

Housing Brief

Advising and supporting our tenants to enjoy their homes

What would you do, if this happened to you?

Over the last two years the number of insurance claims made by the Association has risen by £285,000 leading to a huge increase of over 41% on our insurance premium. This additional cost means the building insurance costs are equivalent to installing 14 kitchens or bathrooms as well as diverting our maintenance team from other investment works.

The breakdown of damages

- **Nine** insurance claims due to escape of water
- **Six** properties with frozen pipes
- **Five** properties empty when bursts occurred with tenants away for a weekend or longer
- **Five** properties had water left on at the mains and not drained down, leading to far greater damage and expense to repair
- Only **two** properties had heating left on low
- Of the **nine** properties, **five** did not have contents insurance, losing most of their personal belongings and incurring great expense to furnish their property when returning.

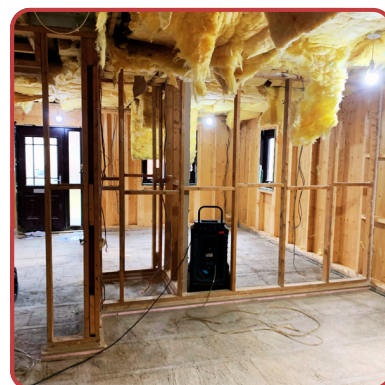
The water damage to some of these properties was so severe that they had to be stripped back to the bare shell to dry out. For flatted developments it wasn't just the flat where the burst occurred that was damaged, but the damage also affected all the flats below.

In the event of water damage, fire or storm damage LHA is not responsible for replacing contents or personal items within a property.

What can you do to minimise the impact of damage?

- Turn water off even if only away for a few days and drain down water if away for longer periods.
- Leave heating on low and turn off all appliances that are not required.
- Where possible leave a key with a person who will look after your property and check if away for longer periods.
- If you are away from your property for 30 days or more, you are required to make the Association aware for insurance purposes.
- Take out contents insurance, which costs much less than you may think.

You can obtain contents insurance from many insurance companies but we recommend home contents insurance specifically designed for social housing tenants, with flexible payment options. For further information and an application pack, please contact your Housing Officer who will be happy to answer any questions you may have.



Communicating with our tenants. We've listened...

The new Tenant Engagement and Communication (TEC) Strategy has now been presented to the Board and defines not only how we engage with you but also how and when we will communicate.

Key aspects of the communication elements of the strategy come from consultation with tenants and focus groups held after our Triannual survey, so it is reflective of tenants concerns and feedback and is now part of our policy framework.



The TEC Strategy can be viewed here: <https://bit.ly/TECStrategy> and we will be holding staff training to ensure these outcomes are understood and met.

Some key improvements

- ✔ Improving feedback and keeping tenants informed across the LHA Group on what we do that impact them individually or collectively through Housing Briefings or individual emails or letters.
- ✔ Ensuring that we do what we say we will do and communicate with tenants to ensure they understand.
- ✔ Improving consultation and engagement with tenants (Your Voice Activity) when planning works that includes listening to their experiences, expectations and reassuring them how the works will improve the property and their living environment.
- ✔ LHA taking the lead to maintain a relationship and communicate throughout any planned maintenance works with the tenant and seek feedback when completed.
- ✔ We will ensure that you are communicated in the event of any changes to planned maintenance for your home.
- ✔ Ensuring tenant expectations are met through response timescales defined in this strategy.

Communication Timescales and Standards

As part of the changes, we have also developed and agreed with Your Voice members, revised timescales for our communication that adheres to our Customer Charter, a copy of which can be read on the next page. These new timescales will ensure that all tenants who contact the Association know what to expect from our staff and are kept up to date. When we contact you, our staff will be professional, courteous and offer clear explanations in plain English.

Communication Timescales

- Following receipt, we will respond to non urgent emails within 3 working days.
- Following receipt, we will respond to urgent emails within 24 hours.
- Following receipt, we will respond to non urgent letters within 5 working days.
- Following receipt, we will respond to urgent letters within 1-2 working days.
- We will respond to non urgent calls within 3 working days.
- We will respond to urgent calls same day.



Household Surveys. Are your details up to date?

Our Housing Officers are continuing their programme of completing Household Surveys. These are vital in ensuring that the details we hold for you are up to date. When you are contacted, you will be asked for confirmation of household occupants, details of your income (to check if you are getting all the benefits you are eligible for) and copies of current identification documents.

You can also update your household details in **MyHome** or by emailing your Housing Officer: housingmgt@lochaberhousing.org.uk

Our Customer Charter

Our customers are the most important part of our business. The organisation is committed to providing a responsive, effective, and cost-efficient customer service to all our customers. This Charter sets out the standards of customer care that we are committed to, and which every customer can expect.

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We will be courteous and fair to customers and do our best to help. In return, we expect customers to be courteous towards us.

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We will not discriminate against anyone regardless of age, disability, gender, race, sexual orientation, marital status, nationality, or religion.

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We will invite you to take part in regular reviews of our services, and your views will be key in any decisions taken to change or maintain current arrangements.

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Customer feedback on the service we provide will be regularly requested and always be welcome.

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We will train, develop, and equip our staff with the skills to undertake our commitment to you.

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If you require to visit our offices we will make an appointment for you and will be welcoming and accessible.

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We will ensure that we provide our services to tenants in their own home.

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We always treat all customers fairly and respect confidentiality, giving clear reasons for any decision we make.

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We will publish and display information about our service standards and achievements.

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We offer a clear and accessible complaints procedure, and we will use this feedback to improve our service.

Letting Standards

The updated Letting Standards were consulted on and agreed by tenants. They cover the standard we expect tenants to occupy and return their properties, and also the properties that are then relet by Lochaber Housing Association (LHA).

The Void Relet Standards aims to ensure that all empty properties (known as void properties) are returned in a safe and fully lettable condition as soon as possible. LHA will ensure that all empty properties meet the agreed void standard, unless an agreement has been reached with a tenant. For example, accepting the property early to allow for certain repairs to be carried out once occupied, or where a decoration voucher has been issued, rent discount offered, or where the tenant has agreed to occupy early and carry out the work themselves.

We would like tenants to be aware of the standards as they link to our Recharge Policy. The Letting Standards are also linked to the tenancy agreement for both tenant and LHA responsibilities, and cover both the internal and garden area of your property. You can view the Letting Standards here:

<https://bit.ly/LettingStandards>



Have you Missed out on Valuable Support?



Through funding from the Scottish Social Housing Fuel Support Fund, we have continued to support tenants by offering help with a payment of £100 towards their fuel bills. Referrals to ALLenergy have provided support for all new tenants at sign up, along with existing tenants, for help with energy advice and assistance, and fuel debt. Items to reduce cooking costs and to help retain heat or keep an individual warm have also been procured by ALLenergy through our funding. We had planned on helping around **490 tenants** with direct payments, unfortunately we had a non response rate of 20% at the revised deadline of the 7th February 2024, so sadly, only **393 tenants** have benefitted from this support. Any money left over will be utilised by ALLenergy to continue with supporting our tenants.

We will be carrying out a survey in April with those who have benefited from assistance to give feedback to the Scottish Federation of Housing Associations (SFHA), who provided this crucial funding. A further update will be published in the next housing briefing. Whilst we do not know if funding will be available for next year, our team continues to try to identify any future opportunities to help tenants during the cost of living crisis or to assist in tackling financial or fuel poverty.

As part of the winter campaign, we have held focus groups and those attending were offered a heated throw and entered into a prize draw with five air fryers and five chances to win £100 towards fuel costs, this has now been drawn and all the lucky tenants will have been notified.

45 New Properties Nearing Completion

As you may know LHA recently allocated 10 houses in Upper Achintore as part of the new Link Housing development, the properties owned and developed by Link will be managed locally by LHA who will allocate the properties through the Highland Housing Register and manage the tenancies, any repairs to the properties along with landscaping and factoring. LHA are pleased to be able to provide these much needed properties in partnership with Link. We are looking forward to a further 45 properties becoming available for social rent between April and June this year. To apply online, visit: <https://bit.ly/applyforahouse>

Property Types:

- 16 x 2 bed houses
- 15 x 3 bed houses
- 4 x 4 Bed houses
- 3 x 3 bed wheelchair accessible houses
- 2 x 3 bed wheelchair accessible bungalows
- 4 x 2 bed upper floor flats
- 4 x 2 bed ground floor flats
- 4 x 1 bed upper floor flats
- 4 x 1 bed ground floor flats



Link have also developed a number of Mid-market Rented properties and shared equity properties which are available to view and apply for by visiting: <https://linkhousing.org.uk/property-search/>. This mixed tenure development offers spacious modern properties with the scenic views of Loch Linnhe that the area is known for.

As part of the development, we are also scoping out the need for a Local Lettings Initiative for essential or key workers and will be seeking feedback from our tenants in Upper Achintore, local business, elected members and community groups. We will be consulting with our Your Voice members on our Local lettings initiative Policy Framework and reporting on this in future briefings.