

Tenant Talk

and

Annual Report 2023

Providing Affordable Housing
and Services Throughout Lochaber



Welcome to Tenant Talk 2023

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:



Chairperson's Report

Lochaber Housing Association remains committed to maintaining its track record of developing high quality affordable homes to help meet the increasing levels of need.

Through our continued partnership with the Communities Housing Trust (CHT), we have in total now developed 103 rented units and 16 New Supply Shared Equity Units. This includes in 2022/23, 20 rented properties at Spean Bridge, 6 New Supply Shared Equity Units at Lochside, Fort William and 2 rented properties at Strontian. Construction commenced at Kingsway, Mallaig which will deliver 8 units in phase 1 with a further 6 to follow in phase 2.



Andrew Carr

A tender is also imminent for our site at Glenshiel, Ballachulish and for Glenkingie Terrace, Caol as well as a contract agreed for the next phase at Rankin Crescent, Lochside. This activity continues to support the strategic partnerships we have with the Scottish Government and The Highland Council in achieving the governments ambitious targets for affordable housing.

Link Group are now on site with the initial phase of 82 units well underway and due for completion in Spring 2024. This development is one in which we are providing Clerk of Work services to and when completed will provide management and maintenance services for the 55 rented properties. The performance of the Association's repair service remains very strong and we are continuing with a programme of major investment in our housing stock, to ensure that our properties are maintained to a high level and can meet the current standards.

Given the ongoing economic uncertainty and the impact this is having on our tenants in terms of both the cost of living and the cost of heating, we were delighted with our successful applications to the Social Housing Fuel Support fund, receiving £242,000. 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. In addition to this, we also had a successful application to the Winter Hardship Fund, receiving £10,000 to help tenants facing food insecurity.

While the Association is in a strong financial position and is well placed to meet its lender covenants and withstand periods of adverse economic conditions, we must continue to ensure long-term economic strength through careful financial management and robust scenario planning.

We continue to self-assess our compliance with the Regulatory Standards of Governance and Financial Management. This enables the Board to provide an Annual Assurance Statement to the Scottish Housing Regulator. The Association continues to have compliant status, which demonstrates to our tenants, lenders, and other partners that the Regulators are reassured that the Association is meeting all standards.

We welcome three new members to the LHA Board, Cathy Osborn, John Cooney and Stewart Leitch.

Andrew Carr

The Year at a Glance

Some notable figures about the Association at the year end 31 March 2023

770

Homes owned by the Association
(this includes shared ownership)



30

Tenanted homes managed
by the Association

33

Shared Equity Homes



243

Owners factored by the Association

990

Number of applicants on the
Highland Housing Register for Lochaber



69

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

703

Number of social rented tenants



50

Staff members
(LHA 22 - LHAPS 20 - LCR 8)

42

Members of the Association



12

Committee members

8

New builds started



22

New builds completed

Tenant Participation

It's been another busy year for Tenant Participation, as we develop our consultations based on our tenant **Your Voice** review. Whilst we remain committed to developing a core group of tenant voices to help feed back on services and performance, we are welcoming the new voices being heard through the light touch approach. Face to face meetings are no longer the norm, and with many tenants keen to feedback using different methods, we continue to ensure that we offer tenants a flexible approach to consultation. The light touch approach remains the preferred level of engagement to respond to consultations and surveys. We are continuing to build on this, with a number of successful focus groups.

We are also making good progress in our commitment of publishing information much faster than before and to a wider audience. This has been evident in our increased social media presence on Facebook where feedback has been very positive, and greater community engagement has been achieved, through local community groups and Registered Tenant Organisations.

Our Tenant Engagement Strategy is currently under review and there will be further consultation on this. A key area to update is how we communicate with tenants and the timescales we will set as targets to deal with and respond to communications.

Our Engagements in 2022-23



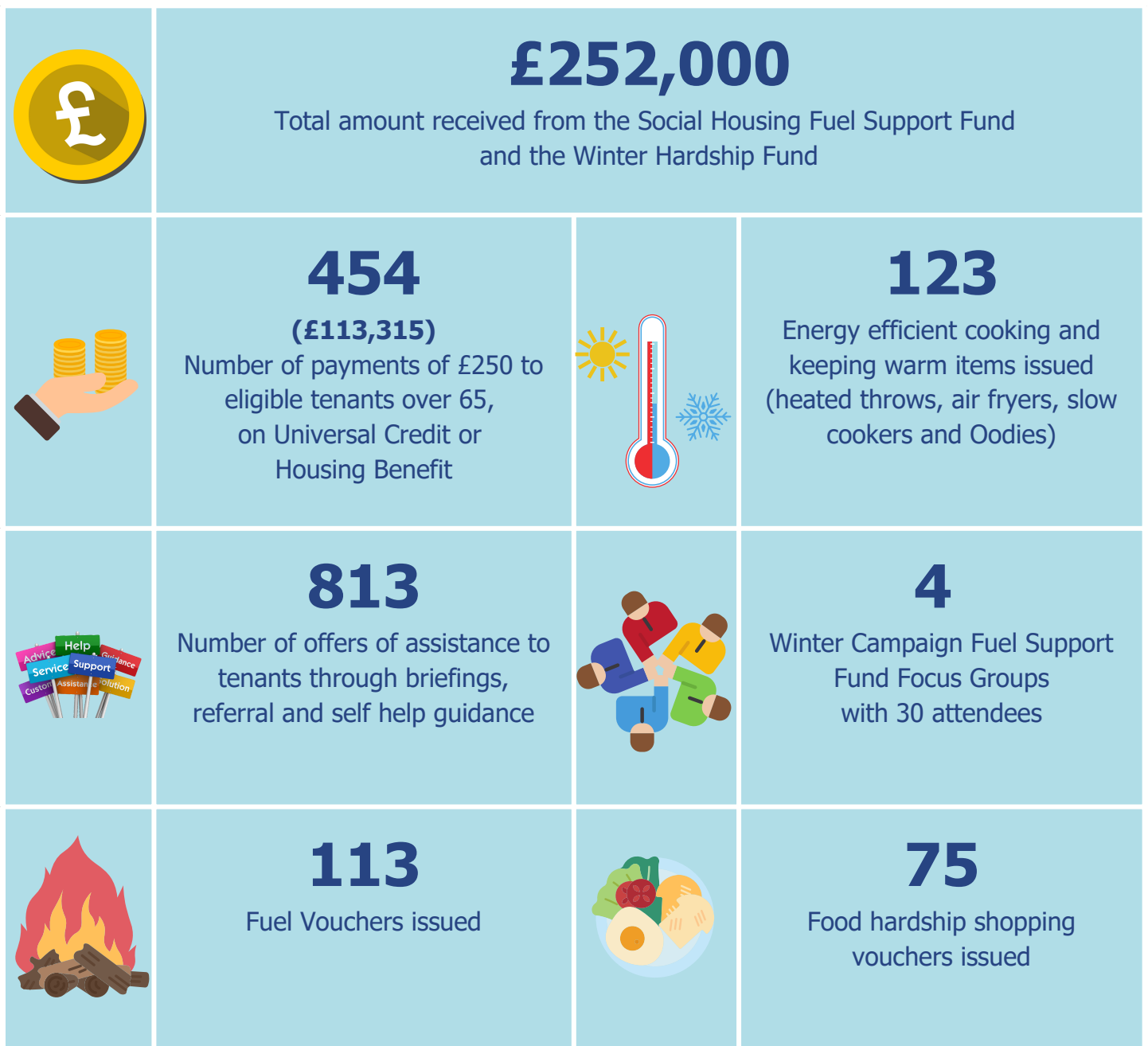
If you would like to get involved, email us at housingmgmt@lochaberhousing.org.uk.

Sustainable Tenancies - Making a Difference

The cost of living is impacting on all 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 Services 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.



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> <h2>92.4%</h2> <p>Peer Group average was 86.7% Scottish average was 86.7%</p>		<p>Percentage of tenants satisfied the quality of their home</p> <h2>86.5%</h2> <p>Peer Group average was 85.0% Scottish average was 84.2%</p>
	<p>Percentage of tenants satisfied with the opportunities given to them to participate in their landlords decision making process</p> <h2>95.4%</h2> <p>Peer Group average was 83.4% Scottish average was 85.9%</p>		<p>Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions</p> <h2>94.1%</h2> <p>Peer Group average was 87.3% Scottish average was 89.7%</p>
	<p>Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in</p> <h2>88.5%</h2> <p>Peer Group average was 85.3% Scottish average was 84.3%</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> <h2>99.1%</h2> <p>Peer Group average was 89.4% Scottish average was 87.4%</p>
	<p>Percentage of tenants who feel their rent represents value for money</p> <h2>85.2%</h2> <p>Peer Group average was 82.6% Scottish average was 81.8%</p>		

Our Communities

Managing Our Communities

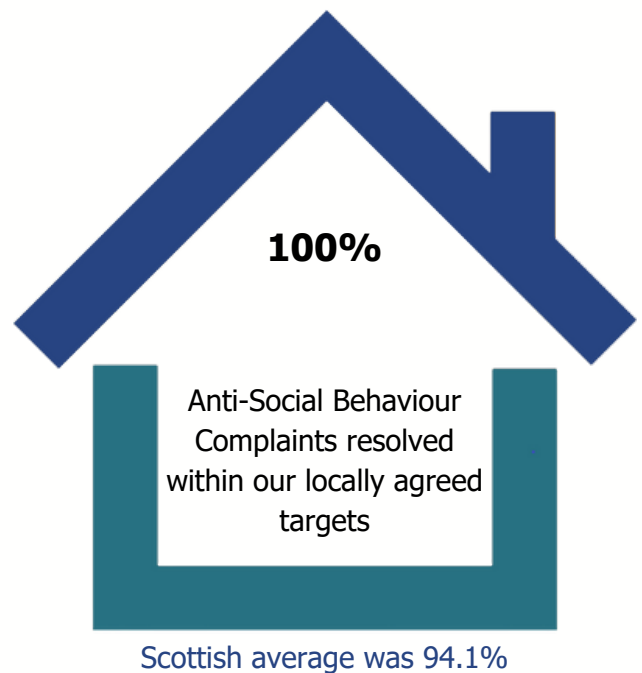
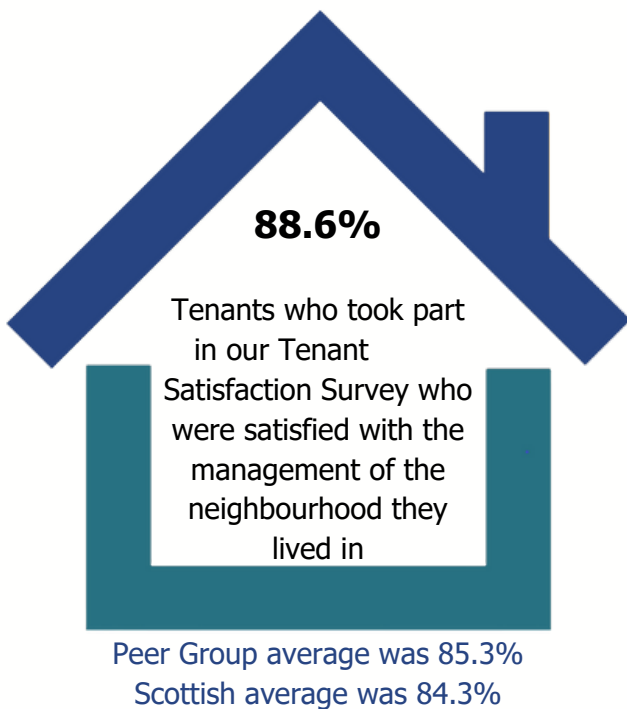
The Association cares about the communities we support and we continue to work towards bringing services closer to tenants homes, and within their communities.

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

Anti-Social Behaviour

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

12 anti-social behaviour complaints were made last year, which is a significant reduction of 29.5% on the previous year 2021-22. All of these complaints were resolved within our locally agreed targets.











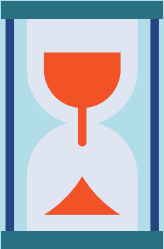
Complaints

	2022-2023	2021-2022
Number of stage 1 complaints	39	36
Number of stage 2 complaints	12	17
The average time in working days for a full response at Stage 1	3.2 days	3.5 days
The average time in working days for a full response at Stage 2	15.2 days	10.9 days

Getting Good Value from Rents

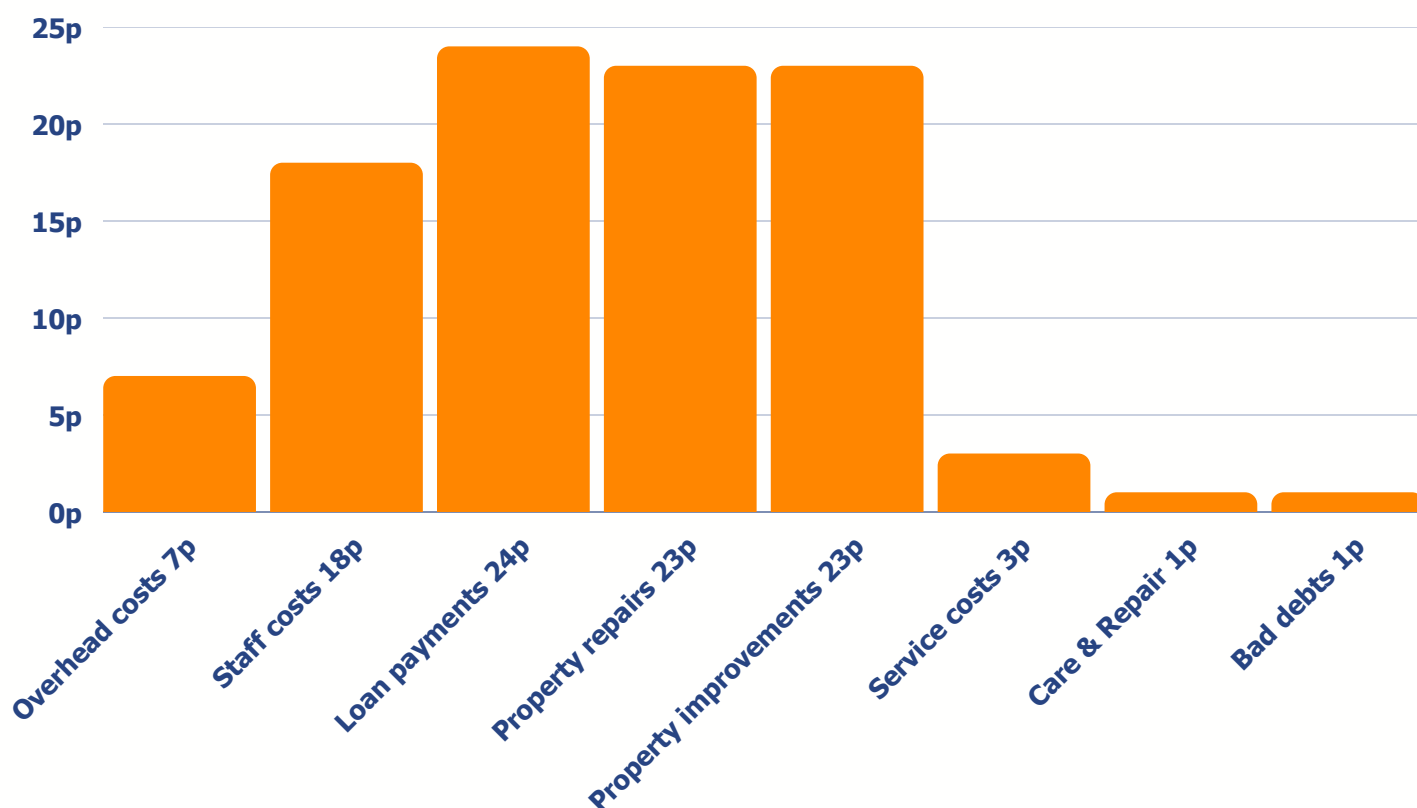
We know how important it is, especially in the current climate to keep our rents affordable to our tenants, and at the same time still deliver a high quality housing service. Rent collected allows us to continually improve our homes and enhance our services, and the Association has to consider how to 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%</p> <p>Rent increase for 2023-24 Peer Group average is 6.1%</p>		<p>£104.16</p> <p>Average weekly rent for 2023-24 Average for 2022-3 was £96.77</p>
	<p>£3,615,339</p> <p>Rent collected 2022-2023</p>		<p>101.3%</p> <p>Percentage of rent collected for current and former tenants Peer Group average was 100.2% Scottish average was 99.1%</p>
	<p>£126,718</p> <p>Total gross value rent arrears as at 31 March 2023</p>		<p>0.22%</p> <p>Percentage of rent lost as a result of homes being empty Peer Group average was 0.64% Scottish average was 1.40%</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>13 days</p> <p>Average time to re-let homes Peer Group average was 27.5 days Scottish average was 55.6 days</p>		

How every pound is spent

Taken together, work done on peoples' homes (property repairs and property improvements), **46p** in every £1 accounts for the biggest amount spent.

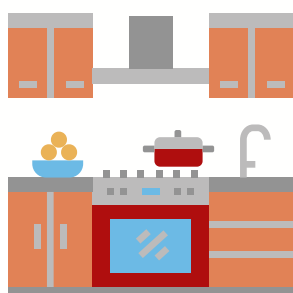


Rent Arrears

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 **£126,718** 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



28 new bathrooms

or



22 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.

Periodic electrical tests were carried out at **194** properties. There was one property where the test was not completed by its due date, due to access difficulties. 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.



Maintenance of our Homes

Energy Efficiency Upgrades

The Association installed air to wet radiator systems to **23** properties with the assistance of grant funding. Storage heaters were removed and replaced with heat pumps, providing greater efficiency in homes. The Association have engaged with a company who will be carrying out surveys to assess if any additional properties will attract the government's new ECO 4 funding. This new funding could include installation of heat pumps, solar PV panels and additional insulation.

Planned Maintenance

The Association completed the following planned maintenance:



2 replacement bathrooms



Window replacements to **15** properties



36 new kitchens



72 external doors

Cyclical Maintenance

Cyclical painting was carried out the exterior of our properties at Kings Way, Mallaig, West Laroach, Ballachulish and The Malt Barn, Fort William.

Soft wash was also carried out on our properties in the Plantation, Fort William to remove discoloration on the external walls.



Before soft wash



After soft wash

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 2022/23 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 **126** clients with general advice and referrals to other services.



Lochaber Handyperson Service

The Handyperson service received **2084** referrals from a variety of sources, including Health and Social Care, Hospital Discharge Teams, Self-referrals and other Agencies, which generated **4636** jobs/tasks.

In addition, the number of equipment related tasks was **1331**, resulting in a combined total of **5967** tasks.

Additional Information

If you would like to know more about LHA and our performance, you can 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 Triodos Bank 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

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