

Tenant Talk and Annual Report 2025



**Providing Affordable Housing
and Services Throughout Lochaber**



**LOCHABER
HOUSING
ASSOCIATION**



**PROPERTY
SERVICES**



**LOCHABER
CARE & REPAIR**

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Welcome to Tenant Talk 2025

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

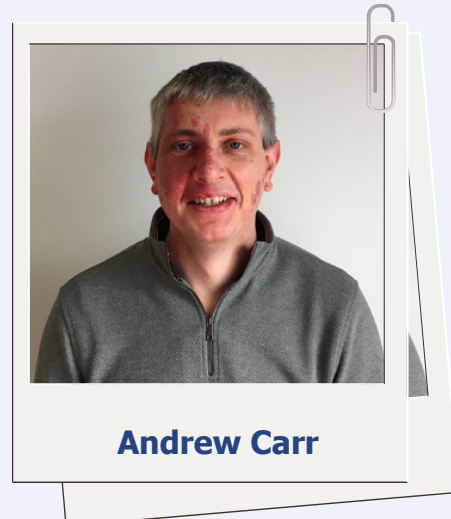
'facilitate the provision and maintenance of good quality, truly affordable housing opportunities and services for local people in their preferred communities, thereby helping to sustain and develop thriving communities throughout Lochaber'.

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.

Chairperson's Report

Lochaber Housing Association recognises the ongoing need for affordable housing throughout the area, and we continue to work towards increasing and maintaining our existing stock, to a high standard. This is not without its challenges, and in particular we have faced issues with our development at Kings Way, Mallaig, which has stalled due to the contractor being unable to complete the works due to illness, and the time taken to procure a new contractor willing to take over and complete the works.

Hopefully these specific challenges have been overcome, and work can recommence soon.



For a number of years, we have worked with Communities Housing Trust (CHT) as our development agents, but following a period of change at CHT, it was necessary to procure this service resulting in the appointment of Macdonald & Cameron. We thank CHT for the assistance they have provided to the Association over the years as we worked in partnership to increase housing stock throughout Lochaber, and we look forward to our continued partnership in order to provide affordable homes across the area. We also look forward to working with Macdonald & Cameron, who have managed to hit the ground running with a number of projects.

During the year, Link Group completed the initial phase of 82 properties at Upper Achintore. This phase is made up of 8 shared equity properties for sale, 19 Mid-Market rented properties along with the 55 rental properties which are to be managed by LHA. LHA will also factor the whole development. We were also pleased that this development had a Local Lettings initiative approved by our partners in the Highland Housing Register as a pilot, along with colleagues at LINK, to allow for a percentage of the rented properties, (16 properties) to be allocated to key workers in the area. This has been seen locally as a very positive step for Fort William due to the almost non-existent development over the last 30 years in private development, along with the challenges of Airbnb. In addition, 5 of these properties, three end of terrace and two bungalows are fully wheelchair accessible.

In relation to existing properties, we continue to introduce where possible, energy efficiency measures including solar panels, heating systems and insulation. As you can imagine, it is impossible to undertake these works on all properties, but we continue to seek funding and undertake these works where possible.

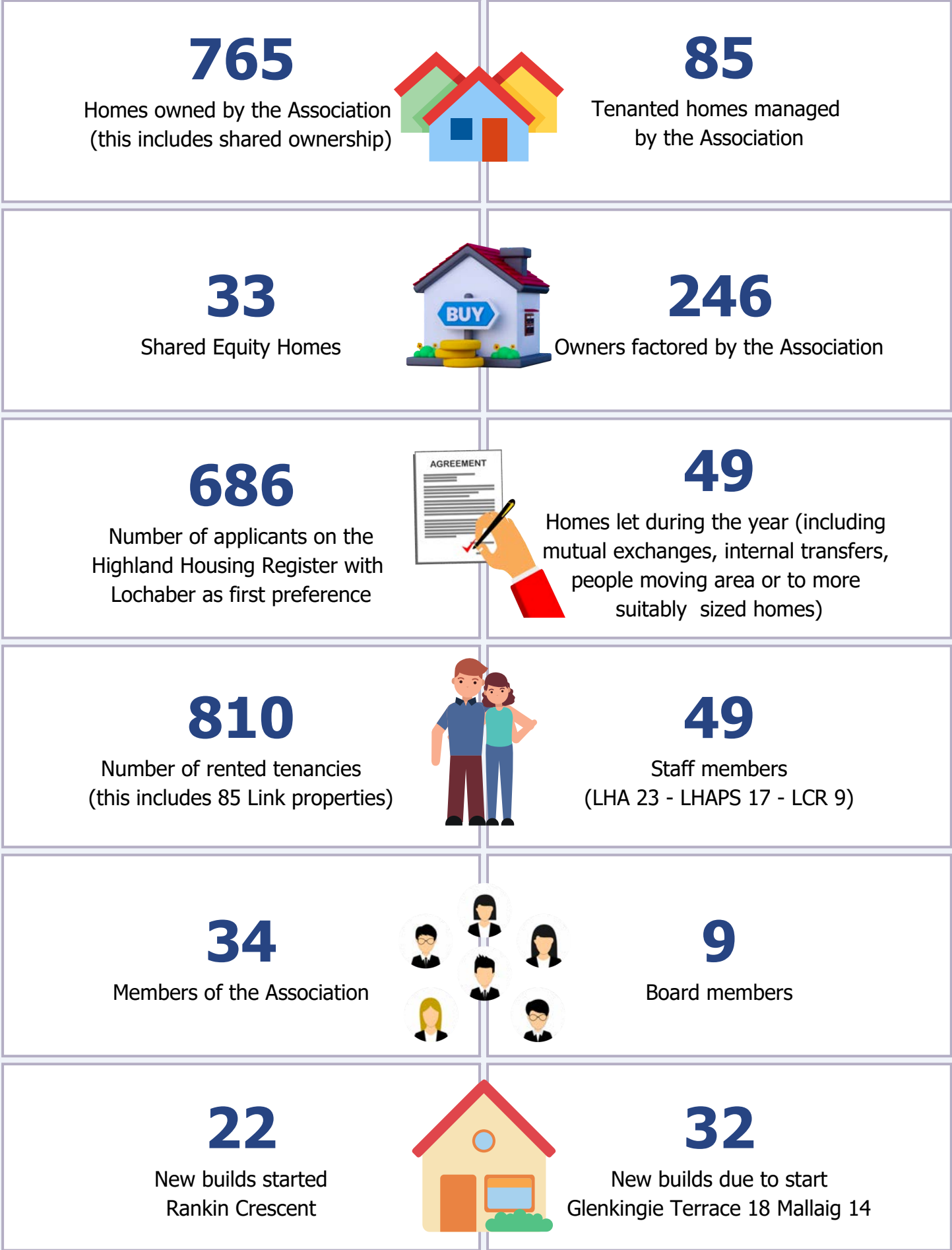
The performance of the Association's repair service remains very strong but there is always room for improvement. We value feedback and engagement from our tenants, and we encourage all tenants to feed back to us and to consider joining our tenant group, **Your Voice**.

Our programme of cyclical maintenance is robust ensuring that we prioritise the health and safety of our tenants and their homes.

Andrew Carr

The Year at a Glance

Some notable figures about the Association at the year end 31 March 2025



Communications and Engagement

Over the last year we have continued our journey to become more digitally focussed, and it is encouraging that more and more tenants are now opting to receive their communications via email. Not only is this a quicker and more efficient way to receive your communications, but it is much more cost effective, meaning that less of your rent is spent on paper, expensive printing and stamps.

If you haven't already opted to receive your communications via email, please consider this small but important change and let your Housing Officer know you would like to do this.



We are committed to providing our tenants with opportunities to get involved, to help shape, influence and improve the services we deliver. Your knowledge and understanding of the issues affecting you, your families and neighbours is invaluable in making sure we focus our attention and efforts on the things that matter most to you.



Your Voice plays a key part in our operations and decisions. If you would like to get involved, simply complete the online **Your Voice** registration form on our website:

<https://www.lochaberhousing.org.uk/your-voice/>

or email us at: housingmgt@lochaberhousing.org.uk

All of our consultations are published on our website, together with their results/outcome.

For more information please visit:

<https://www.lochaberhousing.org.uk/tenant-consultations/>

Some of Our Engagements in 2024-25

We realise too that each of our residents have differing circumstances and therefore, we provide lots of ways you can get involved with us, to suit your personal commitments. The table below shows examples of the ways we have engaged with our residents, whether a tenant, sharing or factored owner.

	Tri-ennial Survey for all tenants, sharing owners and factored owners
	Tri-ennial Survey focus groups and 1-2-1 meetings with tenants
	Upper Achintore Local Lettings Initiative - Further consultation on key worker status
	Your Voice website consultation including an online presentation and 5 minute survey
	Your Voice Annual Report and Tenant Talk 5 minute survey
	Your Voice Revised Business Plan 5 minute survey
	Your Voice Rent Increase consultation
	Rent Increase consultation with all tenants

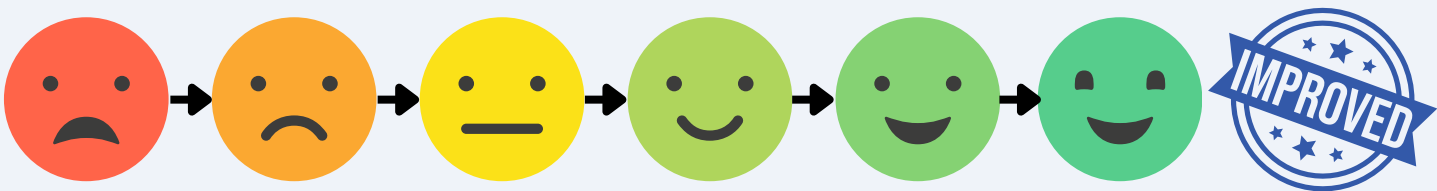
Service Improvements

Following on from the Tri-ennial Survey, we have been reviewing how we communicate with our tenants and customers. A new Corporate Communications Strategy is being developed and our Tenant Participation Strategy is being refreshed, taking into account the feedback received from the survey and focus group meetings.

We understand the importance of providing clear and timely information, and we know that this is an area that we need to improve on. We will be looking at our digital offering, in particular the tenant portal and how we can better engage with our tenants.

We also receive valuable feedback from our tenants when dealing with complaints. Our complaints handling process includes looking at and actioning lessons learned for what we can do differently to improve our services.

This year, some of our improvements have included reviewing our processes regarding bulk mailings and updating how we provide information to our tenants about service charges.



Annual Return on the Charter

As part of our regulatory requirements, we must report to the Scottish Housing Regulator how we have performed against the standards and outcomes of the **Scottish Social Housing Charter**.

These results are illustrated on the following pages, along with some key details, to give reassurance of the value for money our services provide.

The Scottish Housing Regulator publish the full Annual Charter Return results for all social landlords, which is available to view here: **Statistical information | Scottish Housing Regulator**.

You can also compare our results against up to 4 other landlords using the simple online Comparison Tool: **Comparison tool | Scottish Housing Regulator**.

	Percentage of tenants satisfied with the overall service provided by their landlord 83.7%		Percentage of tenants who feel their rent represents value for money 70.3%
	Percentage of tenants satisfied with the opportunities given to them to participate in their landlords decision making process 75.4%		Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions 88.4%
	Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in 78.1%		Percentage of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service 97.1%  Better than Peer Group and Scottish Average

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 household surveys to better understand our tenants and their needs.



78.1%

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

Anti-Social Behaviour

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

11 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



Better than Peer Group and Scottish Average

Complaints

	2023-2024	2024-2025
Number of stage 1 complaints	26	32
Number of stage 2 complaints	7	9
The average time in working days for a full response at Stage 1	4.1 days	3.3 days
The average time in working days for a full response at Stage 2	14.7 days	15.1 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.

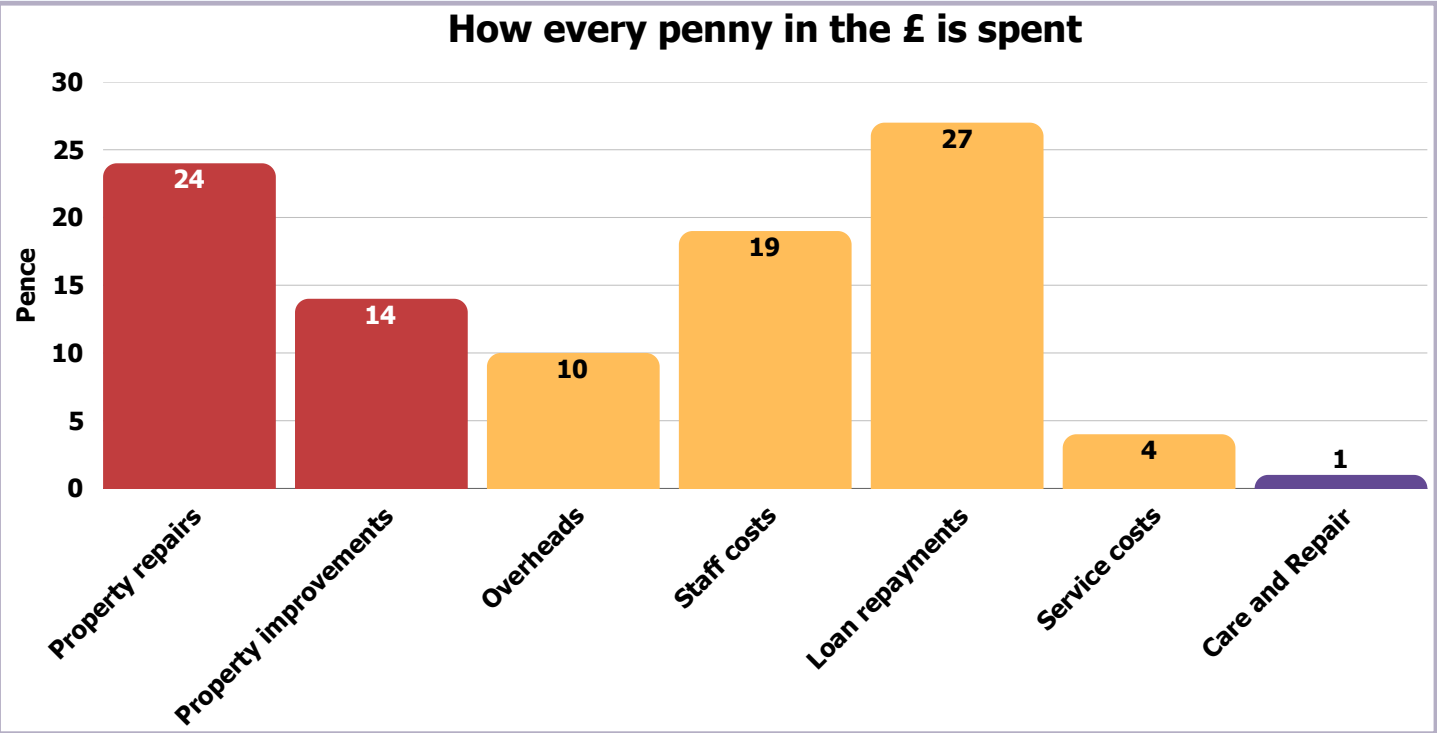
During the year we consulted our tenants on proposed rent increases and the invaluable feedback was considered by our Board of Management before a decision was reached.

	Rent increase for 2025-26 5%		Average weekly rent for 25-26 Average for 24-25 £111.91 £114.97
	Rent collected 2024-2025 £4,592,469		Percentage of rent collected for current and former tenants 99.9%
	Total gross value rent arrears as at 31 March 2025 £125,418		Percentage of rent lost as a result of homes being empty 0.29%  Better than Peer Group and Scottish Average
	Number of court actions initiated for non payment of rent 3		Properties recovered from tenants as a result of court action for non payment of rent 3
	Average time to re-let homes 11 days  Better than Peer Group and Scottish Average		

How your Rent is Spent

Significantly increased costs and decreases in other income streams are having an impact on how your rent is spent. In the last 2 years, spend on unplanned and end of tenancy repairs have increased 33% to £799k, which is just slightly more than our mortgage payments annually. Insurance costs have continued to increase, this year by 45% to £173k. Our property services subsidiary was unable to donate profits to LHA due to increased costs, in 2024 this donation amounted to £140k.

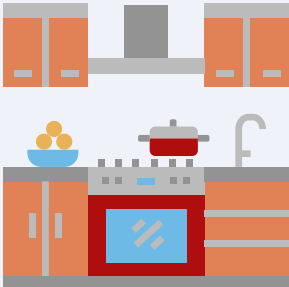
Despite these major challenges to the budget, we have been able to spend **38p** in every pound towards property repairs and property improvements.



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 **£125,418** in rent arrears at the end of the financial year. This amount would have allowed the following to be paid for...



20 new kitchens

or



29 new bathrooms

or

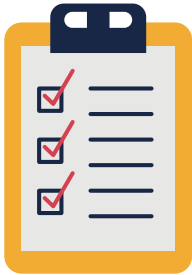


11 new heating systems

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 the tests are a regulatory requirement and it is essential that access is given for these when requested.

	Percentage of tenants satisfied with the quality of their home 78.6%		Percentage of properties that meets the Scottish Housing Quality Standard 97.8%  Better than Peer Group and Scottish Average
	Number of adaptations installed, including level access showers and external handrails 12		Percentage of repairs completed right first time 98.1%  Better than Peer Group and Scottish Average
	The number of emergency repairs completed 173		Average time it took to complete an emergency repair 2.8 hours  Better than Peer Group and Scottish Average
	The number of non-emergency repairs completed 1667		Average time it took to complete a non-emergency repair 4.3 days  Better than Peer Group and Scottish Average

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 2045. The Association updated its Assets Strategy in 2025 which aligns with its planned maintenance investment plus the additional investment required to meet EESSH 2 targets and Net Carbon Zero.

The Association has started investing in renewable energy upgrades with a further **32** Air Source Heat pumps fitted along with **32** Solar PV systems, and **45** High Heat Retention heating systems together with Solar PV Panels and battery backup. An additional **12** properties were upgraded with external wall insulation, Air Source Heat Pump heating systems with Solar PV Panels with battery back up.

Planned Maintenance

The Association completed the following planned maintenance:

4 replacement bathrooms	Window replacements to 40 properties	3 new kitchens	26 external doors
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Cyclical Maintenance

Cyclical painting was completed to various properties in the Lochaber area including Olwyn Courtyard Caol, Camus Crescent Morar, Sutherland Avenue Kinlochleven, Alma Road and Hillside House Fort William.

5-year electrical tests were completed for **143** properties, representing 100% of the tests due. Although the Association completed **115** 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.

New Development Spending

All new developments are subject to financial appraisal to ensure that they stand on their own two feet without **any** subsidy from rental income paid by existing tenants.

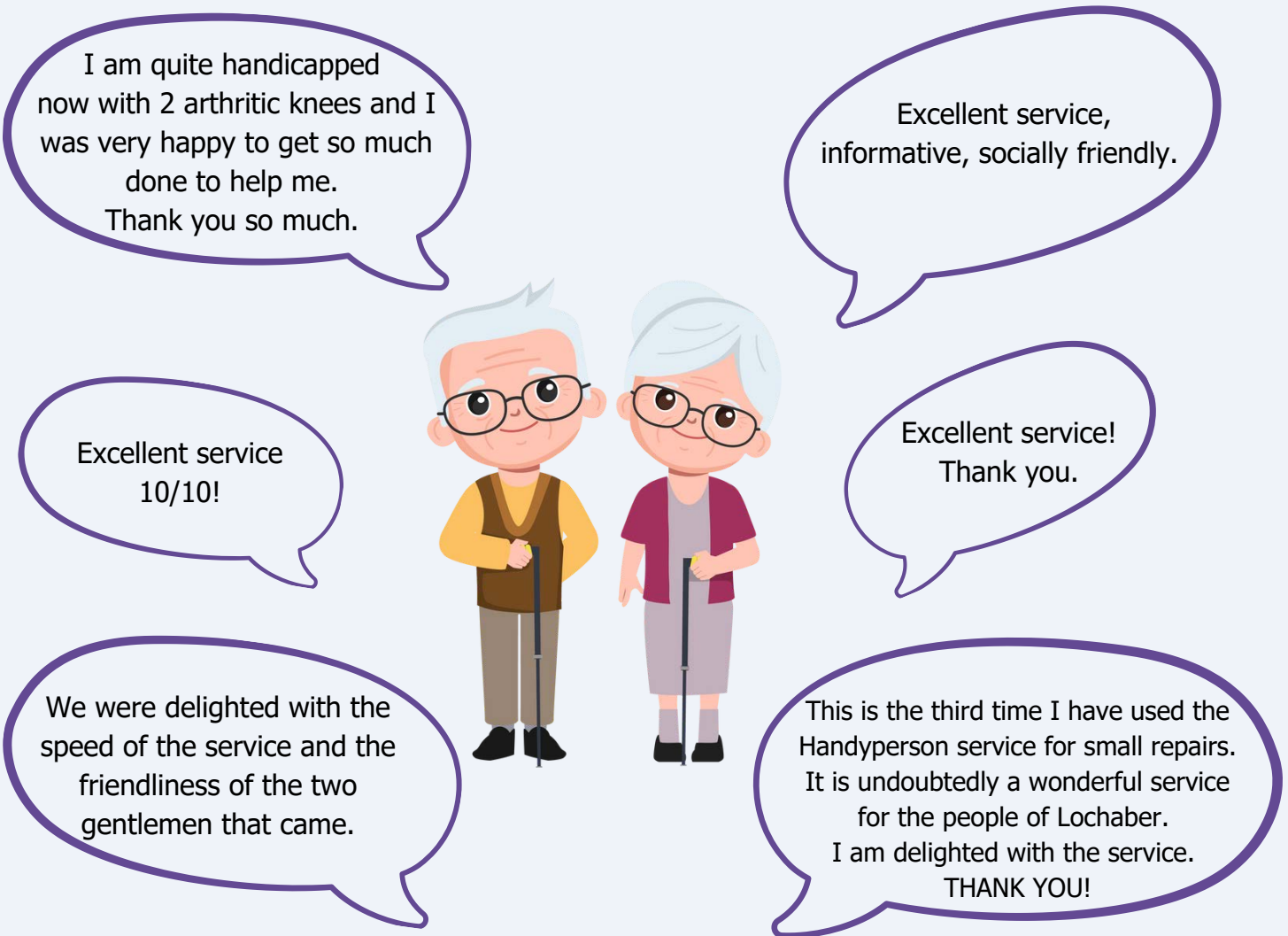
	£1,515,333 Grants received
	+ £1,277,910 Loan finance
	= £2,793,243 Total development spending on new homes

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 2024/25 LCR assisted **54** clients to complete Major Adaptations and Repairs to their homes, with **15** people receiving grants through the Scheme of Assistance.

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



Lochaber Handyperson Service

The Handyperson service received **2225** referrals from a variety of sources, including Health and Social Care, Hospital Discharge Teams, Self-referrals and other Agencies, which generated **3815** jobs/tasks.

In addition, the number of equipment related tasks was **1111**, resulting in a combined total of **4926** 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://bit.ly/LHAPerformanceDocuments> or refer to the Scottish Housing Regulator's website: <https://bit.ly/LandlordReport>

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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