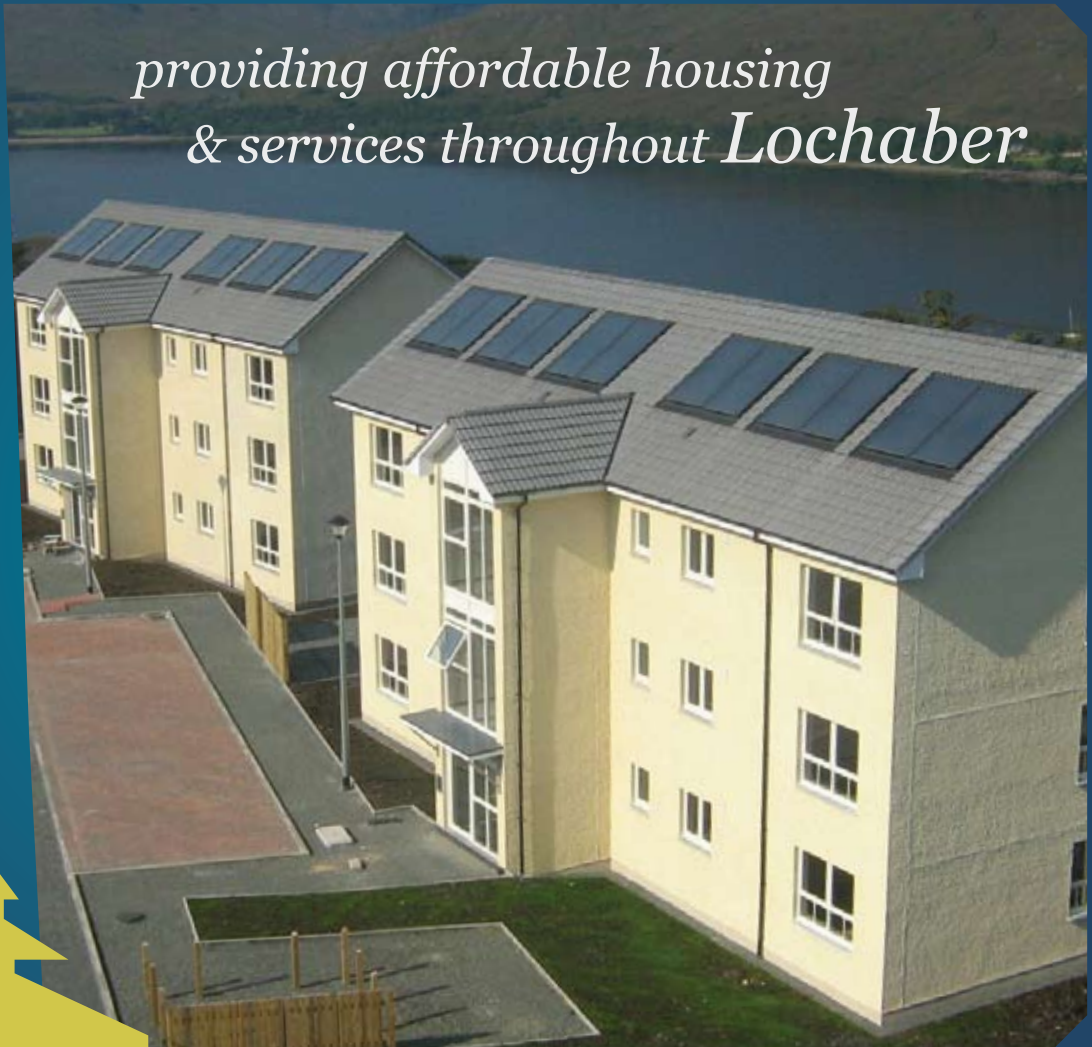


**A** LOCHABER  
HOUSING  
ASSOCIATION Ltd.  
BUIDHEANN TAIGHEADAS LOCHABAIR

PROPERTY  
SERVICES



*providing affordable housing  
& services throughout Lochaber*



**2011**  
ANNUAL REPORT



It is with great pleasure that I provide this first annual review since being appointed to the Chair in November last year. In doing so, I would like to warmly acknowledge the hard work, dedication and commitment of my predecessor, Alison Gainsford over the last ten years. Alison has served the Association wonderfully well and will be a very hard act to follow. Thankfully, however, she has been able to continue as a member of the Association's Management Committee and will continue to help us tackle the considerable challenges that lie ahead. For my part, I am very grateful for the faith that my Management Committee colleagues have placed in me. I will fulfil the responsibilities of the role to the best of my ability and look forward to working with the Management Committee and our hard working staff team, led by Chief Executive, Blair Allan, in helping the Association continue developing new homes for the people and communities of Lochaber, as well as delivering quality services for our existing tenants.

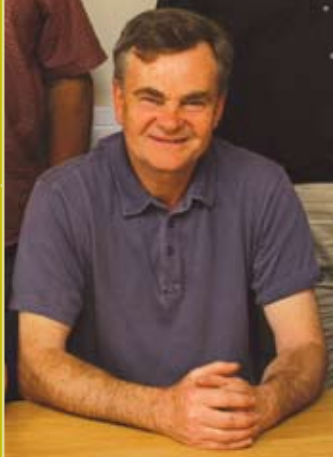
With regard to the development of new homes, the affordable housing sector has had a difficult year again. In the face of

public sector spending cuts the budget for housing has decreased significantly, so much so that it remains to be seen if the Association will be awarded any money at all for new development this year – though we remain hopeful. As well as reducing the available funds for affordable housing the Scottish Government has announced significantly reduced grant levels for each individual unit of accommodation. We are doing our very best to engage with this restricted funding regime for the benefit of those inadequately housed people of Lochaber and I am confident that the Association will continue to be progressive and innovative in its approach to meeting the needs of our communities and in maintaining flexibility within an ever-changing environment.

Despite the funding difficulties, 2010/11 has seen continuing improvement to our housing management and maintenance services and I would draw your attention to the Key Performance Indicators in the Annual Report.

It is also very important to ask our customers what they think about our services. During the year we carried out

## CHAIRPERSON'S REVIEW



a comprehensive Tenant Satisfaction Survey which showed that the Association enjoys a 90% approval rating. This is welcome confirmation that we are providing the kind of quality of service

and value for money that we can be proud of. However, the survey did point to the need for improvement in a few areas, and the Management Committee has approved an Action Plan to take these forward. We shall be reviewing progress against this plan and keeping our tenants informed.

We are also nearing the end of implementing an Action Plan in relation to our recently completed Governance Review which includes: revised Rules; a skills audit; a revised Committee Membership Policy; as well as an updated recruitment strategy. We must, and do, take our governance arrangements seriously. This has become even more important in recent times following the creation of our two subsidiary companies – Lochaber

Care & Repair and LHA Property Services, whose very successful activities are reported in this publication. While it is inevitable that this group structure makes governance arrangements more complex, we strongly believe that the services delivered through the subsidiaries can develop and flourish more strongly under the direction of their own Boards, albeit with the support and encouragement that is always provided by the Association as “head of the family”.

In conclusion, I must take this opportunity to thank all of our local and national partner agencies for their support and assistance over the last year. A big ‘thank you’ too to my fellow Management Committee Members for their unwavering commitment to the Association and its ideals and to our staff, consultants and contractors for their professional expertise and endeavour in helping us to achieve our objectives on behalf of the people and communities of Lochaber.

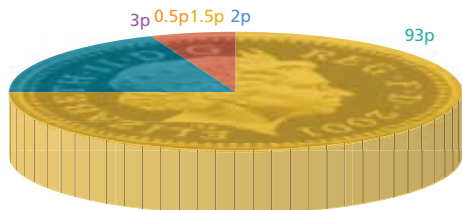
A handwritten signature in black ink that reads "Di Alexander". The signature is written in a cursive, flowing style.

Di Alexander, Chairperson



## 2009 / 2010

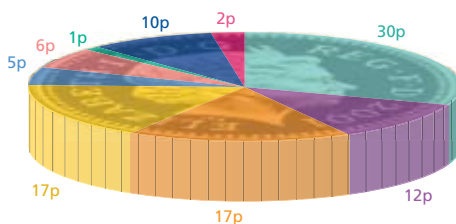
PER £ INCOME



### Income 2009/2010

■ Rents	1,968,868	£
■ Service charges	60,660	
■ Interest	9,480	
■ Other	29,534	
■ Gain on disposal	46,607	
	<u>2,115,149</u>	

PER £ SPENT

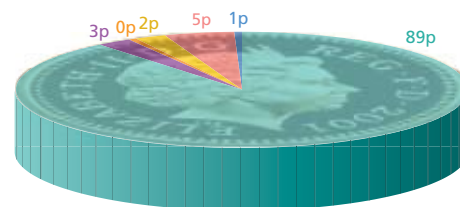


### Expenditure 2009/2010

■ Management and maintenance administration	640,507	£
■ Reactive repairs	248,055	
■ Major and Cyclical repairs	357,799	
■ Interest payments	351,822	
■ Property expenses	111,208	
■ Property depreciation	130,253	
■ Care and Repair	25,000	
■ Future major repairs	200,000	
■ General reserves	50,505	
	<u>2,115,149</u>	

## 2010 / 2011

PER £ INCOME

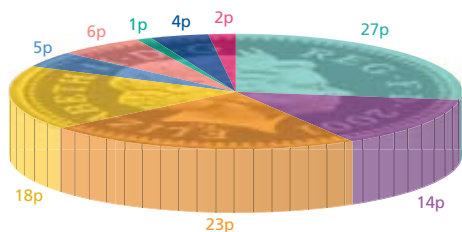


### Income 2010/2011

■ Rents	2,142,604	£
■ Service charges	63,583	
■ Interest	9,287	
■ Other	56,991	
■ Income from LHAPS	120,000	
■ Gain on disposal	12,884	
	<u>2,405,349</u>	

# FINANCE SUMMARY

## PER £ SPENT



## Expenditure 2010/2011

	£
Management and maintenance administration	653,212
Reactive repairs	344,460
Major and Cyclical repairs	545,823
Interest payments	431,420
Property expenses	109,134
Property depreciation	148,880
Care and Repair	25,000
Future major repairs	100,000
General reserves	47,420
	<u>2,405,349</u>

## Summary Balance Sheet as at 31 March 2011

	£
Housing properties	53,351,829
Less Grant	<u>-40,644,978</u>
	12,706,851
Other fixed assets	596,169
Intangible Fixed Assets	<u>10,000</u>
	13,313,020
Net Current assets	<u>542,726</u>
	13,855,746
Long Term Loans	<u>-11,414,851</u>
	<u>2,440,895</u>
Share Capital	88
Major Repairs Reserve	1,951,513
Revaluation Reserve	133,942
General Reserves	<u>355,352</u>
	<u>2,440,895</u>
<b>Housing Property Loan Details as at 31 March 2011</b>	
Loans outstanding at 01/04/10	10,723,140
Funding Drawn down in year	<u>4,794,610</u>
	15,517,750
Less repayments in year	<u>4,085,773</u>
	11,431,977
Interest charges applied in year	426,159
Loans outstanding at 31/03/11	<u>11,858,136</u>



## HOUSING PROJECTS COMPLETED IN 2010/11

**2 developments totalling 24 new homes were completed last year as follows:**

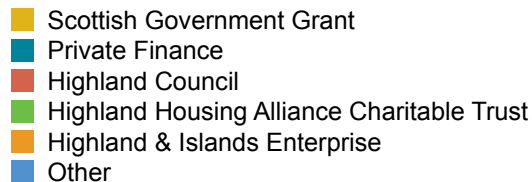
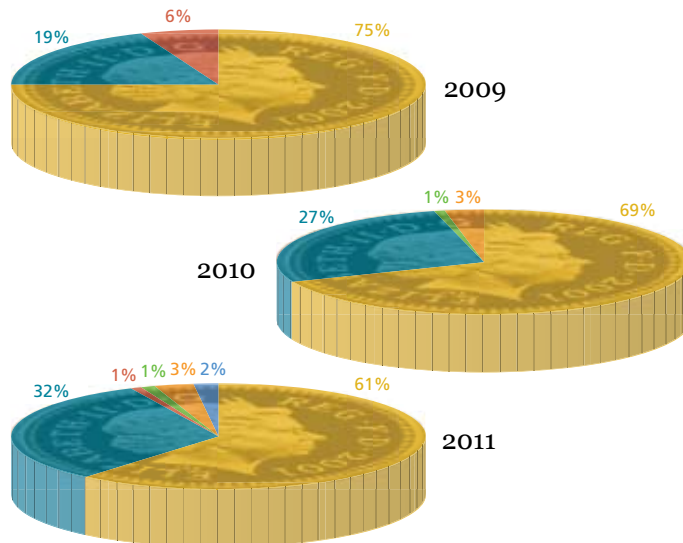
- 21 homes for rent at Iona Court and Mull Court, Heathercroft Drive, Fort William.
- 3 homes for rent Donald Row, Morar.

## PROJECTS FOR 2011/12

**Projects on site and due to complete in 2011/12:**

- 22 homes at former industrial unit, Claggan, Fort William (*18 rented, 4 shared equity*)
- 8 homes at former Fire Station, Claggan, Fort William (*6 rented, 2 shared equity*)
- 23 homes at Lochyside, Fort William (*18 rented, 5 shared equity*)
- 1 home at Former Primary School, Acharacle (*1 rented*)

## CAPITAL FUNDING 2009 to 2011



# DEVELOPMENT



## POTENTIAL FUTURE PROJECTS

Strontian (19 Units)

Kinlochleven (Up to 14 Units)

Inchree (16 Units)

Heathercroft (27 Units)

Lochyside (6 Units)

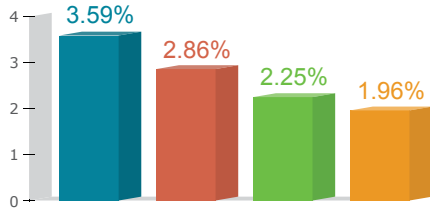
## CAPITAL FUNDING 2009 to 2011

Funding Source	31 March 2009	31 March 2010	31 March 2011
Scottish Government Grant (HAG)	£2,869,763	£3,589,439	£2,886,470
Private Finance	£714,630	£1,391,152	£1,528,813
Highland Council	£230,000	£0	£60,000
Highland Housing Alliance Charitable Trust	£0	£31,750	£28,039
Highland & Islands Enterprise	£0	£147,223	£122,504
Other	£0	£0	£71,950
<b>Total</b>	<b>£3,814,393</b>	<b>£5,159,564</b>	<b>£4,697,776</b>



### Rent Arrears

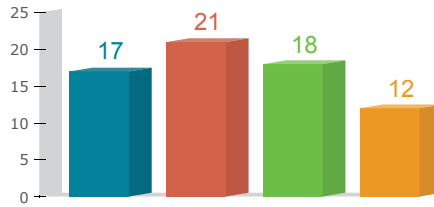
(as a % of total rental income)



\*Peer Group average: 2.30%

### Average re-let time

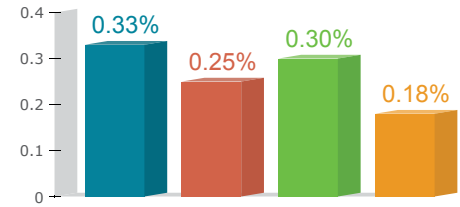
(days)



\*Peer group average: 25

### Void loss

(as a % of rental income)



\*Peer group average: 0.6%



Evictions carried out for non-payment of rent: 2

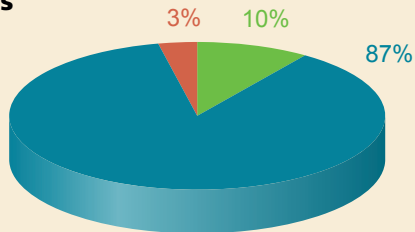
Evictions carried out for antisocial behaviour: 0

### Right to Buy

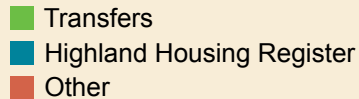
Sales completed in 2010-2011: 1

\*The Scottish Housing Regulator groups housing associations in order to measure their performance against each other. These groups are called Peer Groups, and are categorised according to the size and location of the housing association. Lochaber Housing Association's Peer Group is for small rural housing associations. There are currently 18 members of the group. More information can be found at: [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

### Lettings



### Source of allocations

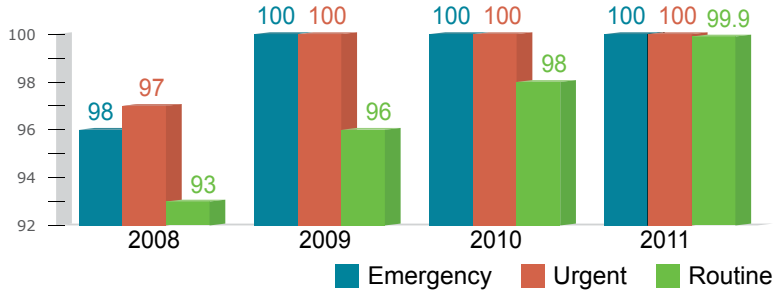


# HOUSING MANAGEMENT





### % of repairs completed within timescale



### Our planned maintenance programme in 2010-2011 included:

60 new kitchens, 14 new bathrooms/wc's, 19 external doors, 47 new air to air heating systems, 3 bay windows, 40 replacement hot water cylinders, installed new door entry systems and painted stairwells in 5 blocks of flats in the Plantation and, with the assistance of grant funding, upgraded insulation in 75 properties.

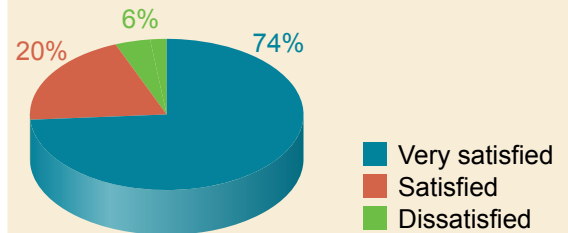
### Our cyclical painting programme in 2010-2011 included:

External painting of 33 properties in various locations, 48 smoke alarm tests, 15 boiler servicing, 8 legionella testing and electrical tests to 40 properties.

The Association spent a total of £545,823 on cyclical and planned maintenance in 2010-2011.

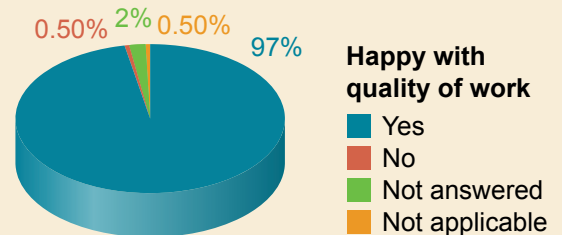
### Tenants' Satisfaction Summary

Quality of Repair Reporting Service



### Satisfied with Quality of Work

80 tenant satisfaction forms returned



# HOUSING MAINTENANCE





**I**n 2010-2011 Lochaber Care & Repair assisted 202 clients with advice, support and financial assistance to repair and adapt their properties. The amount of grants awarded totalled £235,296.12 with an additional 51 clients receiving advice and technical support to complete their projects. 98% of clients were satisfied with the overall service they received and with the performance of the Contractors.

The Lochaber Handyperson Service also had a very busy year and visited 1198 clients carrying out a total number of 2001 tasks and jobs. Client satisfaction with the service was 98.5%

In November 2010 the Lochaber Community Aids & Equipment Store – a one-stop shop for the cleaning, decontamination and storage of community aids and equipment provided by NHS Highland and The Highland Council became operational. The storage facility is maintained by Lochaber Handyperson Service, which already organises the uplift and delivery of aids and equipment to clients throughout Lochaber. The official launch of the store took place at the facility's purpose-built Claggan unit on 5th April 2011 and was attended by Councillors, staff and representatives from NHS Highland and The Highland Council.

### **Staff Members**

Maureen Cameron  
John Angus MacDonald  
Carole Stewart  
Helen MacKenzie  
Robert Drain  
Tarquin Gunn

### **Management Committee**

Ann Martin ..... Chairperson  
Blair Allan ..... Secretary  
Cllr Brian Murphy ..... Director  
Hugh Donaldson ..... Director  
Cllr Bren Gormley ..... Director  
Ken Johnston ..... Director  
Maurin MacDonald ..... Director  
John MacLeod ..... Director  
Thomas McLennan ..... Director  
Robert Thomson ..... Advisor  
Tracey Urry ..... Advisor  
Fiona MacGeachan ..... Advisor  
Joanna Hynde ..... Advisor

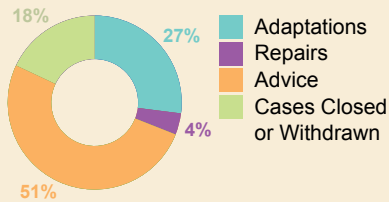


# LOCHABER CARE & REPAIR

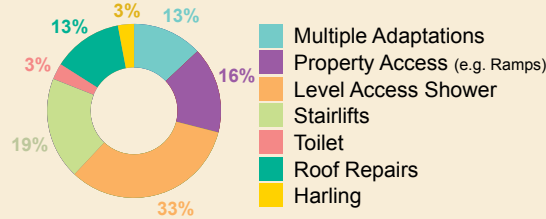
## LOCHABER HANDYPERSON SERVICE

### LOCHABER CARE & REPAIR OUTCOMES

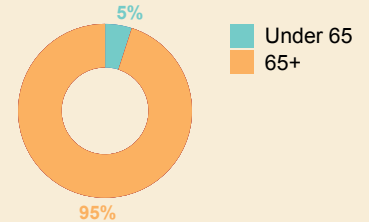
**Total Number of Clients assisted during 2010/2011 - 202**



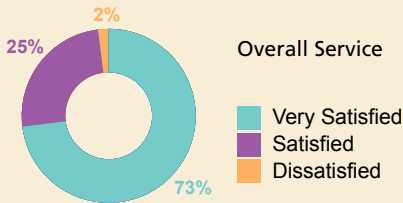
**Type of Work Carried Out**



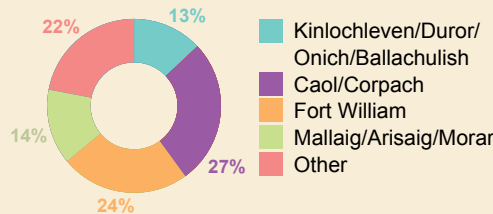
**Age Group of Clients**



**Client Satisfaction**



**Location of Clients**



“As a full time carer for my wife, the new bathroom has made a tremendous difference to her general health and well being (and mine!). The worry and stress has been removed by Lochaber Care & Repair”

### Comments

“Unable to climb stairs to bed without assistance. When stairlift was installed it made a vast difference”

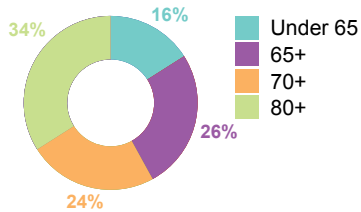
“With level access shower tray and enclosure this has made life easier and safer for my wife”

“Being kept informed even when there were delays was very important”

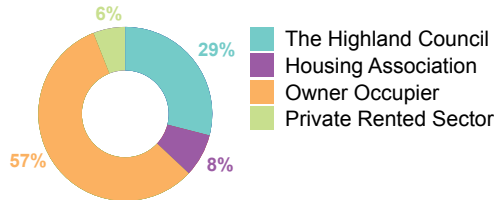


## LOCHABER HANDYPERSON SERVICE OUTCOMES

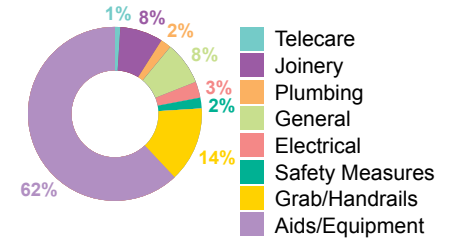
### Age Group of Clients



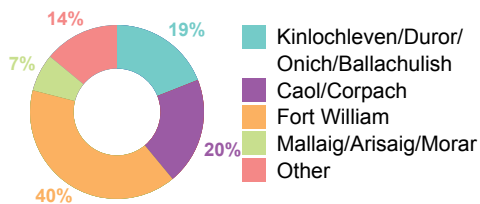
### Tenure



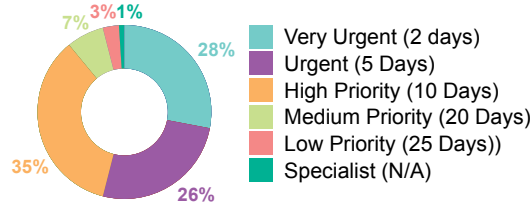
### Type of Work Carried Out



### Location of Clients



### Priority



**Completions within target**  
100%

**Client Satisfaction**  
Satisfied 98.50%

13

Comments

“We are very fortunate to have this service, thank you”

“Very quick, competent and also courteous”



# LOCHABER CARE & REPAIR LOCHABER HANDYPERSON SERVICE



*“Handypersons went out of their way to accomodate us in every way. We would highly recommend this service ”*

*“Very happy with my shower chair and handles. Really helps to get in and out of the shower ”*

*“Absolutely delighted with this service and the helpfulness of everyone ”*

*“Requested bed delivered on same day, very much appreciated ”*

*“Absolutely excellent service, thank you ”*

*“Handyman was really polite and good at the job ”*





The Association launched its new subsidiary company LHA Property Services (LHAPS) in November 2009. LHAPS has been set up as non-charitable subsidiary company in order to carry out activities that the Association, as a charity, could not and was established too as a Community Interest Company (CIC) so that the Association could protect the

company's surpluses for the benefit of the community and for the provision of training and employment opportunities.

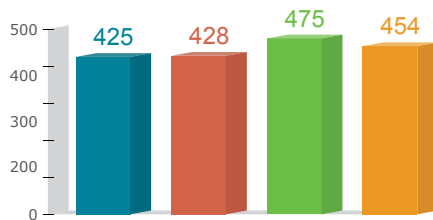
In the year to 31st March 2011, LHAPS generated a surplus of £120,000. This money will be covenanted back to the Association to support its repair and improvement to tenants' homes.

In 2011/2012 the Association has planned to spend £687,000 on its planned maintenance programme.

Works will include:

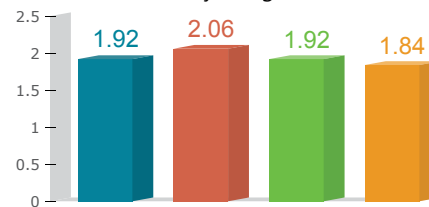
- 55 kitchens
- 7 bathrooms
- 50 heating systems
- 32 replacement external doors
- 37 hot water cylinder replacements

### Works order issued 2010/2011



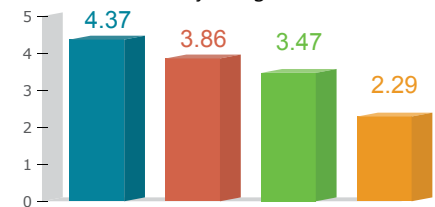
### Average time to complete Urgent repairs 2010/2011

(3 days target)



### Average time to complete Routine repairs 2010/2011

(7 days target)



■ Q1 ■ Q3  
■ Q2 ■ Q4



## Staff Members

John MacDonald .....Electrician  
 David MacCallum .....Joiner  
 Stuart Robertson .....Joiner  
 Iain Brodie ..... Labourer  
 Gerry McDonald ..... Labourer  
 Kevin Stewart..... Plumber  
 David MacPhee ..... Plumber  
 Stephen Lopez ..... Painter  
 Steve MacDonald..... Painter  
 Donald Pearce.....App. Electrician  
 Jamie MacArthur..... App. Joiner  
 Stuart Donaldson.....App. Painter  
 Ross MacKenzie..... App. Plumber

## Board Members

Di Alexander  
 Hugh Donaldson... Chair  
 Alison Gainsford  
 John MacLeod  
 Robert McCover  
 John Murphy  
 Joan Ritchie  
 Donald Young



## Management Committee Members

Di Alexander ..... Chair  
 John MacLeod..... Vice Chair  
 Drew MacFarlane Slack.....Secretary  
 Hugh Donaldson ..... Treasurer

Alex Farquhar  
 Catriona Hunter  
 Drew McFarlane Slack  
 Ann Martin  
 Jean Sinclair  
 Cllr Allan Henderson – Co-optee  
 Cllr Brian Murphy – Co-optee



## Staff Members

Blair Allan ..... Chief Executive  
 Isla Gray..... Operations Manager  
 David Cottier..... Development Manager  
 Margaret Gillies ..... Finance Manager  
 Sean Doherty ..... Maintenance Manager  
 Dawn Callison..... Corporate Services Officer  
 Lindsay Kennedy .....Corporate Services Officer (Finance)  
 Irene Christie..... Housing Officer  
 Campbell Clark ..... Technical Assistant  
 Sheena Coull ..... Maintenance Co-ordinator  
 Lauren Donnelly ..... Receptionist  
 Alistair Kennedy ..... Maintenance Supervisor  
 Sheree Kennedy ..... Receptionist (maternity cover)  
 Jenny MacKay ..... Corporate Services Co-ordinator  
 Margaret MacKenzie ..... Development Officer  
 David MacLaren ..... Housing Officer  
 Brenda Sandison..... Technical Assistant

**Brig Environmental Ltd**  
Waste Water Treatment  
Equipment & Service



**Morham & Brotchie**  
Chartered Quantity Surveyors



GDS Gardeners



McIntyre & Company  
Solicitors, Fort William

**Samuel & Partners**  
Chartered Surveyors

**Allan Ingram**  
Industrial Cleaning Services

*David Mee Architect*  
*sustainable design and planning services*



**bruce stevenson**  
Risk Management Ltd

Auditors ..... Baker Tilly, Glasgow  
Bankers ..... Clydesdale Bank, Fort William  
Lenders..... Royal Bank of Scotland  
& Dunfermline Building Society

**Member of the following organisations:**

Employers in Voluntary Housing  
Scottish Federation of Housing Associations  
Tenant Participation Advisory Service



101 High Street  
Fort William  
PH33 6DG  
Tel: 01397 702530 Fax: 01397 704141  
Email: [info@lochaberhousing.co.uk](mailto:info@lochaberhousing.co.uk)  
[www.lochaberhousing.org.uk](http://www.lochaberhousing.org.uk)

Financial Services Authority Reg no: 2289RS  
Registered with the Scottish Housing Regulator Reg no: 151  
Scottish Charity no: SC 030951



LHA Property Services C.I.C  
Registration no. 365453



Lochaber Care & Repair Ltd  
Scottish Charity no. SC 038727