Tenant Talk and Annual Report 2026



Providing good quality affordable housing opportunities and services throughout Lochaber



Your community
Your tenancy
Your house
Your home



Developing thriving communities within Lochaber

LOCHABER HOUSING ASSOCIATION

PROPERTY SERVICES

LOCHABER CARE & REPAIR

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Welcome to Tenant Talk 2026

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).

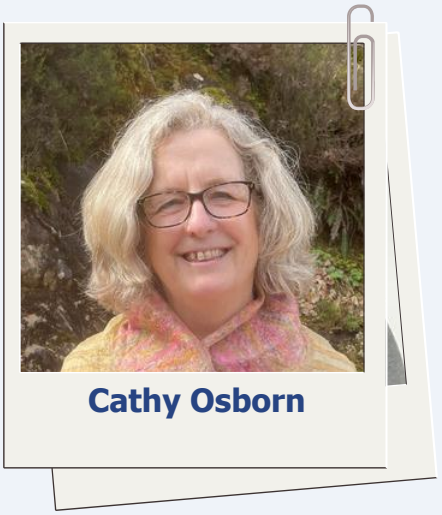
The Association was established in 1988. Since our inception, we have provided over 900 new housing opportunities for rent and low-cost home ownership. We also factor 192 other properties and have two subsidiary companies: Lochaber Care and Repair Ltd and LHA Property Services CIC.

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



Cathy Osborn

Lochaber Housing Association remains committed to its mission to provide and maintain good quality truly affordable housing opportunities and services for local people in their preferred communities.

We have recently carried out an organisational review to strengthen our ability to deliver excellent services, and I extend a warm welcome to all new staff members who have joined us following that review.

We remain committed to developing new homes across Lochaber, but the process is not without its challenges.

We continue to face issues with our development at Kings Way, Mallaig. While we have procured a new contractor, we are continuing with site investigations to determine the work required. We have received excellent support from both Highland Council and the Scottish Government as we work through the issues with the development. We are hopeful that a solution will be finalised soon so that work can start again on site.

In the meantime, we have started work at Glenkingie, Fort William with 18 new affordable rented homes planned to complete there early next year. We have also completed our development of 22 homes in Rankin Crescent, Fort William. This includes 18 rented homes and 4 available to buy as new supply shared equity.

We have developed an excellent working relationship with our new development agents, Macdonald and Cameron and we thank them for work they have put in over the year to help us progress all our developments, and continue to explore new opportunities.

In terms of our focus on our existing homes, the Board has agreed a substantial programme of capital investment to maintain standards, as well as budgets to ensure we achieve all health and safety measures, with tenant safety at the forefront of what we do. We have added energy efficiency measures within many of our properties through new heating, solar panels and batteries aiming to reduce costs for tenants and provide more reliable, controllable heating systems. We continue to seek funding opportunities to roll this out to more homes.

Our performance in relation to repairs timescales, satisfaction with repairs, collection of rent and turning around empty properties remains very strong. The repairs performance reflects the work that LHAPs carries out on our behalf. We have also begun a business transformation following the organisational review, with investment to ensure we improve our digital offering to tenants, and support staff teams with digital systems to improve their ability to deliver excellent services.

Our Board continues to meet regularly to oversee the work of the organisation. We are sorry to have lost some longstanding board members this year but are delighted to welcome new board members to the team.

We would like to extend our thanks to all the hard working staff who are completely committed to the success of the organisation and our residents who support improvement in our services through their involvement at many levels, which is always very welcome.

Cathy Osborn

The Year at a Glance

Some notable figures about the Association at the year end 31 March 2026

775
Homes owned by the Association
(this includes 39 shared ownership)



85
Tenanted homes managed
by the Association

34
Shared Equity Homes



192
Owners factored by the Association

261
Number of applicants on the
Highland Housing Register with
Lochaber as first preference



54
Homes let during the year (including
mutual exchanges, internal transfers,
people moving area or to more
suitably sized homes)

821
Number of rented tenancies
(this includes 85 Link properties)



50
Staff members
(LHA 23 - LHAPS 18 - LCR 9)

33
Members of the Association



10
Board members

22
New builds completed (Rankin Crescent)
18 for social rent, **4** shared equity



18
New builds started (Glenkingie Terrace)
with a further **16** in pipeline

Communications in 2025-26

We are continuing our journey to become 'digital first' and have made goood progress on this.



Our Housing Briefs are now sent out electronically, reducing the vast amount of paper previously used, as well as the huge postal costs incurred. In the last year we published **4** Housing Briefs. If these were printed and posted, we would have used **4,900** pieces of paper and spent over **£4,000** in postage, using valuable resources that can be better used.

We do still send out paper copies where a tenant doesn't have an email account, although we would encourage you to receive them electronically.

You can view and download our Housing Briefs here: **Newsletters and Briefs**

Following really positive feedback from our Your Voice members, we have kept the format of this Tenant Talk the same as last year and send digitally. This saves a staggering **9,800** pages of print!

You can view and download previous Tenant Talks here: **Performance Documents**

Some of Our Engagements in 2025-26

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.

	Your Voice Equality, Diversity and Inclusion Strategy 5 minute survey
	Your Voice Annual Report and Tenant Talk 5 minute survey
	Your Voice Communications Strategy 5 minute survey
	Your Voice Rent Increase consultation
	Rent Increase consultation with all tenants

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: **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: **Tenant Consultations**

Communications

How do we communicate with you? and How can you communicate with us?



Our website is packed with useful information, FAQs, guides and so much more, to help you manage your home. In fact, we are confident that you will be able to find answers to almost all your questions! In the last year alone, there have been over **30,000** views of our webpages!

There are also several online forms for general contact requests as well as ones for asking permission for improvements or even requesting a pet. The Report a Repair tool is proving hugely popular too, with almost **100** repairs reported.

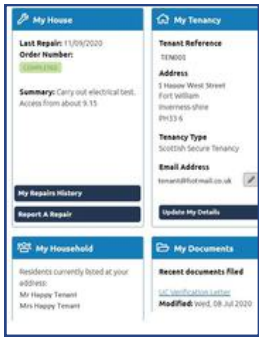
Visit: **https://www.lochaberhousing.org.uk/**



Our Facebook page is proving extremely popular and is ideal for getting news out faster than ever.

In the last year alone, our posts have been viewed a staggering **85,802** times!

Visit: **https://www.facebook.com/Lochaber-Housing-Association-101245295136190**



As the My Home tenant portal service finished at the end of last year, progress was made to introduce My LHA, a new self-service account helping you to manage your tenancy day or night.

You can view your rent account, work out your budget and even set up a payment plan if you are struggling.

Visit: **My LHA**

You can email your Housing Officer:
housingmgt@lochaberhousing.org.uk

For general enquires email: **info@lochaberhousing.org.uk**

Telephone: **01397 702530**

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

98.33%

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.

12 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

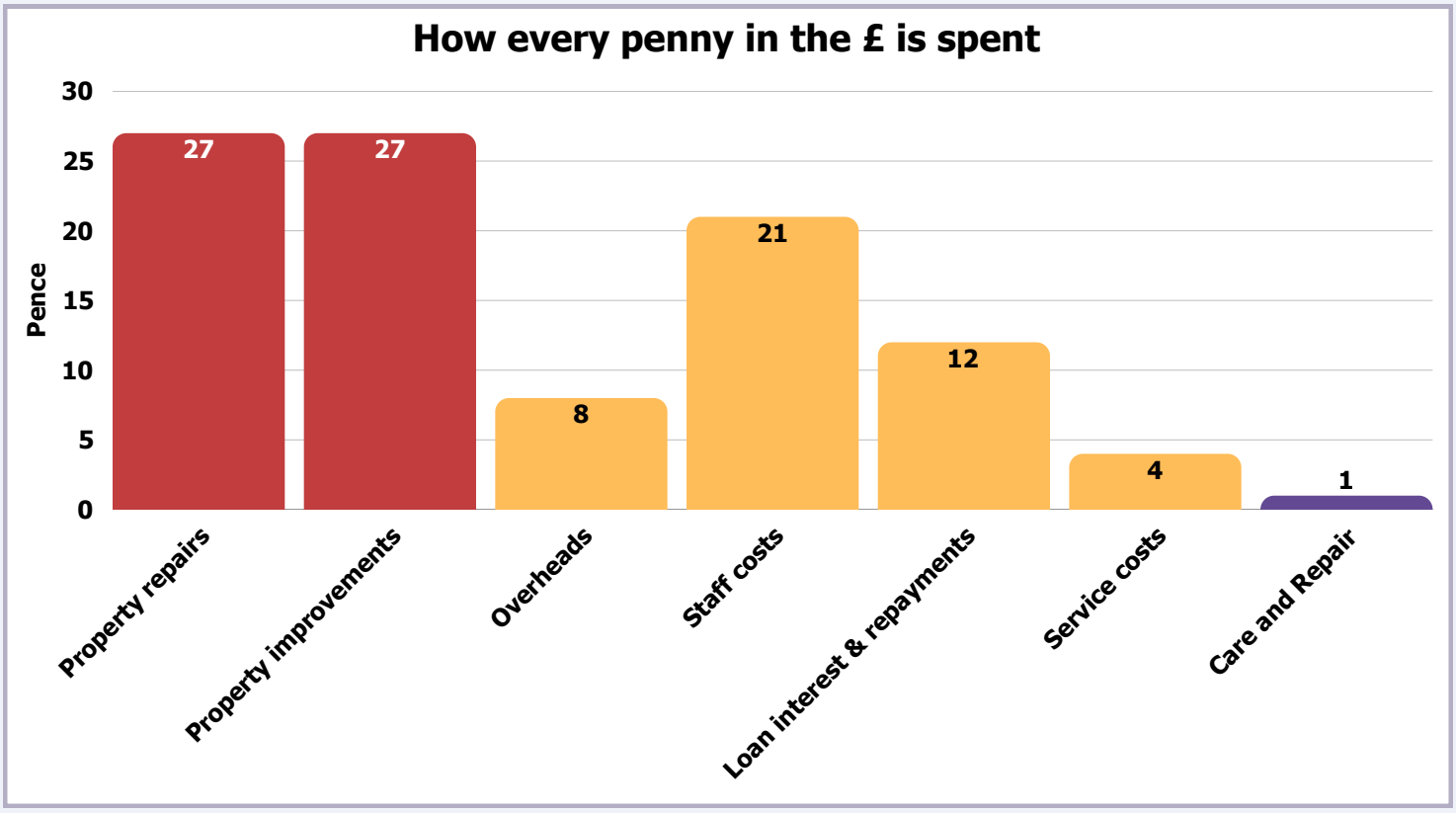
	2024-2025	2025-2026
Number of stage 1 complaints	32	46
Number of stage 2 complaints	9	20
The average time in working days for a full response at Stage 1	3.3 days	3.3 days
The average time in working days for a full response at Stage 2	15.1days	14.1 days

How your Rent is Spent

During 2025/26 we invested **£3 million** directly in repairing and improving our customers' homes.

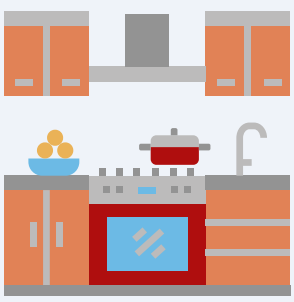
Repairs spending rose to **£1.54 million**, £325,000 more than last year, supporting essential work to keep homes safe, warm and well maintained. By utilising grant funding, our improvement spending increased to **£1.52 million**, £753,000 more than last year, funding longer-term upgrades and component replacements that improve comfort, energy efficiency and the life of our homes.

Together, repairs and improvements increased by **£1 million** above the previous year. This significant investment means our customers benefit from better-quality homes now, with fewer problems and improved performance in the future.

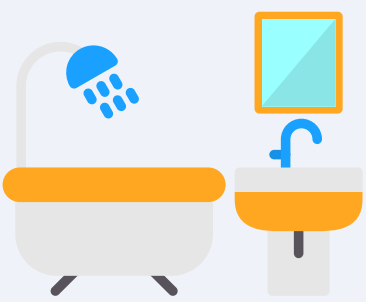


Sometimes tenants have difficulty paying their rent, and consequently they may fall into arrears. Whilst LHA will work with tenants in helping them to pay off their arrears, as a last resort, we will take court action against the tenant and apply for an eviction.

The Association was owed **£123,626** 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

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 2026-27

4.5%



Average weekly rent for 26-27
Average for 25-26 £114.97

£121.17



Rent collected 2025-2026

£4,836,815



Percentage of rent collected for current and former tenants

100.33%

Better than Peer Group and Scottish Average



Total gross value rent arrears as at 31 March 2026

£123,626



Percentage of rent lost as a result of homes being empty

0.24%

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

1



Average time to re-let homes

15 days

Better than Peer Group and Scottish Average

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

98.5%

Better than Peer Group and Scottish Average



Number of adaptations installed, including level access showers and external handrails

17



Percentage of repairs completed right first time

98.9%

Better than Peer Group and Scottish Average



The number of emergency repairs completed

338



Average time it took to complete an emergency repair

3.3 hours

Better than Peer Group and Scottish Average



The number of non-emergency repairs completed

1653



Average time it took to complete a non-emergency repair

5.6 days

Better than Peer Group and Scottish Average

Maintenance of our Homes

Planned Maintenance

The maintenance project on phase 1 properties at Camanachd Crsecent, An Aird was successfully completed and included replacement windows, soffits, fascias, timber cladding, gutters and downpipes.

A further **60** AICO environmental sensors were placed in properties. This programme is ongoing, with the aim of ensuring all our properties are fitted with these sensors over time.

Unplanned works included:

- Rebuilding a retaining Wall at Achariach, Claggan
- Replacement of **10** hot water cylinders

The Association also completed the following planned maintenance:

15 replacement bathrooms	Window replacements to **80** properties (this includes Camanachd Crescent)	**4** new kitchens	**18** external doors

Cyclical Maintenance

Cyclical painting was completed to various properties in the Lochaber area including Raasay Court (woodwork), Dal Nam Mart (woodwork) and MacNaughton Crescent (woodwork).

5-year electrical tests were completed for **77** properties within due date, however a further **2** were completed out with the due date due to access difficulties.

Although the Association completed a number of cylinder and heating services, they were unable to complete all 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.

	**£2,028,602** Grants received
	**+ £1,627,990** Loan finance
	**= £3,656,593** Total development spending on new homes

Lochaber Care & Repair

Introduction by Cathy Osborn - Lochaber Housing Association Chairperson

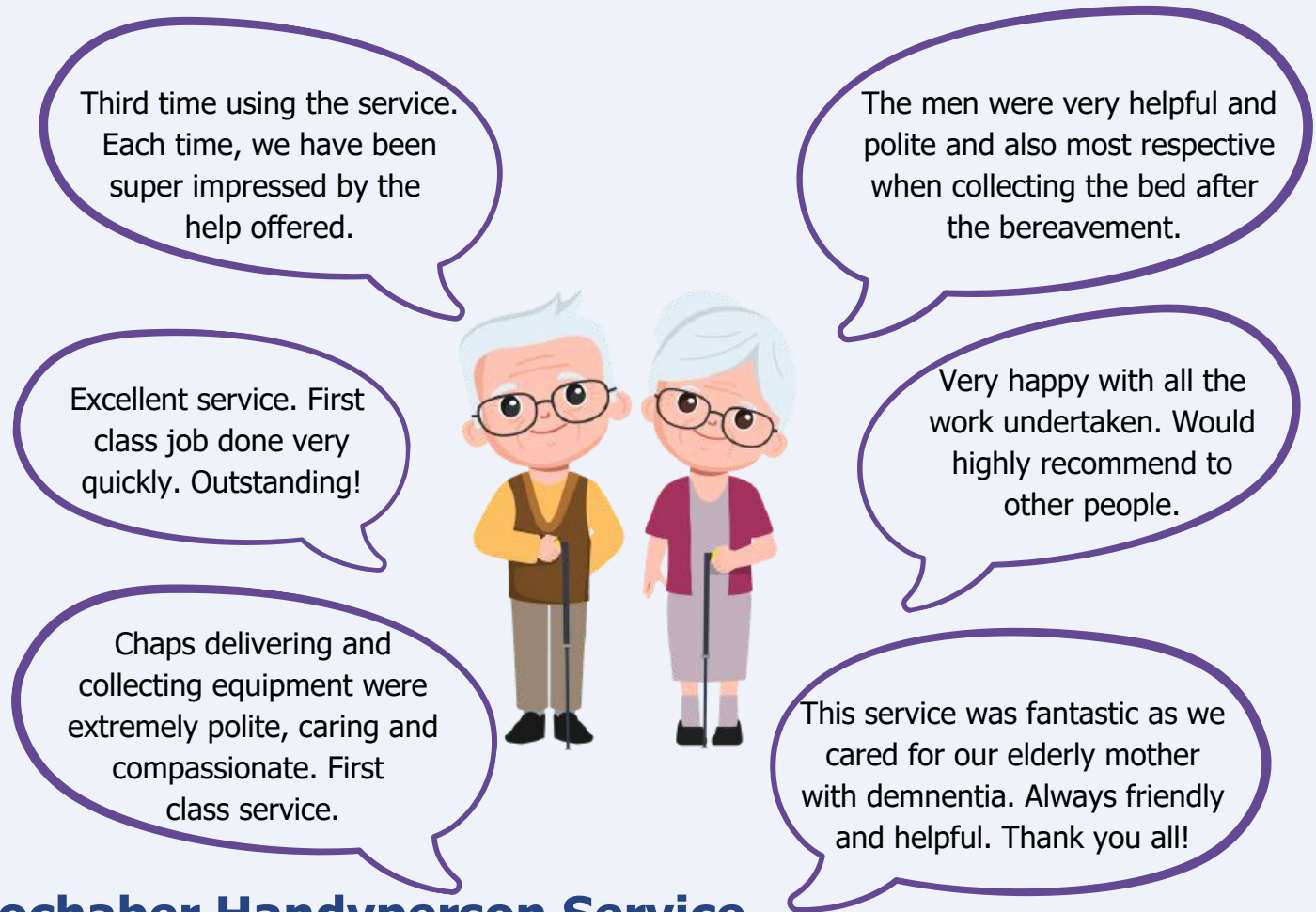
"This year we celebrate 20 years of Lochaber Care and Repair, providing services to promote the independence and well being of older and/or disabled people across Lochaber, by assisting and supporting them with advice, repairs and adaptations to homes so that people can live independently in comfort, safety and security within their own communities.

We have been successful in securing funding from Highland Council to continue the service for another 3 years, with the potential for a further 2 year extension. This provides stability for the service to continue from strength to strength.

The Board recognises the commitment of Maureen Cameron over the years to make it the success it is today."

During 2025-26 LCR assisted **34** clients to complete Major Adaptations and Repairs to their homes, with **28** people receiving grants through the Scheme of Assistance.

We supported a further **84** clients with general advice and referrals to other services.



Lochaber Handyperson Service

The Handyperson service received **2062** referrals from a variety of sources, including Health and Social Care, Hospital Discharge Teams, Self-referrals and other Agencies, which generated **3803** jobs/tasks.

In addition, the number of equipment related tasks was **1099**, resulting in a combined total of **4902** 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	TC Alexander Sloan Ltd, Glasgow	**Lenders** Allia CAF Bank Nationwide Building Society Unity Trust
Bankers	Virgin Money	
Financial Advisor	David Smith, Oban	

Energy Advice and Support Partner: ALIenergy deliver the Lochaber Affordable Warmth Scheme

Members of the following organisations: Employers in Voluntary Housing Scottish Federation of Housing Associations Tenants Information Service 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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Your Voice approved

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