing debt in conjunction with our partners Highland Council and Lochaber CAB.

Tenant safety remains an absolute priority, and we have increased investment in fire safety to ensure properties are compliant. We will continue investment in homes with top priorities for investments being windows, kitchens, bathrooms, and heating.



## What the rent increase means for you?

Number of Rooms	Average Weekly Rent 1.6% Increase	Average Weekly Rent 1.9% Increase	Average Weekly Rents 2.1% Increase
1	£74.97	£75.04	£75.16
2	£92.29	£92.56	£92.73
3	£101.04	£101.33	£101.52
4+	£108.97	£109.29	£109.51

## Affordability

LHA's Board of Management at Lochaber Housing Association believes that affordability should be the key driver in setting rent levels and that the benchmark for our tenant's rents should not exceed 25% of their income. From April 2017, target rents were established to ensure that the amount of rent tenants pay per month should never be more than 25% of whatever the monthly minimum wage is at any time, based on 1 person working 35 hours per week (in a one-bedroomed property) and 1.5 people working (in a two-bedroomed property and above). Having checked the proposed rent increases to this test we are pleased to say that all options meet our affordability test.

## Proposal

To continue the level of investment and improvements to your homes, we need to increase rent by 1.9%. This works out as an average increase of £1.58p/w. We are consulting with tenants on the following options for 2021/22.

### Proposal 1

September RPI + 0.8%, 1.9% rent increase would meet our base budget for 2021/22 and the average rent will increase by £1.58 per week or £6.83 per month. This gives us £61,618 to invest

### Proposal; 2

September RPI + 1.0%, 2.1% rent increase would exceed our base budget for 2021/22, allowing us to invest more and the average rent will increase by £1.75 per week or £7.58 per month. This gives us £6,487 extra to invest in your homes and services

### Proposal 3

September RPI + 0.5%, 1.6% rent increase would require savings to be made to the base budget for 2021/22 with some investment removed and the average rent will increase by £1.34 per week or £5.80 per month. This gives us £9,729 less to invest in your homes but we will need to review our budgets

## Consultation on 2021 rent increase

Please click on the following link below to the electronic survey to let us know your choice or submit the enclosed paper consultation and we will enter you into a prize draw to win £100 – [\(CLICK\) Rent Consultation Survey 2021/22](#)

Or complete the paper consultation response by returning it back to us at 101 High Street, Fort William, PH33 6DG.

**Lochaber Housing Association Rent Consultation**  
**2021/22 Response**

**Tenant Name:**

**Address:**

***Please circle which option you agree with, either Option A, Options B or Option C. Please add any further comments you wish to make.***

**Option A**

September RPI + 0.8%, 1.9% rent increase would meet our base budget for 2021/22 and the average rent will increase by £1.58 per week or £6.83 per month.

**Option B**

September RPI + 1.0%, 2.1% rent increase would exceed our base budget for 2021/22, allowing us to invest more and the average rent will increase by £1.75 per week or £7.58 per month

**Option C**

September RPI + 0.5%, 1.6% rent increase would require savings to be made to the base budget for 2021/22 with some investment removed and the average rent will increase by £1.34 per week or £5.80 per month

***Thank you for your valued response.***