

# Tenant Talk and Annual Report 2022

Providing Affordable Housing  
and Services Throughout Lochaber



 LOCHABER  
HOUSING  
ASSOCIATION



 PROPERTY  
SERVICES

 LOCHABER  
CARE & REPAIR

# Welcome to Tenant Talk 2022

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 700 new housing opportunities for rent and low-cost home ownership. We also factor 244 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 our customers 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:



## Tenant Engagement and Your Voice

We are striving to widen and improve our tenant engagement activities and have recently carried out a Back-to-Basics survey, with most preferring the 'light touch' approach of taking a moment of their time to respond to consultations, surveys and questionnaires. The key message to come from the consultation is that Your Voice is no longer just about meetings with a few tenants, but now incorporates all engagement activity with both Your Voice and our wider tenant and sharing owner customer base.

In our commitment to provide 'faster news', we have designed new and regular housing and my home briefs, primarily sent out digitally, and developed our Facebook page.

Following the Tenant Satisfaction Survey which concluded earlier in March, focus groups were pro-active in discussing the survey results to seek ideas for any identified future improvements

	2021/22	2020/21	Peer group average	Scottish average
Tenants satisfied with the way they were kept informed	94%	98%	92%	91%
Tenants satisfied with the opportunities to participate	95%	90%	88%	86%

To support and help meet the needs of the communities that our tenants live in, we are developing further our engagement with community groups and other tenant organisations.

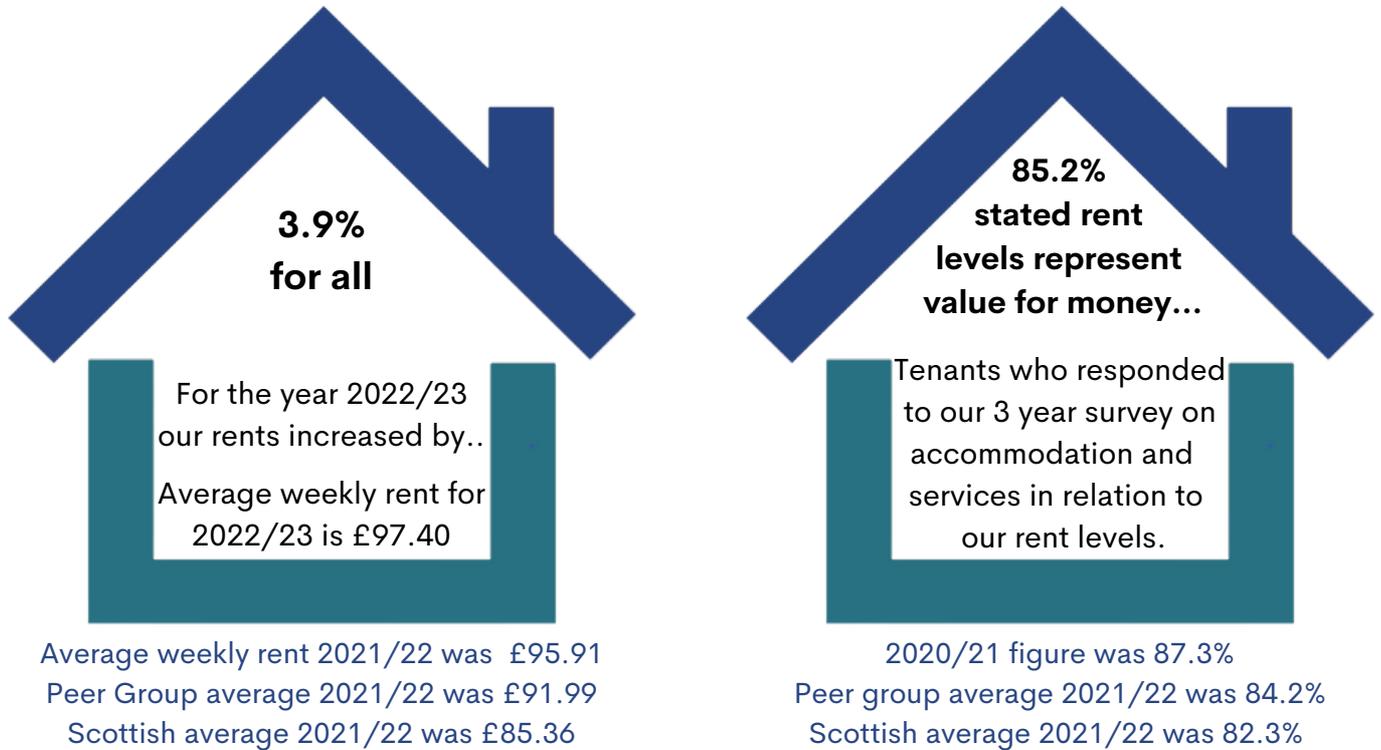
We have a busy year to look forward to with lots of consultations and events planned.



If you would like to get involved, email us at [housingmgt@lochaberhousing.org.uk](mailto:housingmgt@lochaberhousing.org.uk).  
**Your Tenancy. Your Home. Your Voice. We're listening.**

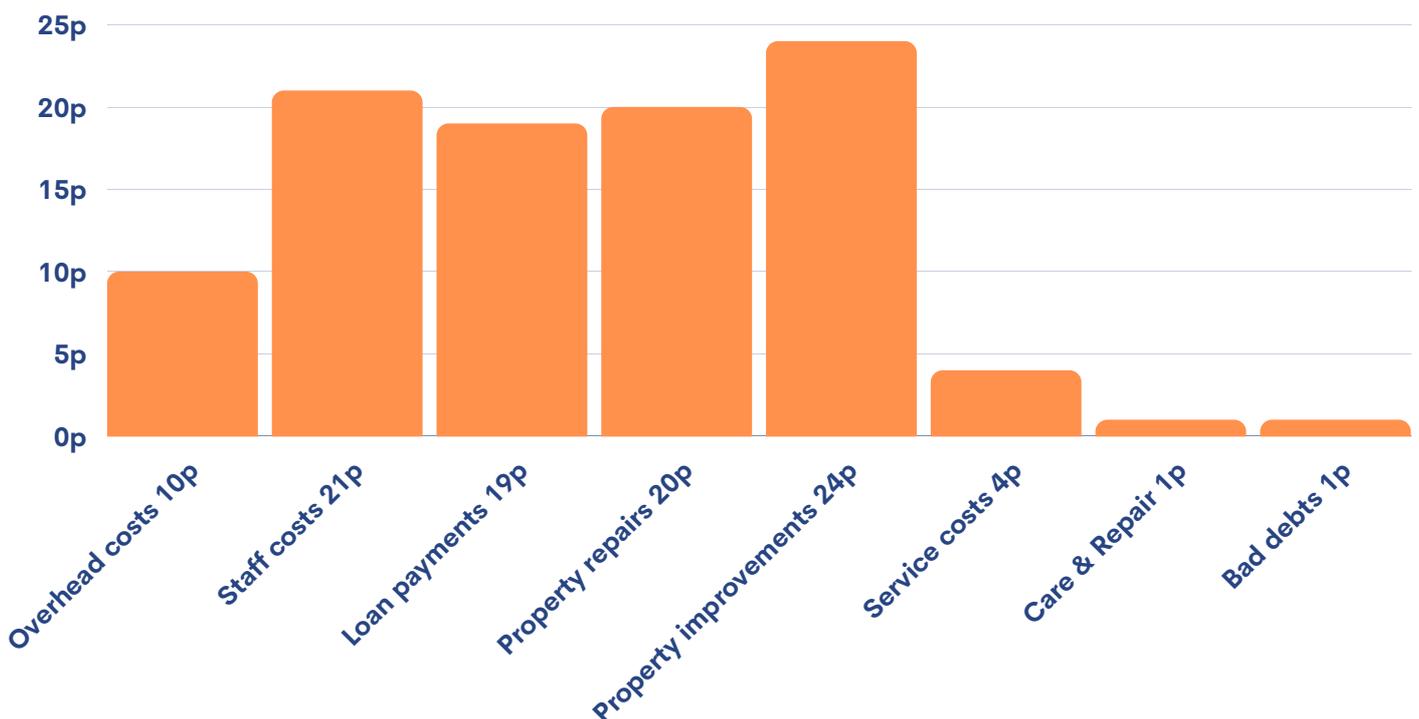
## Rents and Finances

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.



## How every pound is spent

Taken together, work done on peoples' homes (property repairs and property improvements), 44p in every £1 accounts for the biggest amount spent.

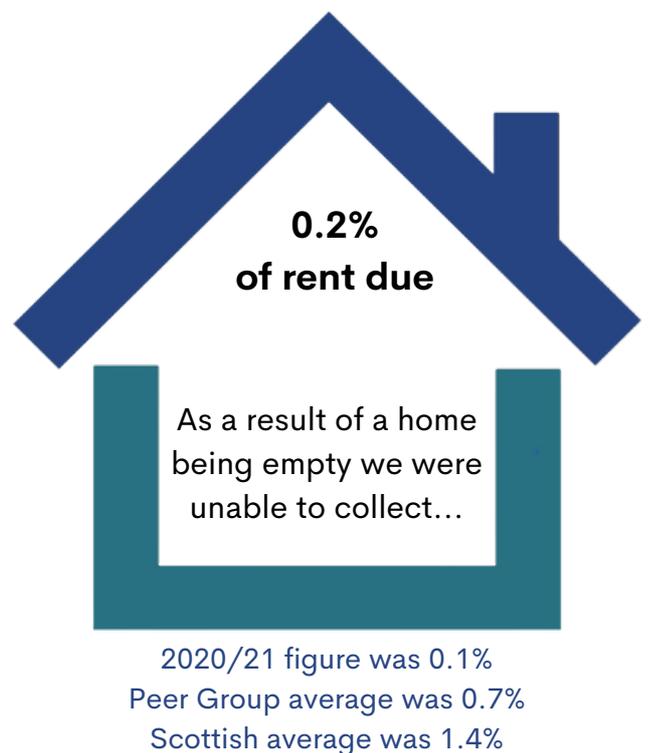
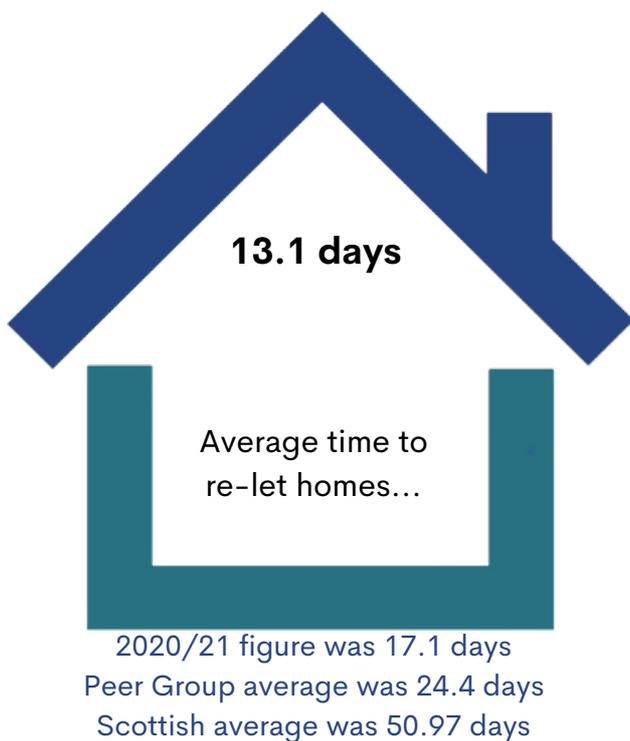


# Annual Charter Return

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.

LHA seeks to let our homes as quickly as possible to meet the needs of those on the waiting list and to maintain our rental income.

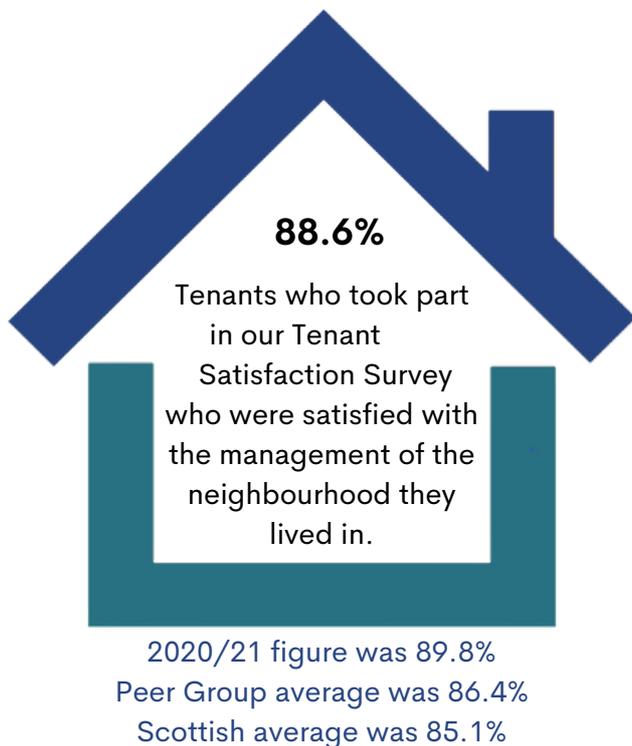


# Our Communities

## Managing Our Communities

The Association cares about the communities we manage and ensures resources are in place to support our tenants.

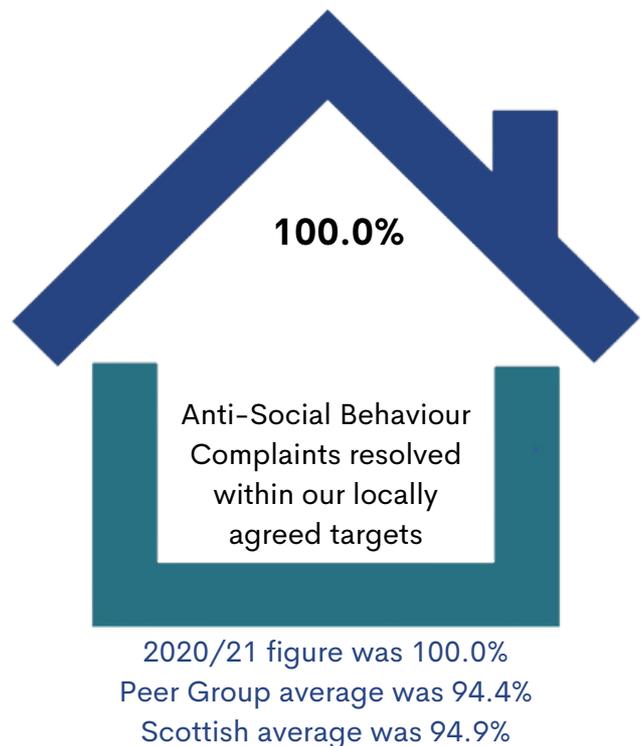
We have in place a process for regularly inspecting neighbourhoods ensuring we are maintaining standards and we are always looking at areas for improvement.



## Anti-Social Behaviour

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

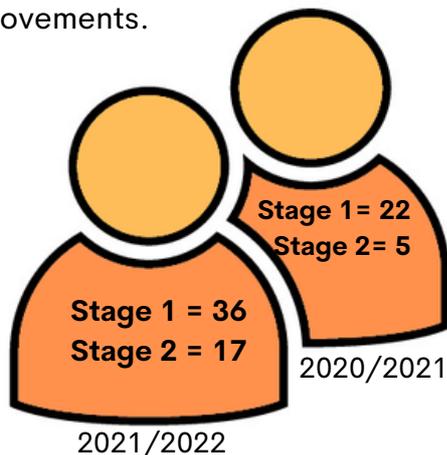
17 complaints were made last year, all of these complaints were resolved within our locally agreed targets.



# Complaints

We are dedicated to providing the best possible services to our customers.

Through a robust complaints handling process we continue to implement identified service improvements.



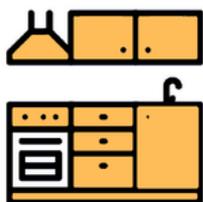
The average time in working days for a full response at stage 1	3.47 days
The average time in working days for a full response at stage 2	10.94 days

## 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 just over **£138,239** in rent arrears at the end of the financial year.

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



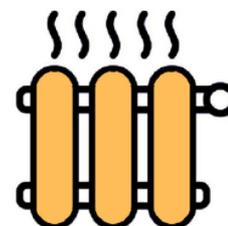
21 new kitchens

or



31 new bathrooms

or



14 new heating systems

## Legal and Court Actions

	2021/22	2020/21
Number of court actions initiated for non payment of rent	0	0
Properties recovered from tenants as a result of court action for non payment of rent	0	0

## Repairs and Maintenance

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

36 adaptations were installed, including level access showers and external handrails.

	2021/22	2020/21	Peer group average	Scottish average
Average time it took to complete an emergency repair	<b>2.7 hours</b>	3.0 hours	3.6 hours	4.1 hours
Average time it took to complete a non-emergency repair	<b>6.6 days</b>	3.7 days	9.1 days	8.7 days
Repairs completed right first time	<b>99.2%</b>	99.2%	89.9%	87.5%
Properties that meet the Scottish Housing Quality Standard	<b>96.5%</b>	97.4%	82.6%	74.2%

# Maintenance of our Homes

## Energy Efficiency Upgrades

The Association installed solar photo voltaic panels to 61 properties with the assistance of energy efficiency funding. The panels generate free electricity for tenants and we are hopeful of attracting more funding in the future to continue with this project, for the benefit of our tenants.

Air to wet radiator heating systems were installed in 66 properties with the assistance of grant funding. Oil boilers, electric boilers and storage heating were removed and replaced with heat pumps, providing greater efficiency in homes. The Association is continuing to look for further funding to support its replacement heating programme.



## Health & Safety

Periodic electrical tests were carried out at 74 properties. However, there were 8 properties where tests were not completed by their due date, due to access difficulties. It is essential that access is given when requested to complete the various regulatory/compliance services. We appreciate that it can cause a disruption to our tenants' day, however these services are necessary and important.

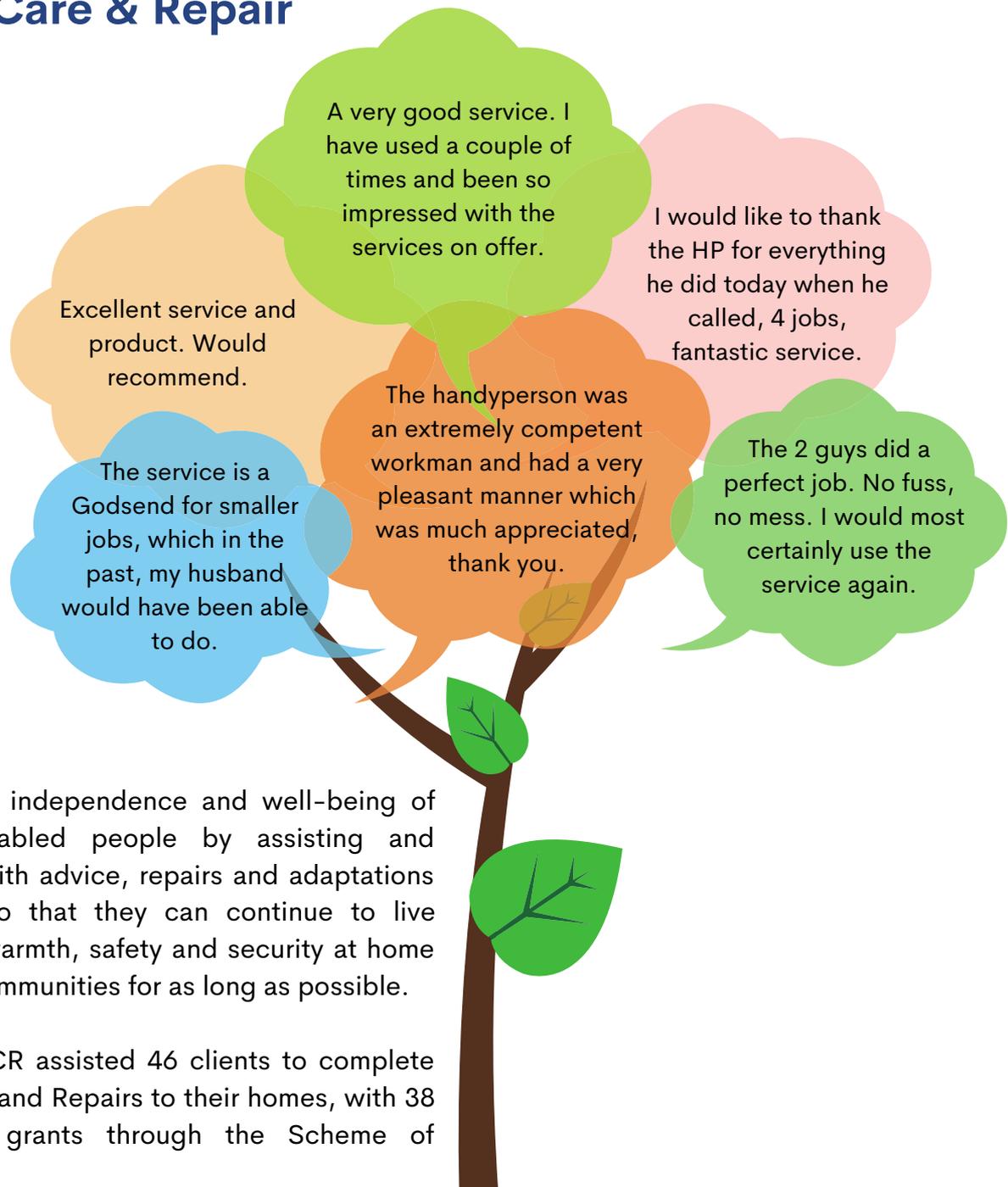
We have also completed a 3 year programme of installing interlinked fire alarms in all our properties, in line with new legislation in Scotland. Over the next 10 years the Association are planning to carry out a programme of installing air quality monitors, as per recent legislation, in all our properties. Tenants will be able to access an App that will enable them to monitor the air quality in their home.

## Planned Maintenance

The Association had a back log of reactive repairs to focus on from December to March, impacting on our planned maintenance programme. Some planned maintenance work was carried forward to 2022/23 programme. However, we still completed the following:-

- ✓ 54 properties received external door replacements
- ✓ 38 properties complete window replacements
- ✓ 4 properties received new kitchens
- ✓ 3 properties had replacement bathroom
- ✓ 5 properties had new fascia/soffits replaced on Isle of Eigg

# Lochaber Care & Repair



Excellent service and product. Would recommend.

The service is a Godsend for smaller jobs, which in the past, my husband would have been able to do.

A very good service. I have used a couple of times and been so impressed with the services on offer.

The handyperson was an extremely competent workman and had a very pleasant manner which was much appreciated, thank you.

I would like to thank the HP for everything he did today when he called, 4 jobs, fantastic service.

The 2 guys did a perfect job. No fuss, no mess. I would most certainly use the service again.

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 2021/22 LCR assisted 46 clients to complete Major Adaptations and Repairs to their homes, with 38 people receiving grants through the Scheme of Assistance.

We supported a further 125 clients with general advice and referrals to other services.

## Lochaber Handyperson Service

The Handyperson service received 4198 referrals from a variety of sources, including Health and Social Care, Hospital Discharge Teams, Self-referrals and other Agencies, which generated 4198 jobs/tasks.

In addition, the number of equipment related tasks was 1504, resulting in a combined total of 5702 tasks.

# Chairperson's Report

Last year, I started my report by stating that it had been a challenging year for all, and it's true to say that 2021/22 continued to prove challenging. However, despite the difficulties, there have also been positive outcomes for LHA and our tenants.

The re-introduction of lockdown and the impact of staff isolating and the restricted access to tenants' homes has affected our repairs programme. This has led to a build up of non-emergency repairs and planned maintenance.

Our focus has been on ensuring we continue to provide a high level of service to our tenants, and staff are to be commended for their efforts while we work hard to get back on track.

Delays in accessing materials and escalating prices impacted on our developments, but through our partnership with Communities Housing Trust we have developments in Spean Bridge, Strontian and Caol due to complete in 22/23. These will provide 28 new affordable homes, 22 homes for rent and 6 shared equity homes. We anticipate we will get on site with further developments planned for Mallaig, Fort William and Caol, and the Link Group have started work on the first phase of the Upper Achintore project which will initially provide a further 82 units.

Towards the end of 2021/22, our whole staff team participated in our tri-annual satisfaction survey, and the results can be seen elsewhere in Tenant Talk. We have undertaken focus groups throughout Lochaber to follow up on the points raised, and to seek to improve our services where possible.

Our committees have continued to meet remotely, with an occasional "in person" meeting. Amongst other things, we continue to self-assess our compliance with the Regulatory Standards of Governance and Financial Management and have again received compliant status from the Regulator.

The continued increase in the cost of living, and particularly the cost of heating and subsequent risk of higher levels of fuel poverty will continue to affect all our tenants. LHA is working in partnership with Allenergy through the Lochaber Affordable Warmth Scheme to support all tenants and provide financial assistance to those most in need. To date, this has helped 123 tenants. Our focus going forward will be to support our tenants as far as possible through the difficult economic circumstances in which we are currently living.

The staff of our two subsidiary companies, Lochaber Care and Repair and LHA Property Services also deserve credit for continuing, wherever possible, to provide the excellent services they provide. Likewise our key partners and stakeholders cannot be forgotten, and in particular the Communities Housing Trust, Highland Council and the Scottish Government, for their continuing support.



**Andrew Carr**

*Andrew Carr*

**Auditors**                      **Alexander Sloan, Glasgow**

**Bankers**                        **Clydesdale Bank**

**Financial Advisor**    **David Smith, Oban**

**Lenders**                      **Allia**  
**CAF Bank**  
**Nationwide Building Society**  
**Royal Bank of Scotland**  
**Social Investment Scotland**  
**Triodos Bank**  
**Unity Trust Bank**

**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

**Front Cover photographs in memory of the late Monsignor Wynne,  
one of the founders of Lochaber Housing Association in 1988.**



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**LHA Property Services CIC**  
**Registration No. 365453**



**Lochaber Care and Repair Ltd**  
**Registration No. 038727**

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