

# Lochaber Housing Association

**Performance Analysis Visit 2025/26**  
**September 2026**

- **Tenant Satisfaction** - Based on **91 new surveys**, tenant satisfaction has remained broadly stable.
  - Improvements: **Overall satisfaction (I1)**; **Participation (I5)**; **Quality of Home (I7)**; **Repairs (I12)**; and stable or smaller gains across other indicators, including perception of **VFM (I25)**.
  - Declines observed in: **Factoring owners (I29)**, particularly for LAs (more than 5% decrease).

## Repairs and Maintenance

- **Emergency repairs (I8)**: RSLs are now faster than LAs at 3.3 hours (4.01 previously). LAs continue a 5-year improvement trend at 3.59 hours (3.79 previously).
- **Non-emergency repairs (I9)**: Stable with gradual improvement following a 3-year upward trend. RSLs: 8.24 days (8.34); LAs: 9.37 days (10.10).
- **Right First Time (I10)**: Redefined to include repairs completed outwith target unless recalled. Not comparable with previous years. This change has contributed to a new figure of 95.29% of repairs completed right first time.

## Damp and Mould

- New indicator under review by SHR; analysis remains limited as recording practices embed.
- **Average resolution time (I31)**: RSLs 20.2 days; LAs 31.4 days.
- **Reopened cases (I32)**: Higher for RSLs in condensation and structural categories; higher for LAs in "Other" cases.
- **Overall reopened cases**: LAs 7.9%; RSLs 8.7%.

## Complaints Handling

- **Complaints per 100 homes (I13)**: Increased to 6.7 (highest in 5 years; up from 6.4).
- **Stage 1 response times**: Increased for both RSLs and LAs. National average: 5.36 days.
- **Stage 2 response times**: RSLs improved to 16.8 days; LAs increased significantly (21 to over 47 days).
- **SPSO compliance**: RSLs are broadly meeting targets; LAs are not meeting timescales (5 days for Stage 1, 20 days for Stage 2).

## • Access to Housing

- **Turnover (I16):** Marginal decrease for both RSLs and LAs, with 6.85% of lettable stock becoming vacant (-0.45pp overall).
- **Lets to homeless households (C2):** Slight decrease driven by RSLs (41.97% to 40.02%); LAs increased slightly (50.43% to 51.40%).
- **Sustained tenancies:** Increased; both sectors above 92.45%.
- **Abandonments/evictions:** Reduced slightly (from 0.65% to 0.62%).
- **Medical adaptations (I19):** Average completion times increase for RSLs (from 56 to over 63 days); while decreased for LAs (36 to 33 days).

## • Housing Quality

- **SHQS (I6):** Continued improvement – LAs 86.5%, RSLs 92.8%; Scotland overall 89.5% (+2.6%).
- **EESH (C10):** Based on 49 voluntary returns; +2pp increase – RSLs 96.8%, LAs 91.5%.
- **Gas safety (I11):** Fails per 100 lettable homes remained stable for LAs at 0.02%, with a marginal increase for RSLs from 0.11% to 0.12%.

## • Void Management

- **Re-let times (I26):** Significant improvement:
  - LAs: 78 to 68 days (-12.8%, first improvement in 6 years).
  - RSLs: 40.39 to 34.45 days (-14.7%).
- **Void rent loss (I18):** Reduced (1.26% to 1.13%).
  - RSLs: 0.80% (lowest in 6 years). LAs: 1.49% (lowest in 5 years).

## • Rent Increases and Arrears

- **Rent collection (I22):** 99.68% (previously > 100% partly due to 54-week year).
- **Current arrears (I23):** Reduced, continuing a 4-year downward trend – RSLs 2.5%; LAs 5.17% .
- **Former tenant arrears:** Decreased – LAs 3.11% (from 3.40%); RSLs 1.31% (from 1.37%).
- **Gross arrears:** Reduced (6.17% to 5.90%).
- **Rent increases (C4):** RSLs 4.40% to 5.5%; LAs 6.2% to 6.6%. The average increase in 2025/26 was 6.05% (up from 4.68%).

# Comparator Organisations

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Albyn Housing Society  
Cairn Housing Association  
Hjaltland Housing Association  
Lochaber Housing Association  
Lochalsh & Skye Housing Association  
Orkney Housing Association  
Rural Stirling Housing Association  
The Highland Council  
West Highland Housing Association

# Tenant Satisfaction

Survey Date:

**July 2024**

Number of tenants surveyed:

**355**

Survey Method:

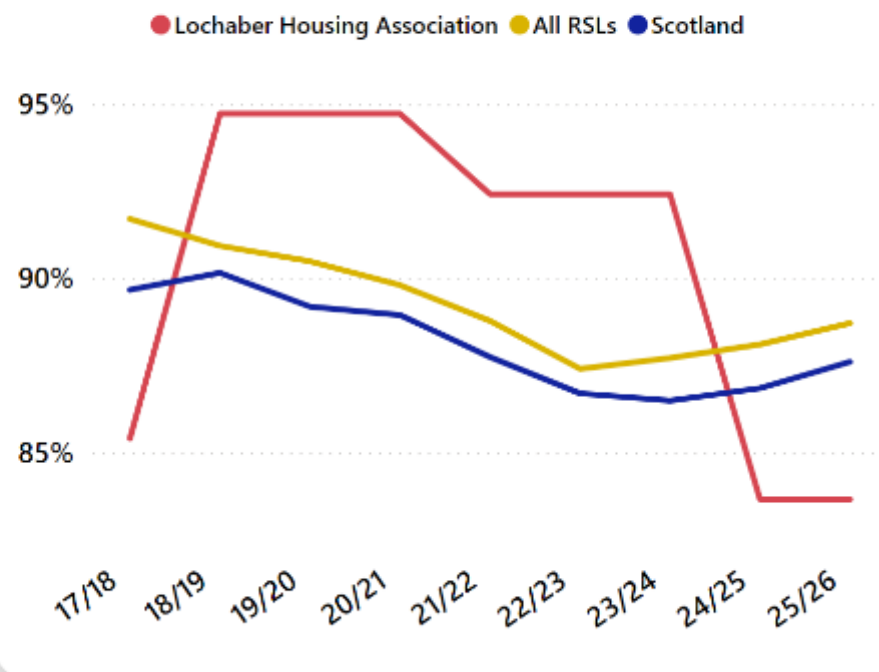
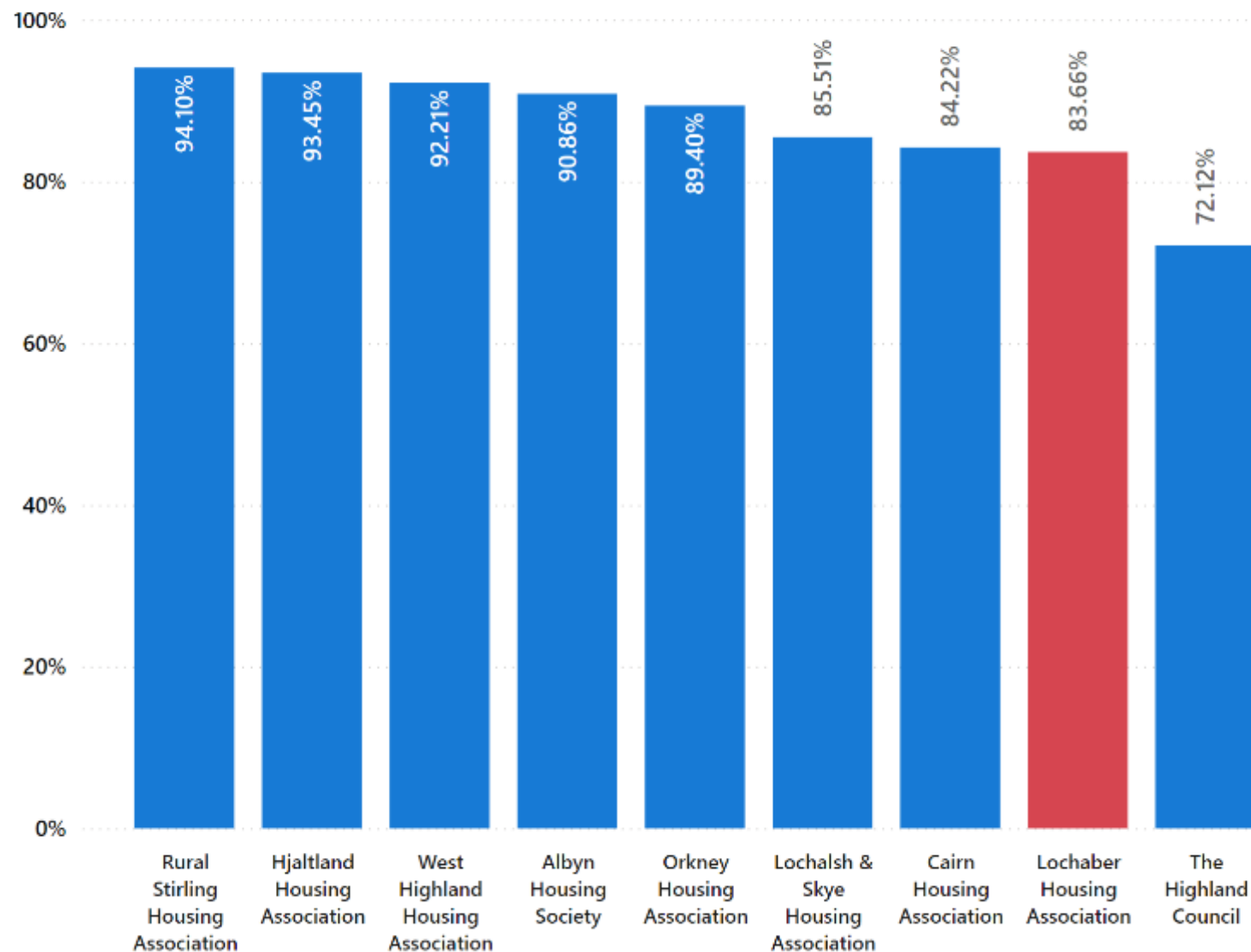
**Online  
Telephone**

# Overall Satisfaction

11 Percentage satisfied with overall service



25/26

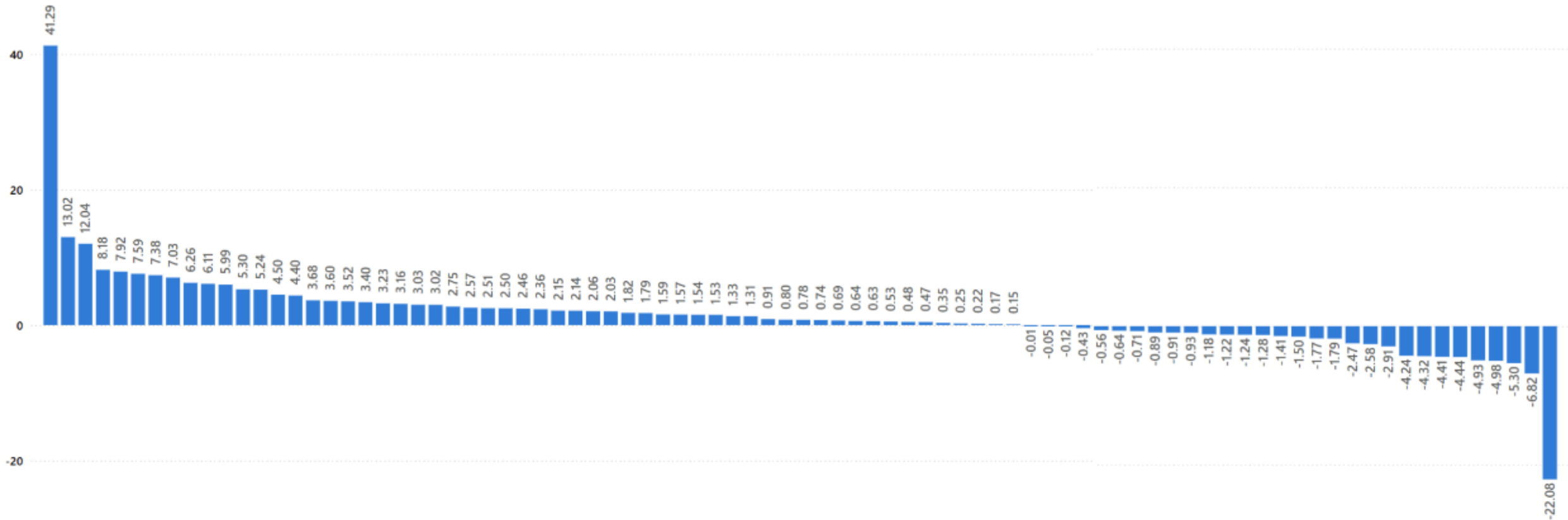


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 92.41% | 92.41% | 92.41% | 83.66% | 83.66% |
| Rural                        | 90.62% | 89.03% | 89.12% | 88.17% | 88.71% |
| All RSLs                     | 88.78% | 87.41% | 87.71% | 88.10% | 88.71% |
| Scotland                     | 87.74% | 86.70% | 86.49% | 86.85% | 87.60% |

# Overall Satisfaction

11 Percentage satisfied with overall service

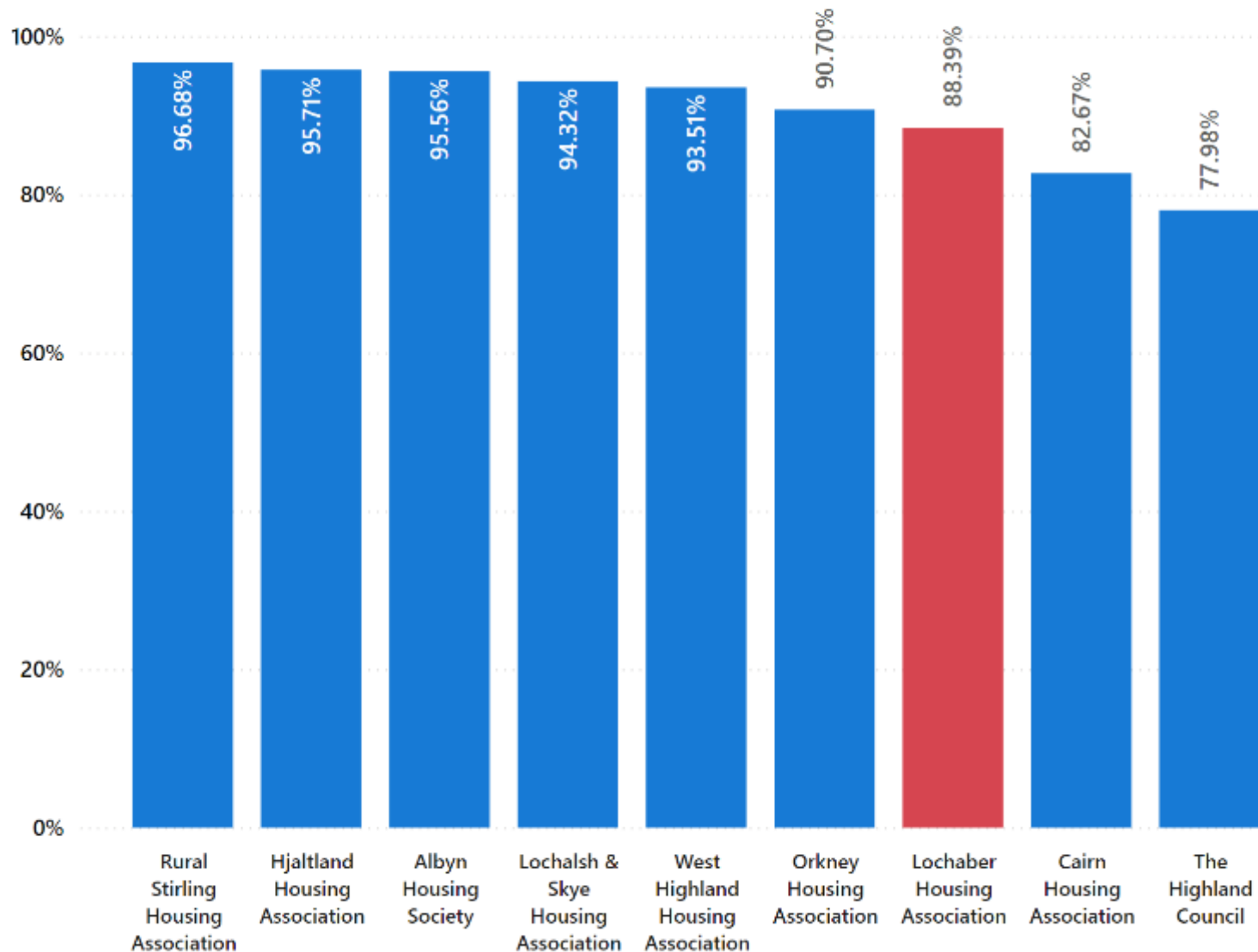
## Change from previous survey



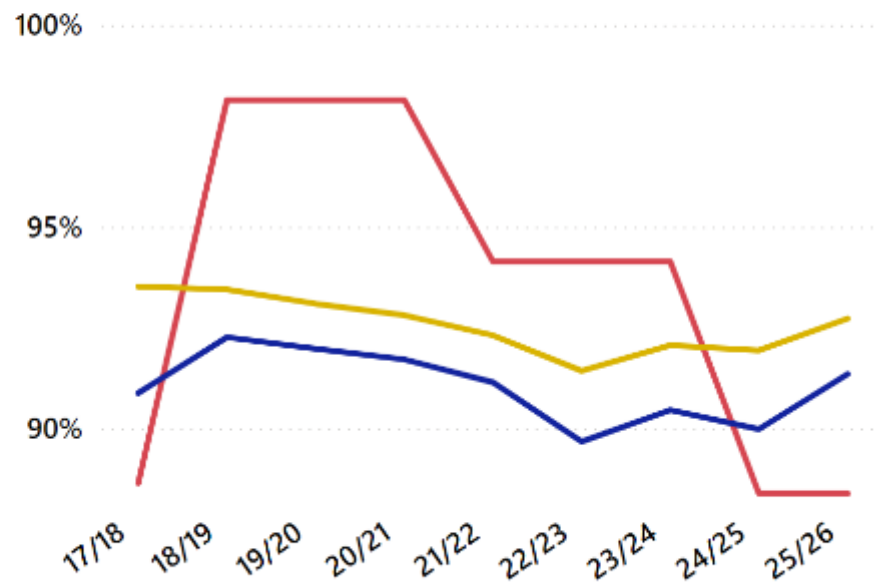
# Kept Informed

12 Percentage tenants who feel landlord is good at keeping them informed about services and...

25/26



● Lochaber Housing Association ● All RSLs ● Scotland

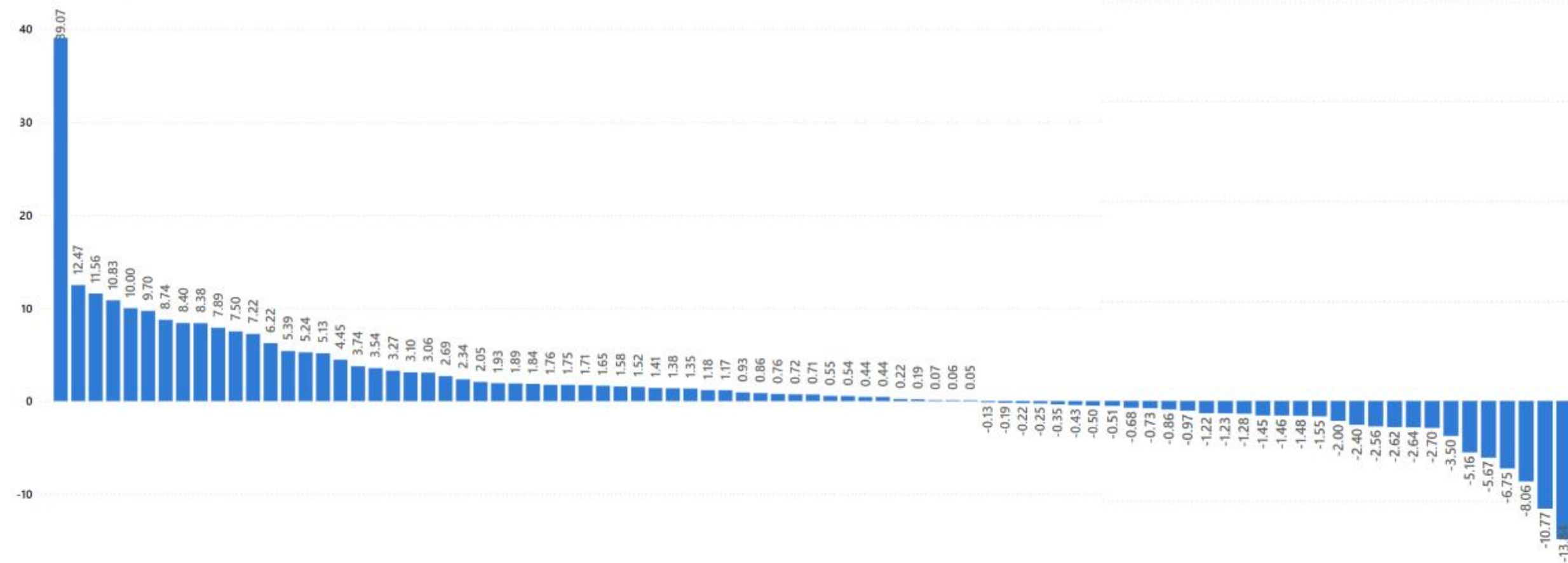


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 94.14% | 94.14% | 94.14% | 88.39% | 88.39% |
| Rural                        | 94.35% | 92.49% | 92.86% | 92.46% | 92.12% |
| All RSLs                     | 92.31% | 91.43% | 92.06% | 91.94% | 92.72% |
| Scotland                     | 91.15% | 89.68% | 90.46% | 89.98% | 91.35% |

# Kept Informed

12 Percentage tenants who feel landlord is good at keeping them informed about services and decisions

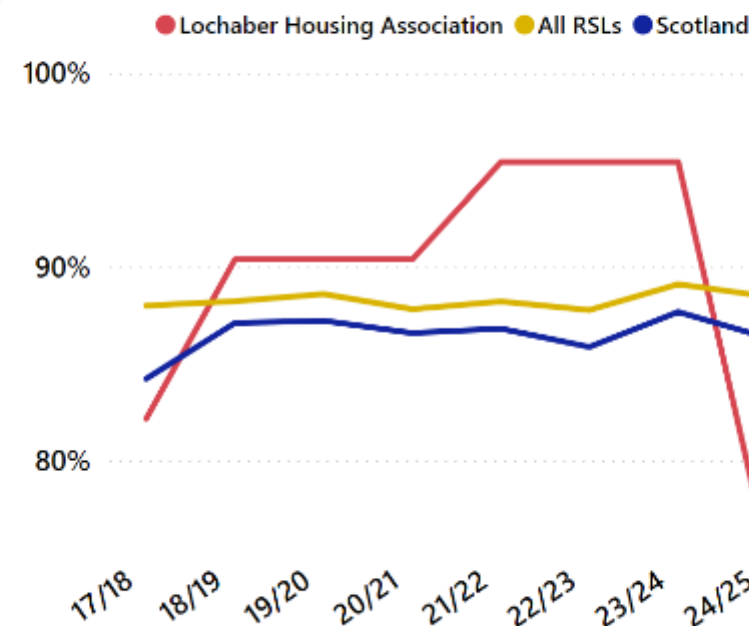
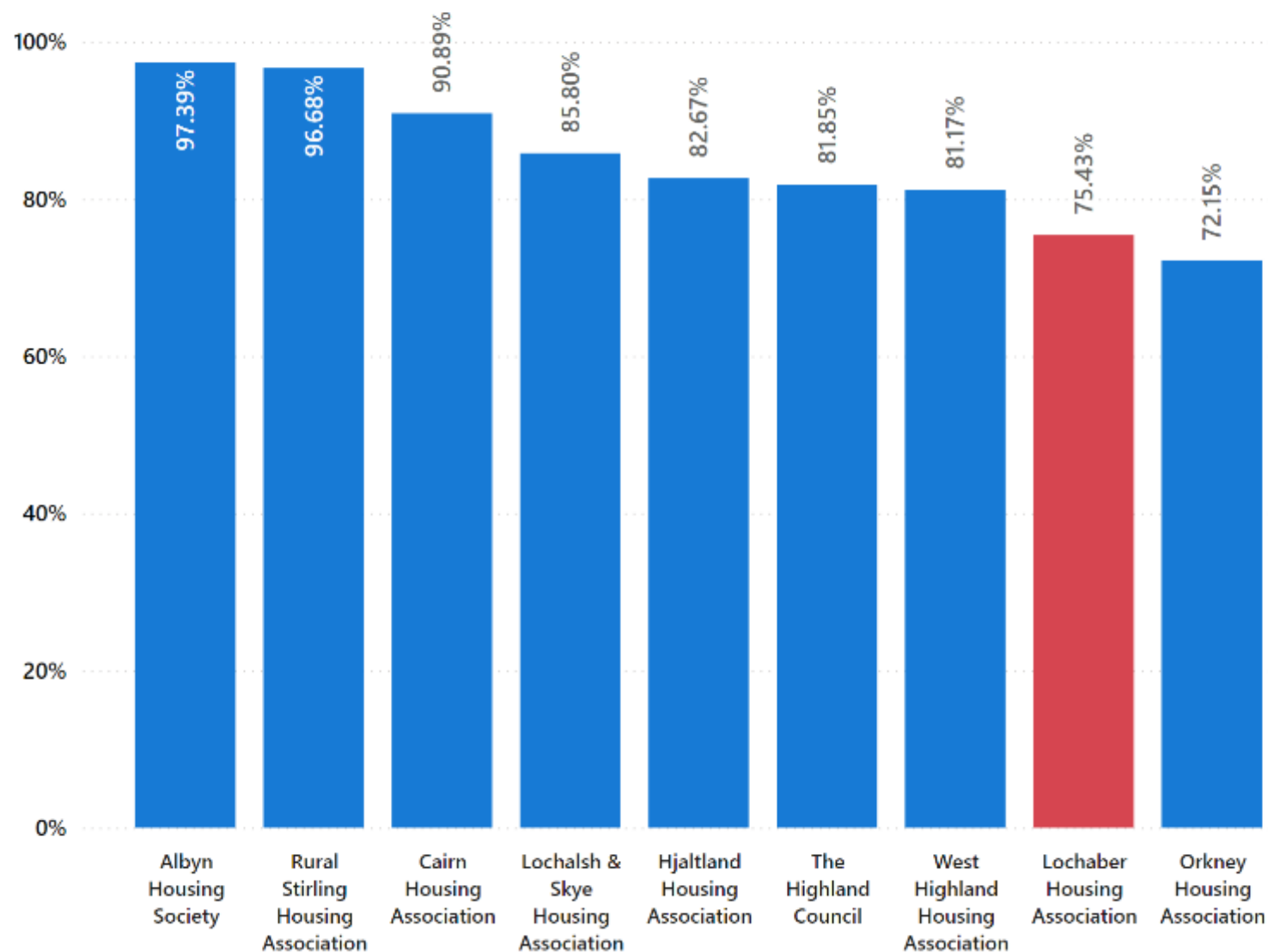
## Change from previous survey



# Opportunities to Participate

15 Percentage tenants satisfied with opportunities given to them to participate in landlords decision...

25/26

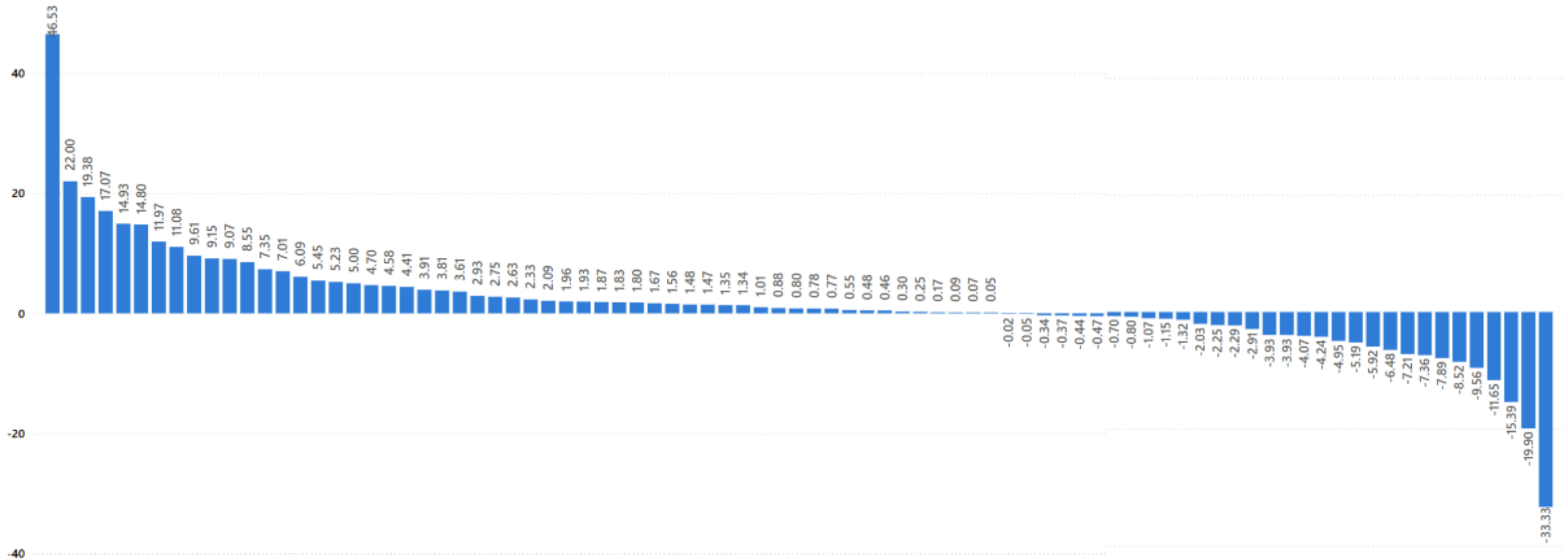


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 95.40% | 95.40% | 95.40% | 75.43% | 75.43% |
| Rural                        | 90.97% | 88.96% | 89.98% | 87.48% | 84.32% |
| All RSLs                     | 88.21% | 87.76% | 89.10% | 88.47% | 88.99% |
| Scotland                     | 86.81% | 85.86% | 87.67% | 86.34% | 88.07% |

# Opportunities to Participate

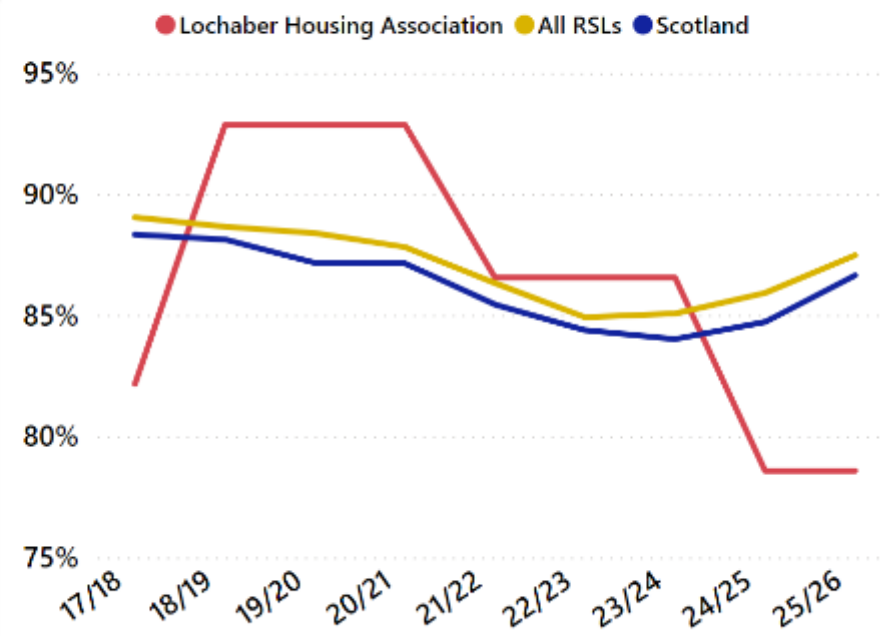
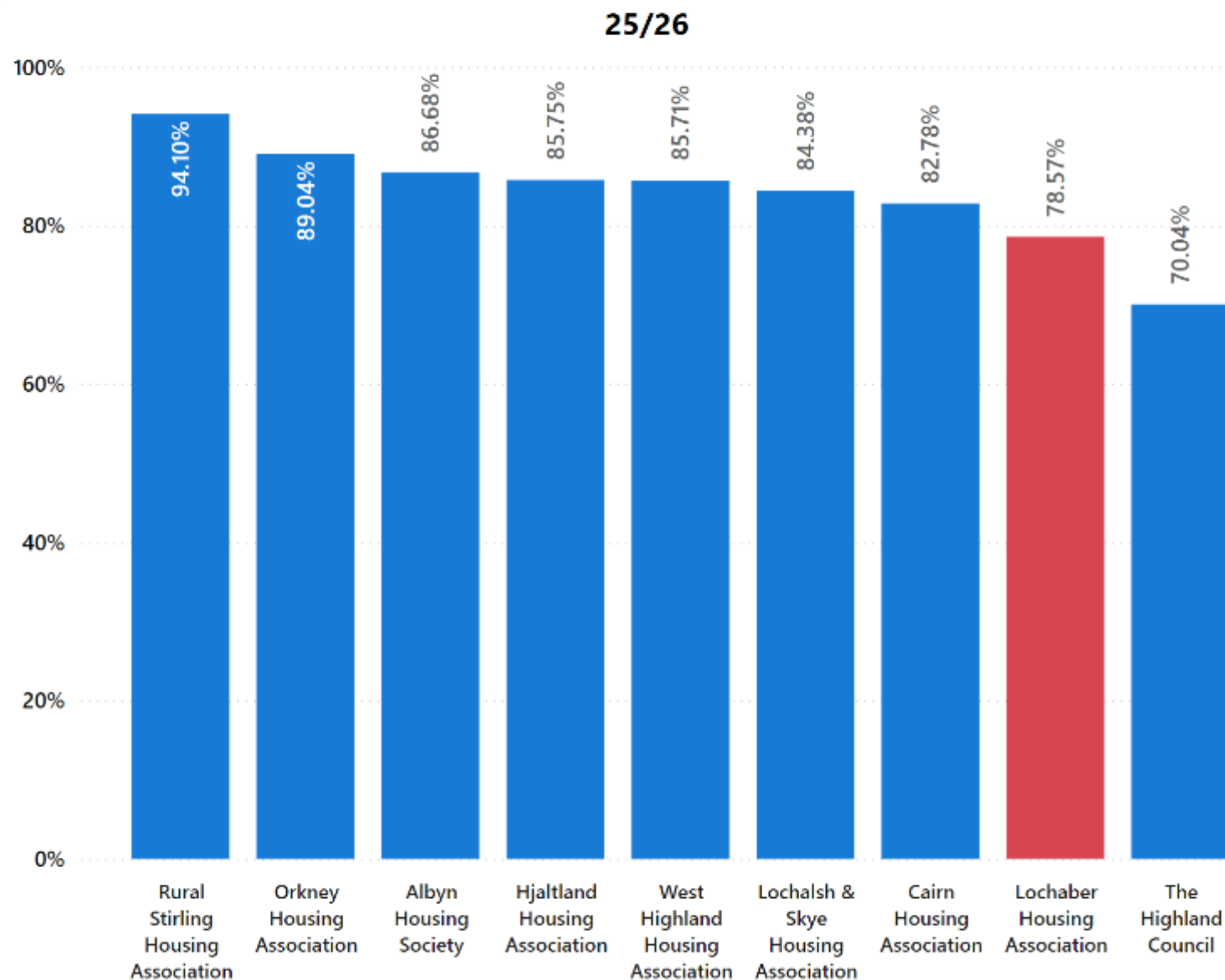
15 Percentage tenants satisfied with opportunities given to them to participate in landlords decision making

## Change from previous survey



# Quality of Home (All Tenants)

17 Percentage tenants satisfied with quality of home

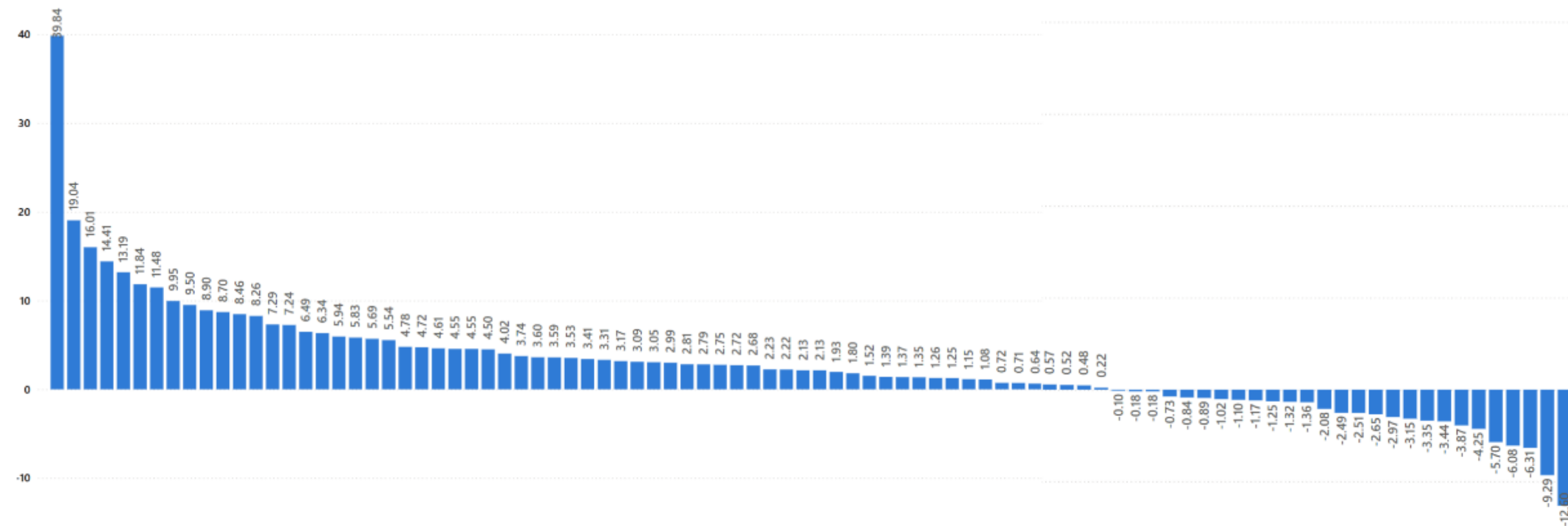


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 86.55% | 86.55% | 86.55% | 78.57% | 78.57% |
| Rural                        | 85.67% | 85.01% | 84.66% | 86.03% | 87.07% |
| All RSLs                     | 86.32% | 84.91% | 85.06% | 85.91% | 87.47% |
| Scotland                     | 85.44% | 84.38% | 84.01% | 84.72% | 86.64% |

# Quality of Home

17 Percentage tenants satisfied  
with quality of home

## Change from previous survey

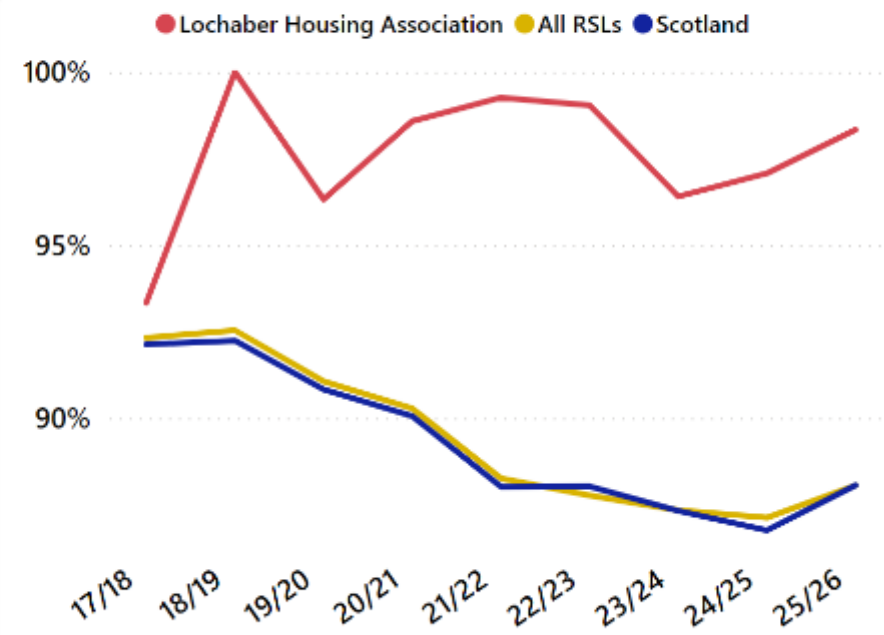
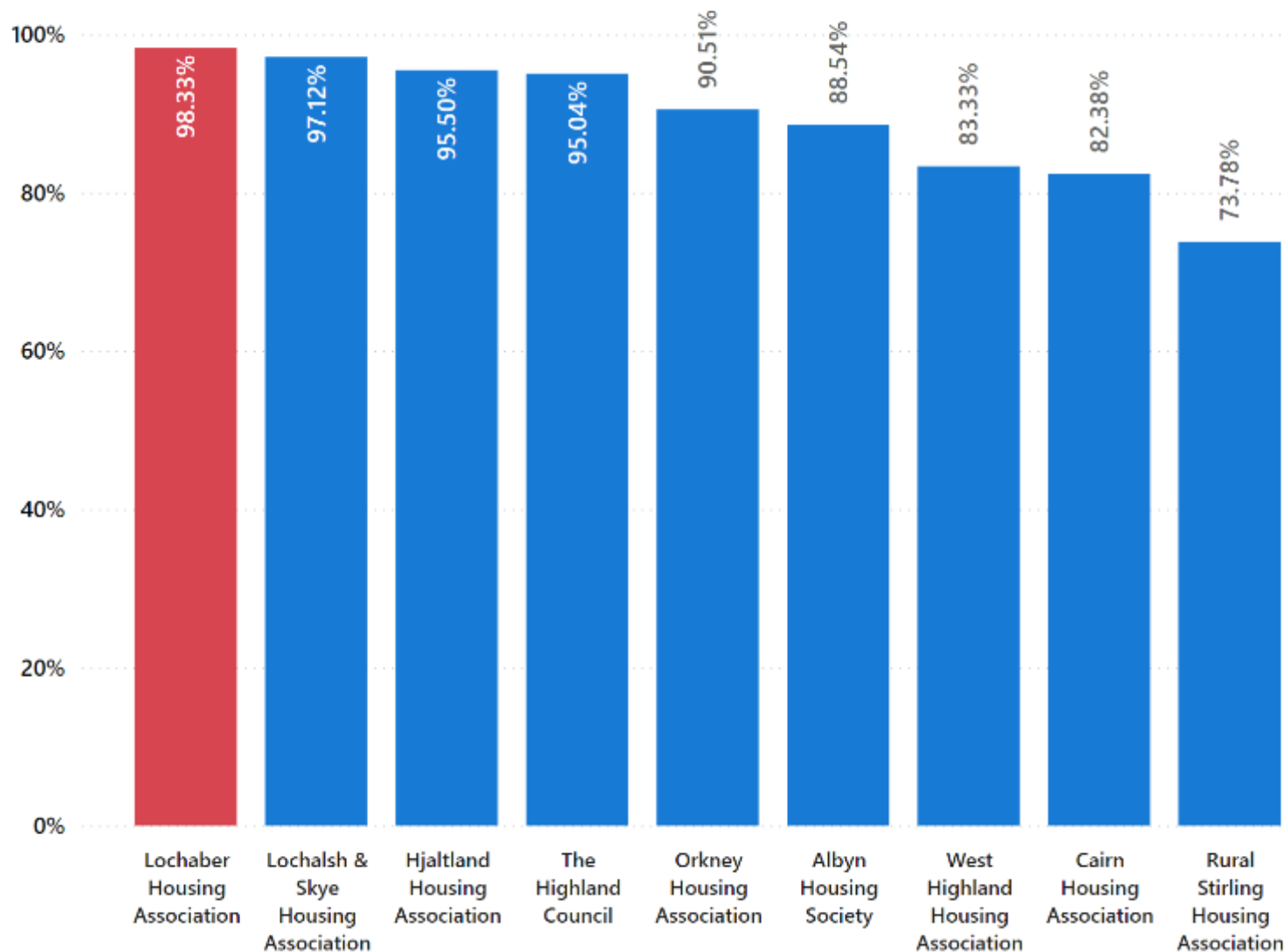


# Repairs Satisfaction

112 Percentage tenants satisfied with repairs service



25/26

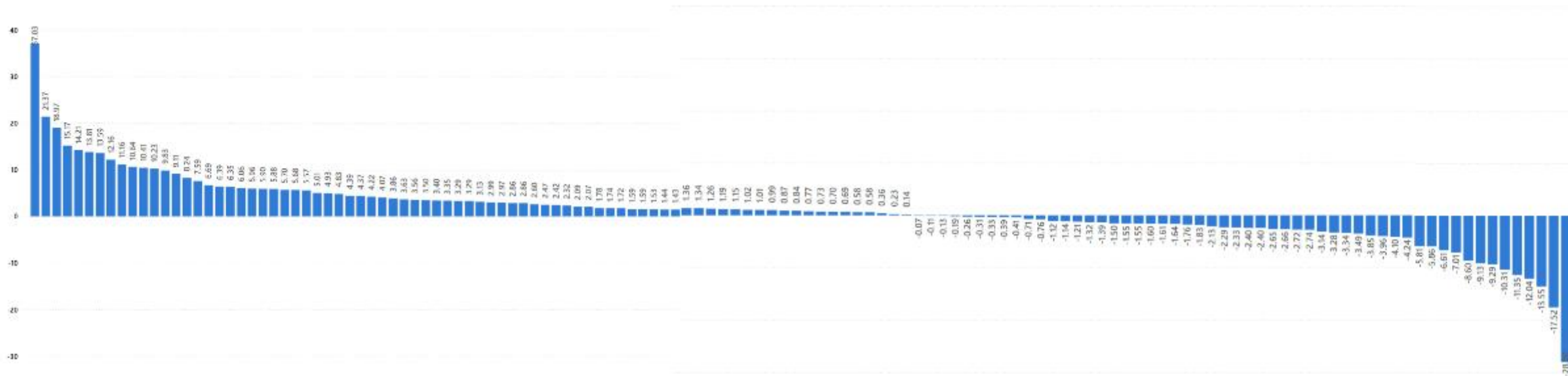


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 99.26% | 99.04% | 96.40% | 97.07% | 98.33% |
| Rural                        | 88.39% | 87.45% | 86.81% | 86.44% | 84.97% |
| All RSLs                     | 88.25% | 87.76% | 87.33% | 87.11% | 88.05% |
| Scotland                     | 88.01% | 88.02% | 87.31% | 86.75% | 88.05% |

# Repairs Satisfaction

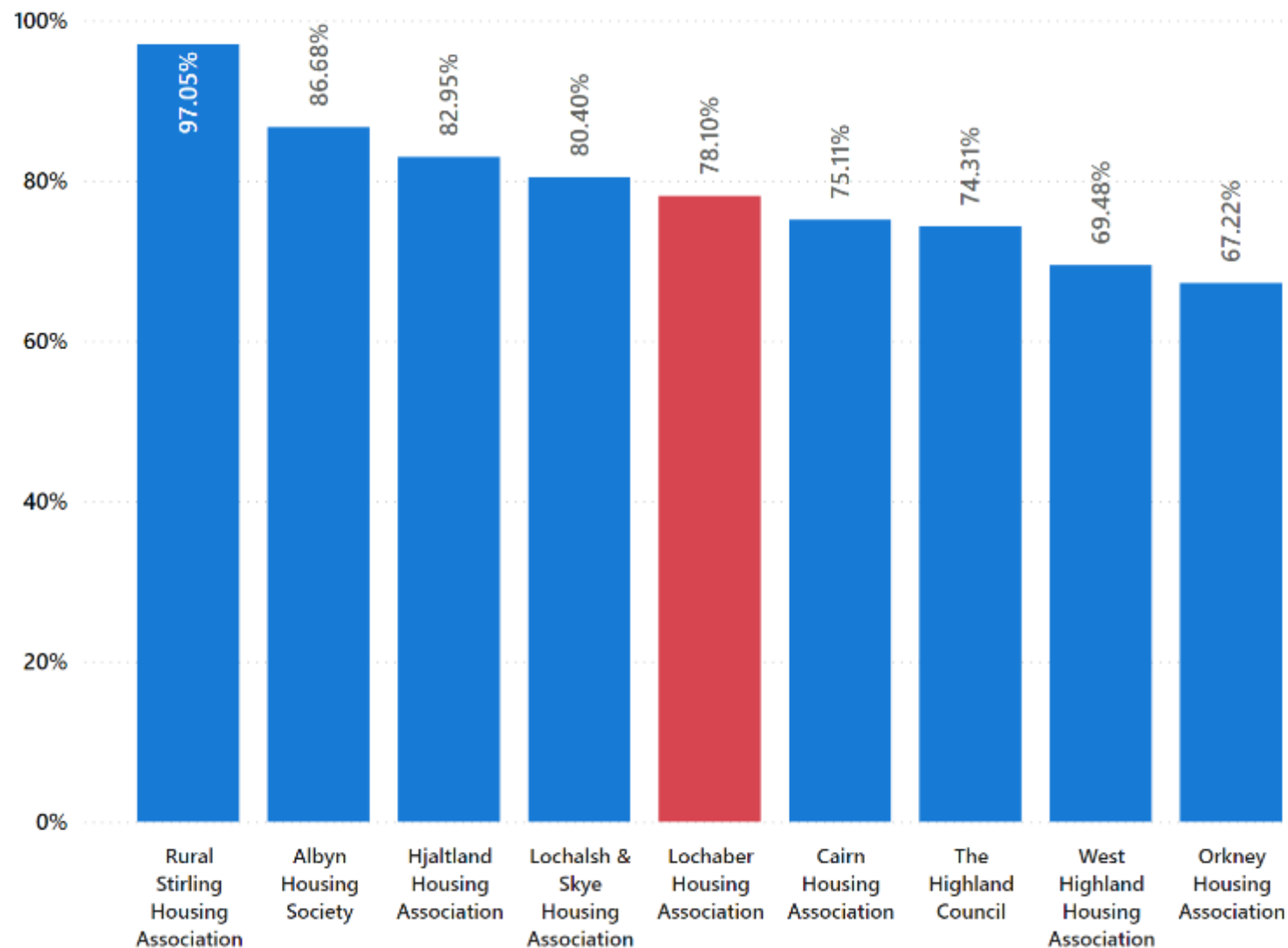
112 Percentage tenants satisfied  
with repairs service

## Change from previous survey

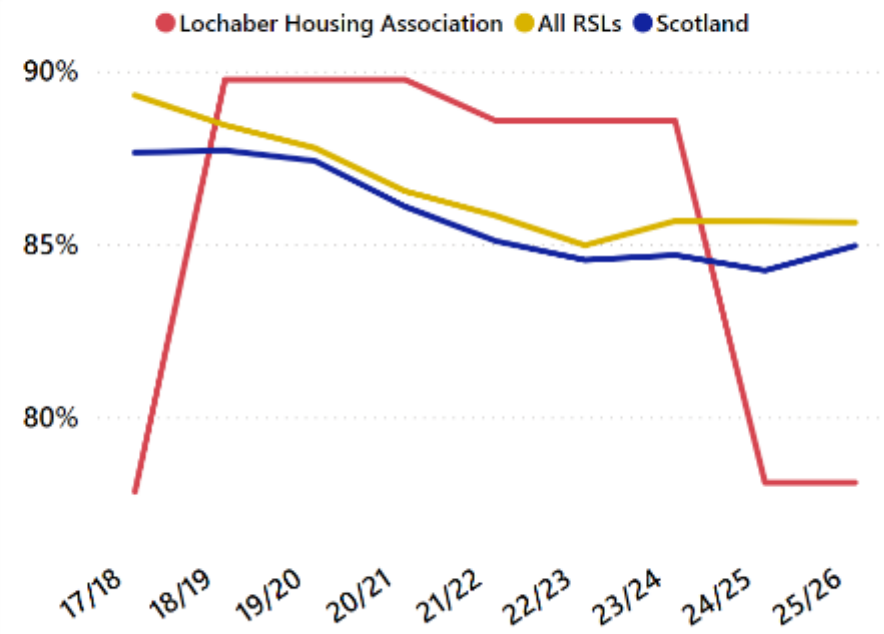


# Management of Neighbourhood

25/26



113 Percentage tenants satisfied with management of neighbourhood

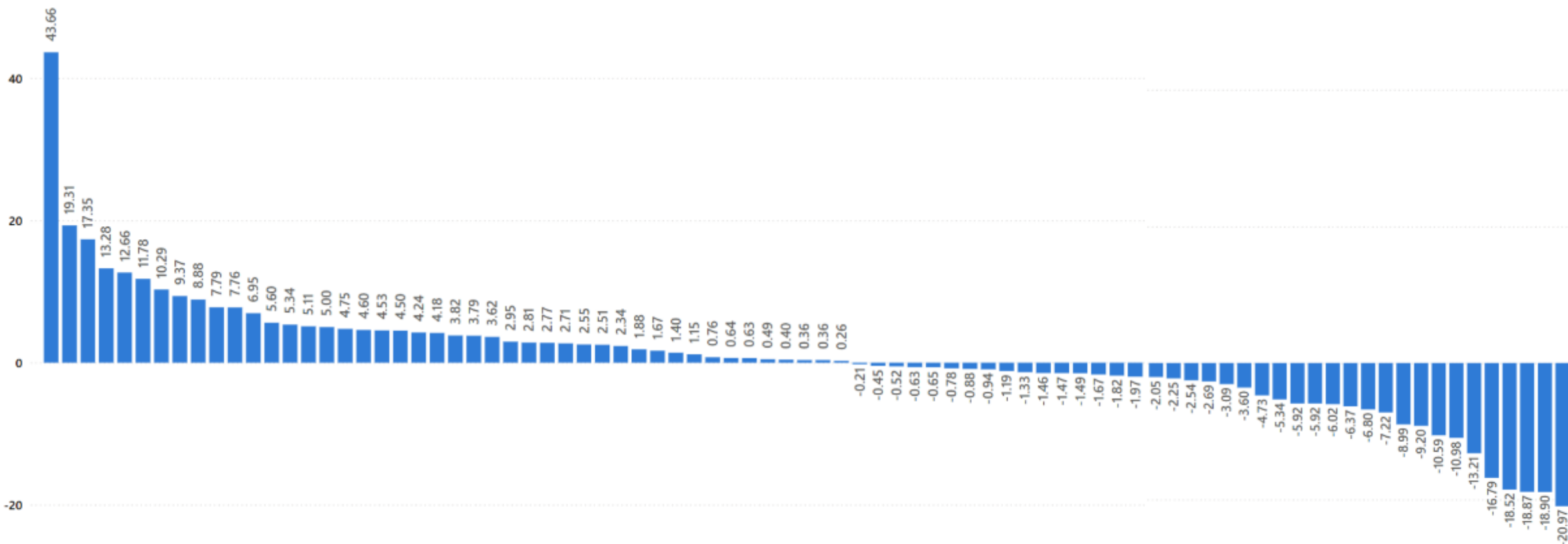


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 88.57% | 88.57% | 88.57% | 78.10% | 78.10% |
| Rural                        | 87.47% | 85.30% | 85.76% | 84.13% | 80.83% |
| All RSLs                     | 85.83% | 84.96% | 85.66% | 85.66% | 85.62% |
| Scotland                     | 85.09% | 84.54% | 84.68% | 84.23% | 84.94% |

# Management of Neighbourhood

113 Percentage tenants satisfied  
with management of  
neighbourhood

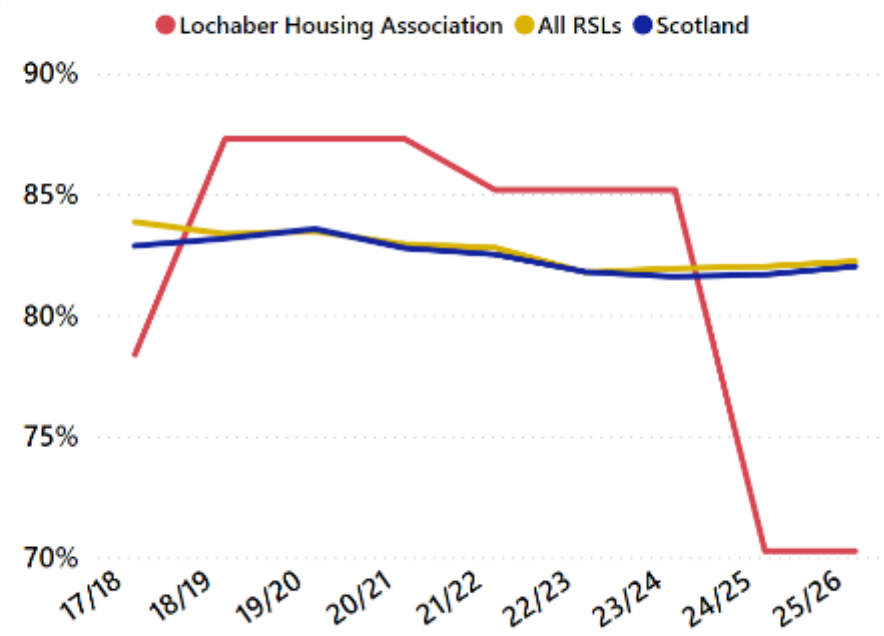
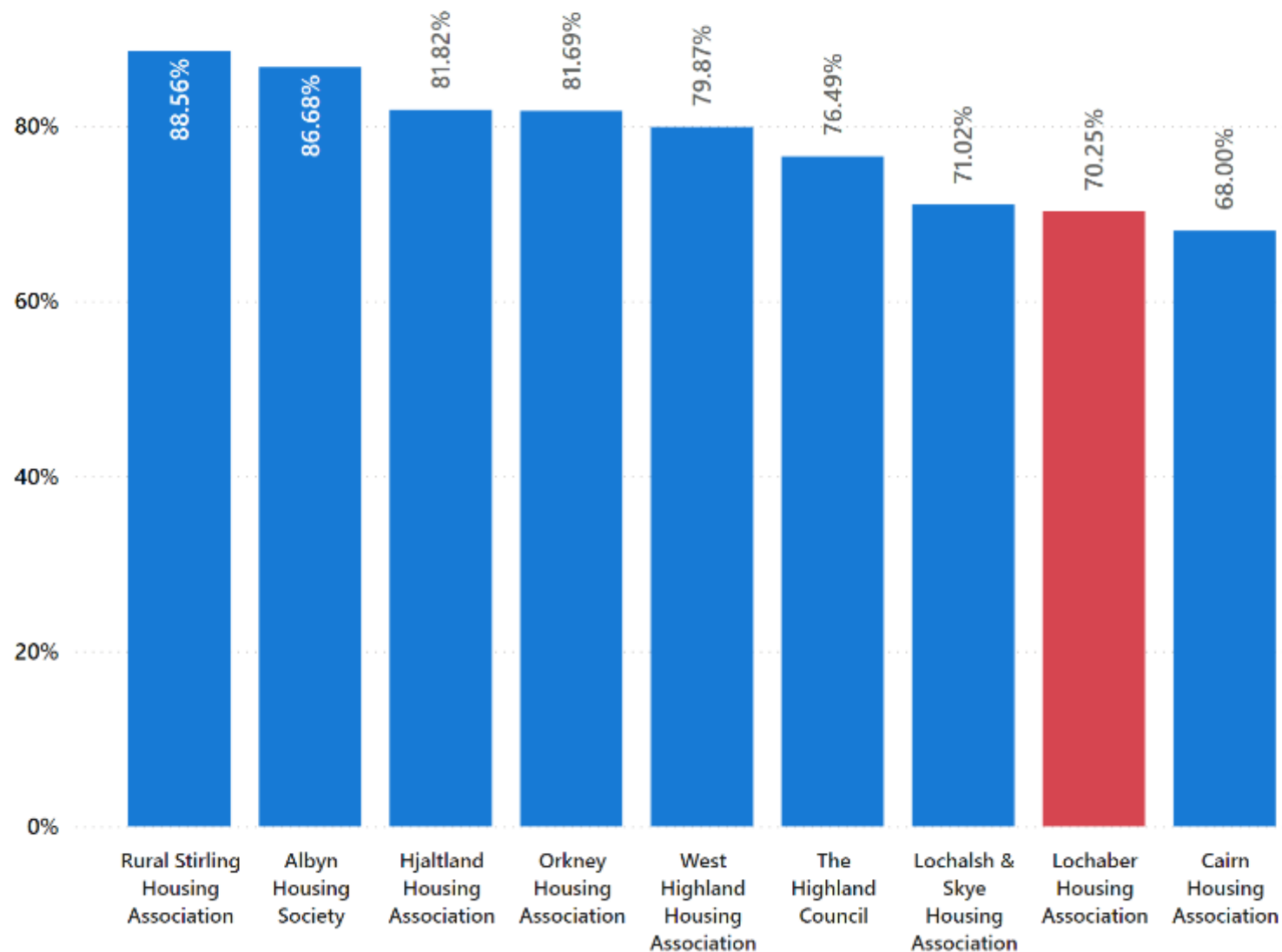
## Change from previous survey



# Value for Money

I21 - Percentage tenants who feel rent for property represents good value for money

25/26

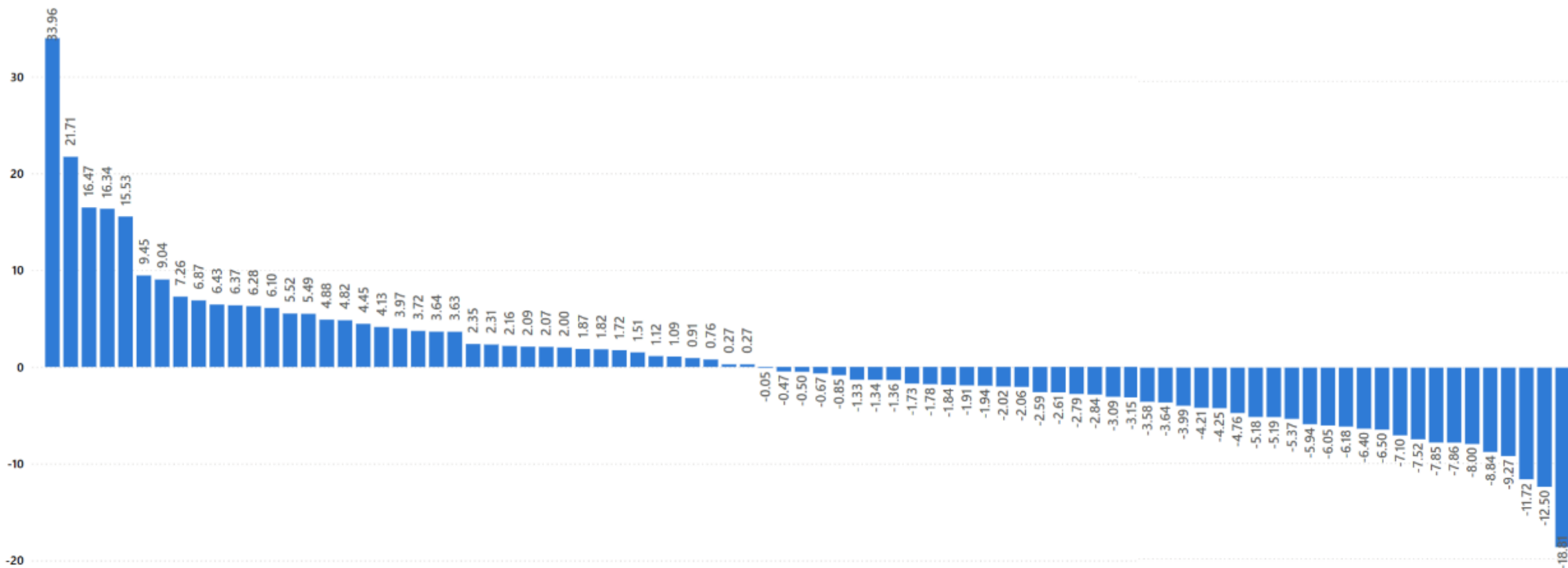


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 85.17% | 85.17% | 85.17% | 70.25% | 70.25% |
| Rural                        | 82.73% | 82.60% | 83.18% | 81.52% | 79.32% |
| All RSLs                     | 82.79% | 81.77% | 81.93% | 82.01% | 82.22% |
| Scotland                     | 82.51% | 81.79% | 81.59% | 81.68% | 82.01% |

# Value for Money

121 Percentage tenants who feel  
rent for their property represents  
good value for money

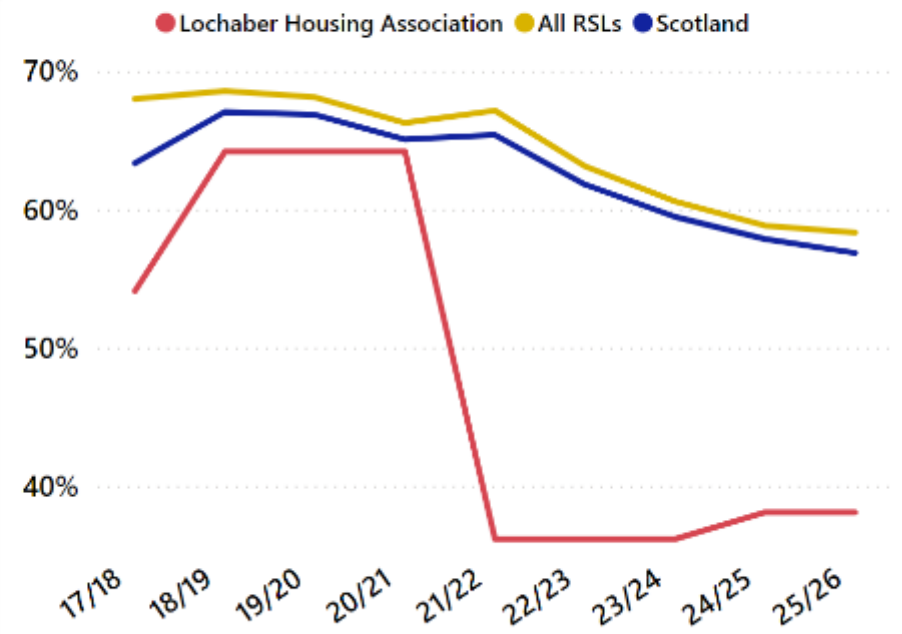
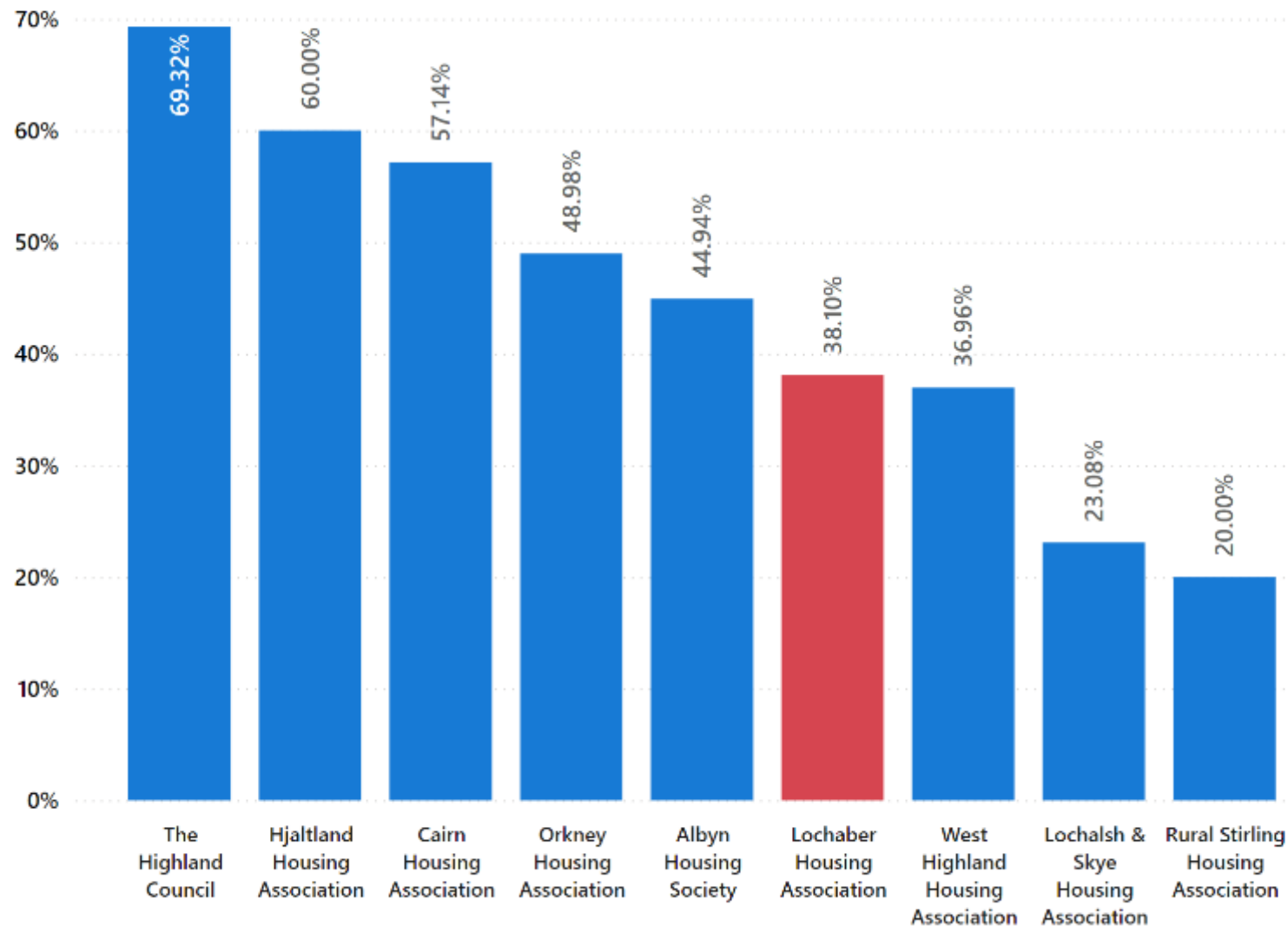
## Change from previous survey



# Factoring

I25 - Percentage factored owners  
satisfied with factoring service

25/26

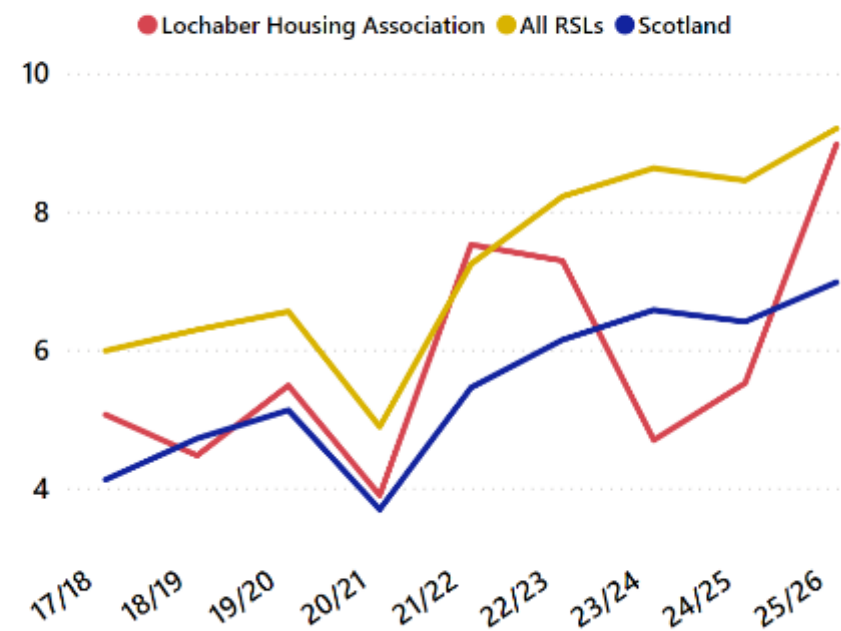
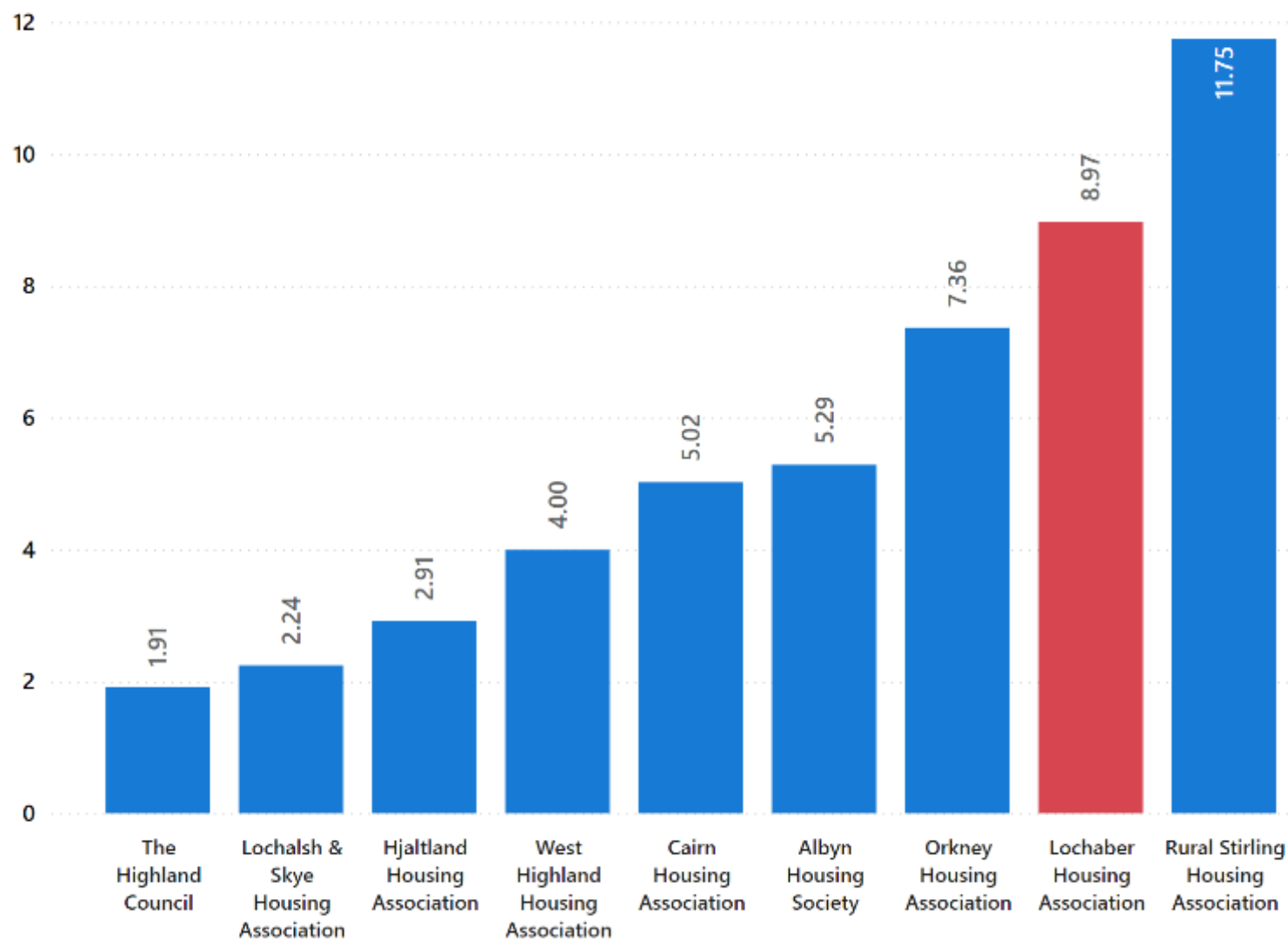


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 36.17% | 36.17% | 36.17% | 38.10% | 38.10% |
| Rural                        | 50.90% | 48.49% | 41.10% | 43.87% | 45.84% |
| All RSLs                     | 67.14% | 63.11% | 60.57% | 58.82% | 58.32% |
| Scotland                     | 65.38% | 61.79% | 59.46% | 57.86% | 56.85% |

# Complaints

13 complaints per 100 homes

25/26



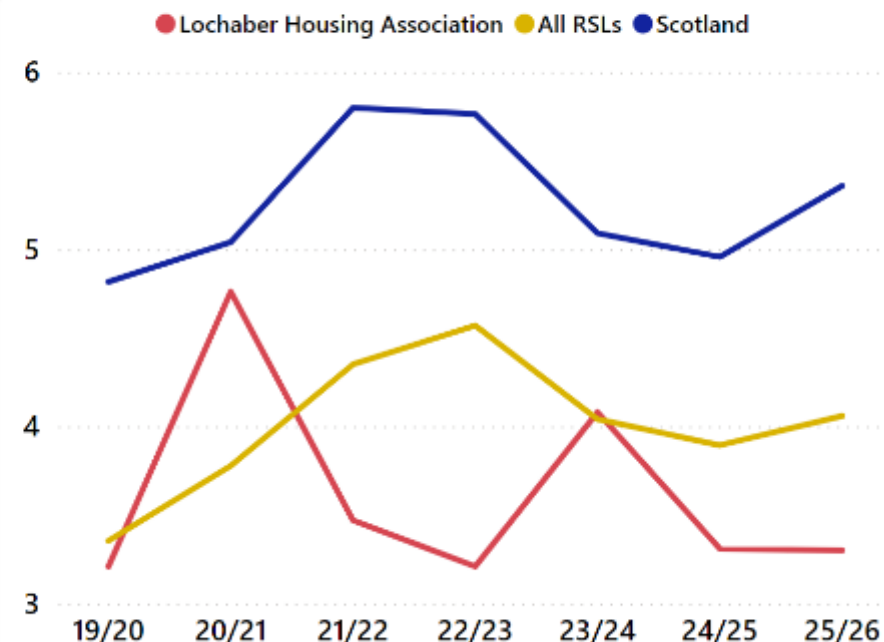
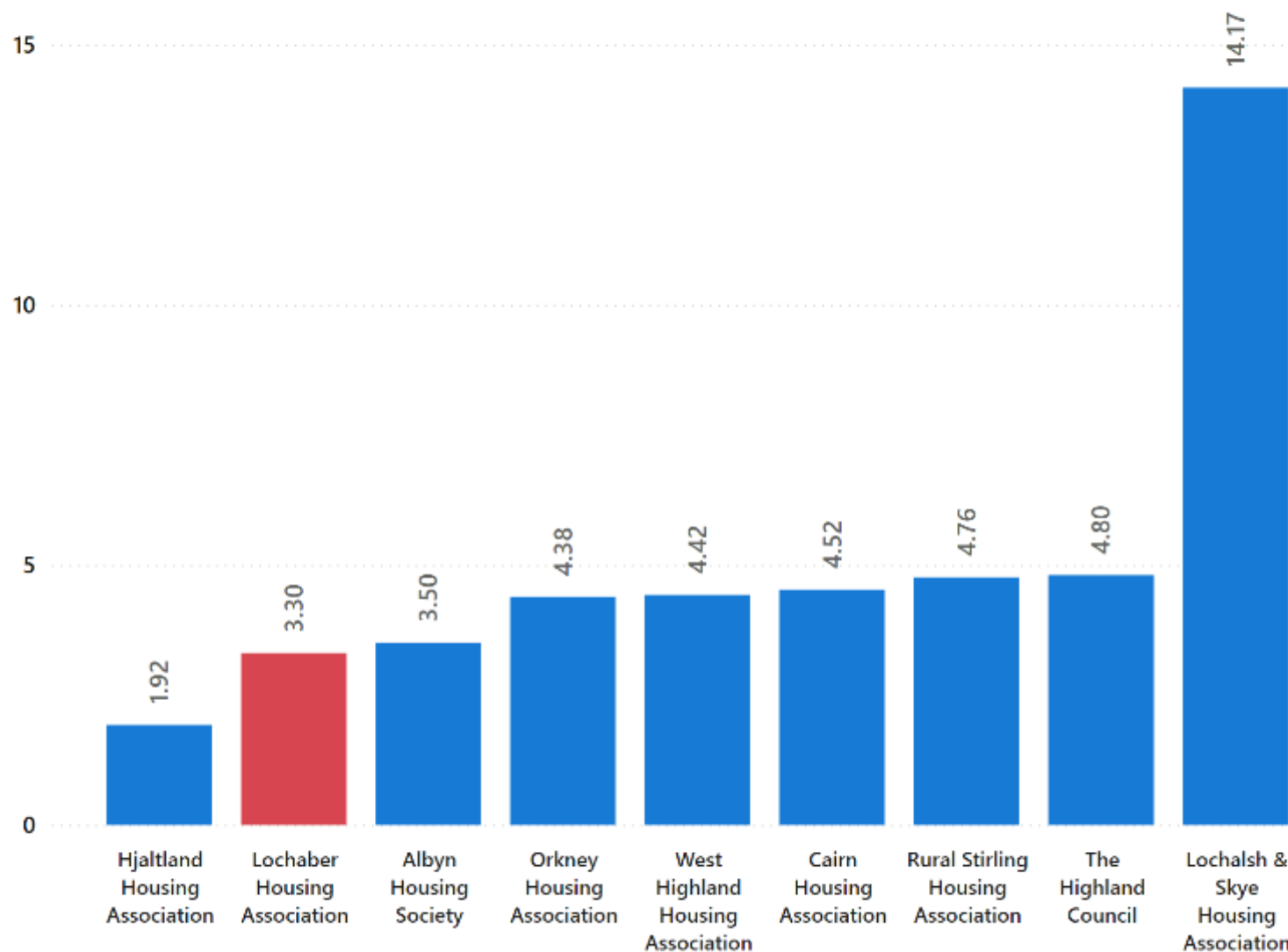
| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 7.52  | 7.29  | 4.69  | 5.52  | 8.97  |
| Rural                        | 5.45  | 6.29  | 5.52  | 6.14  | 6.37  |
| All RSLs                     | 7.24  | 8.22  | 8.62  | 8.44  | 9.20  |
| Scotland                     | 5.45  | 6.14  | 6.57  | 6.40  | 6.98  |

# 1st Stage Complaints

14 Stage 1 complaints average time to respond



25/26

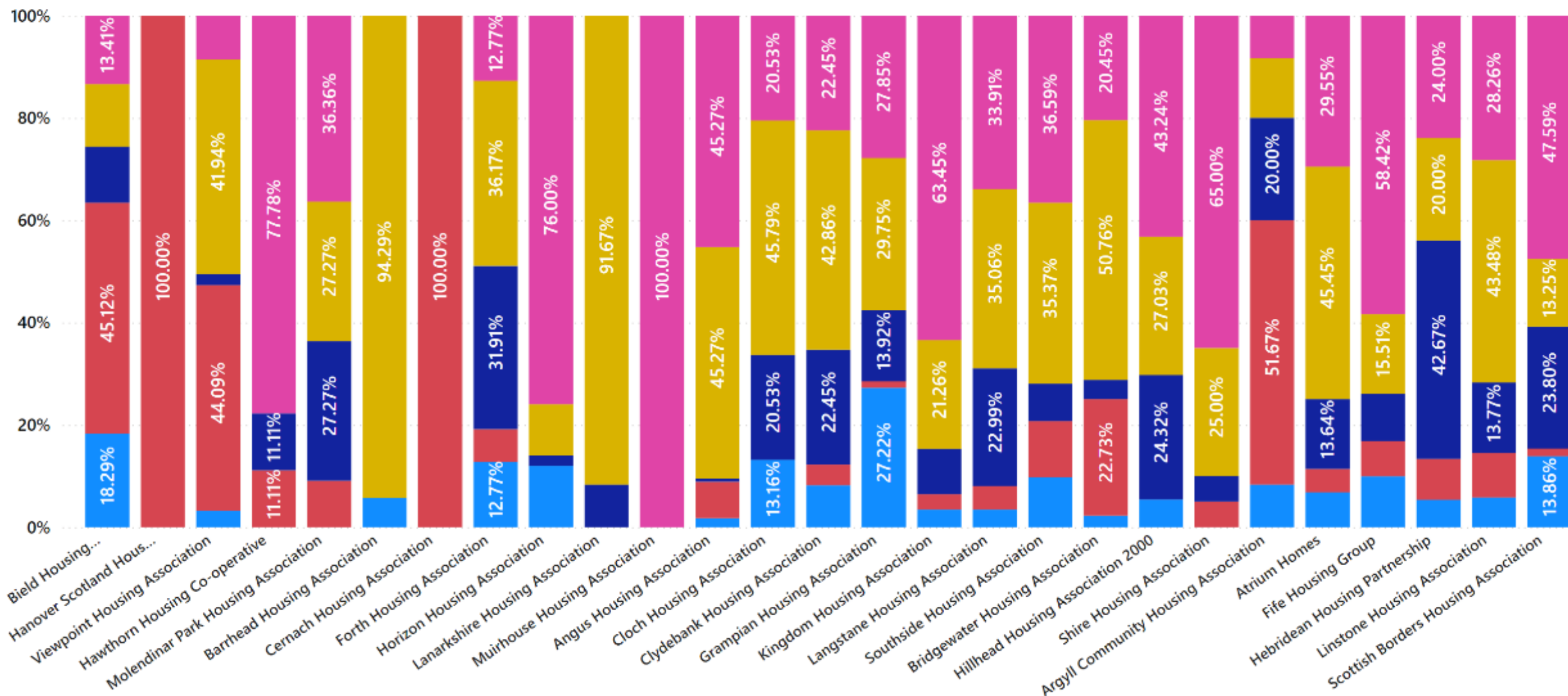


| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 3.47  | 3.21  | 4.08  | 3.31  | 3.30  |
| Rural                        | 4.76  | 4.35  | 4.54  | 3.55  | 3.48  |
| All RSLs                     | 4.35  | 4.57  | 4.04  | 3.89  | 4.06  |
| Scotland                     | 5.80  | 5.76  | 5.09  | 4.96  | 5.36  |

# 1st Stage Complaints

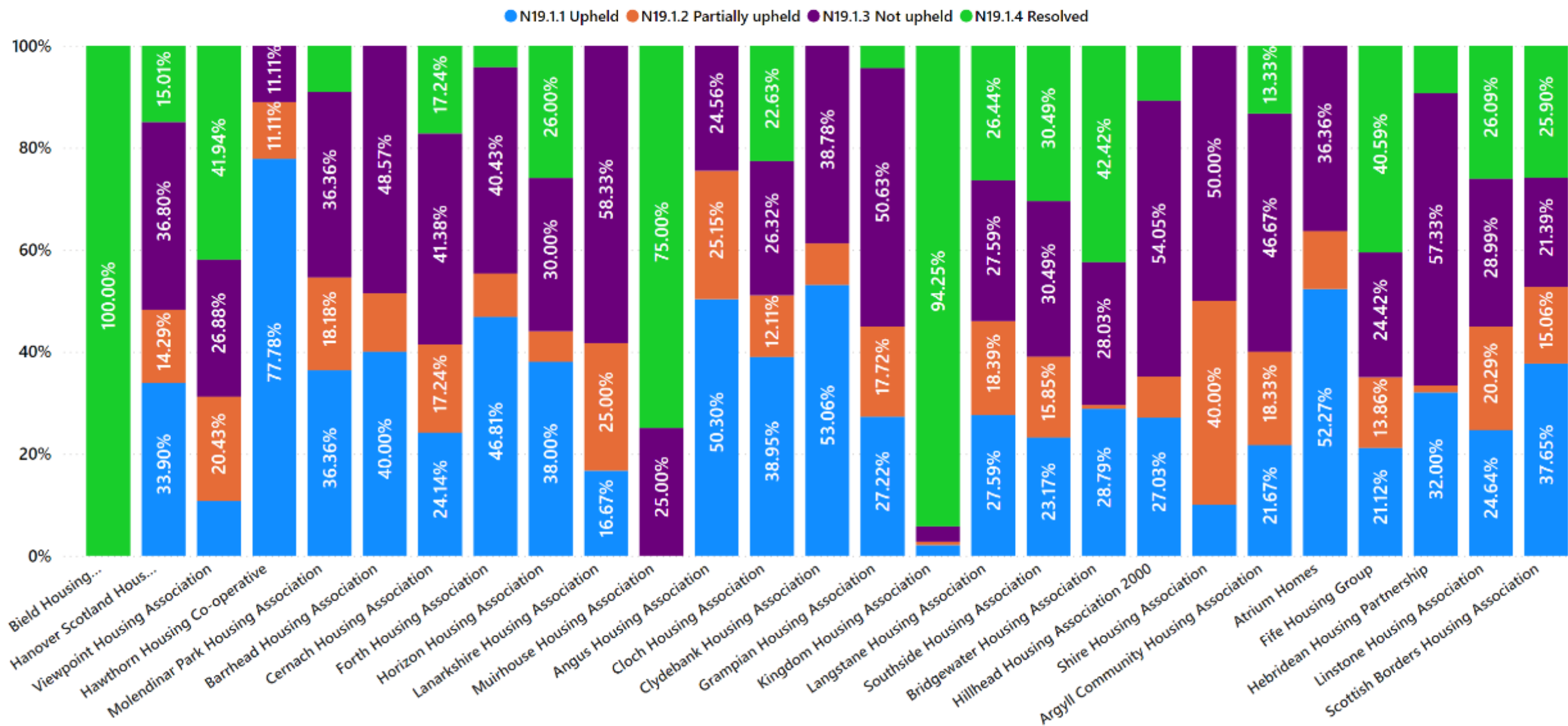
N19 Stage 1 complaints - Type

● N19.1 Conduct of staff 
 ● N19.1 Other 
 ● N19.1 Policy, procedure or decision 
 ● N19.1 Quality or standards of service 
 ● N19.1 Service delay or service failure



# 1st Stage Complaints

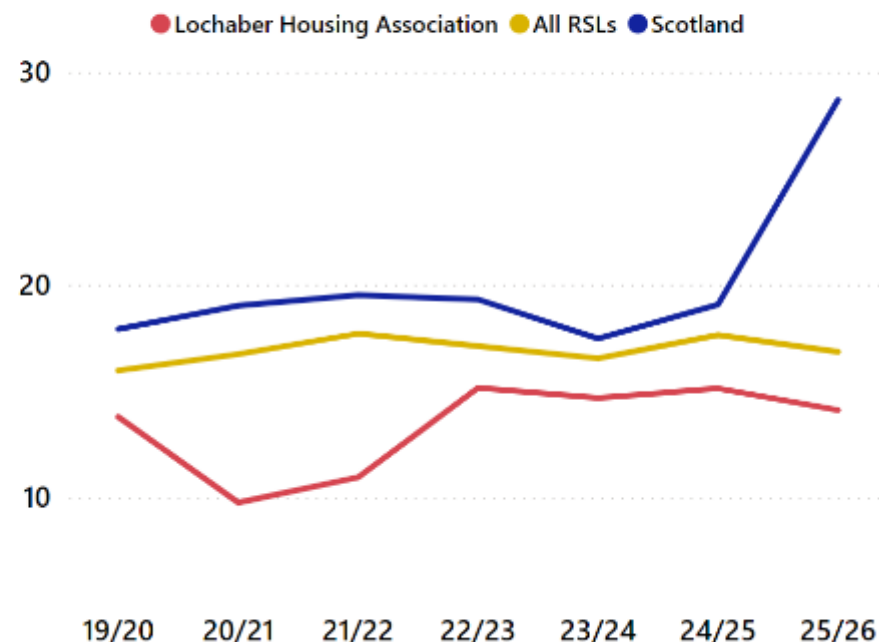
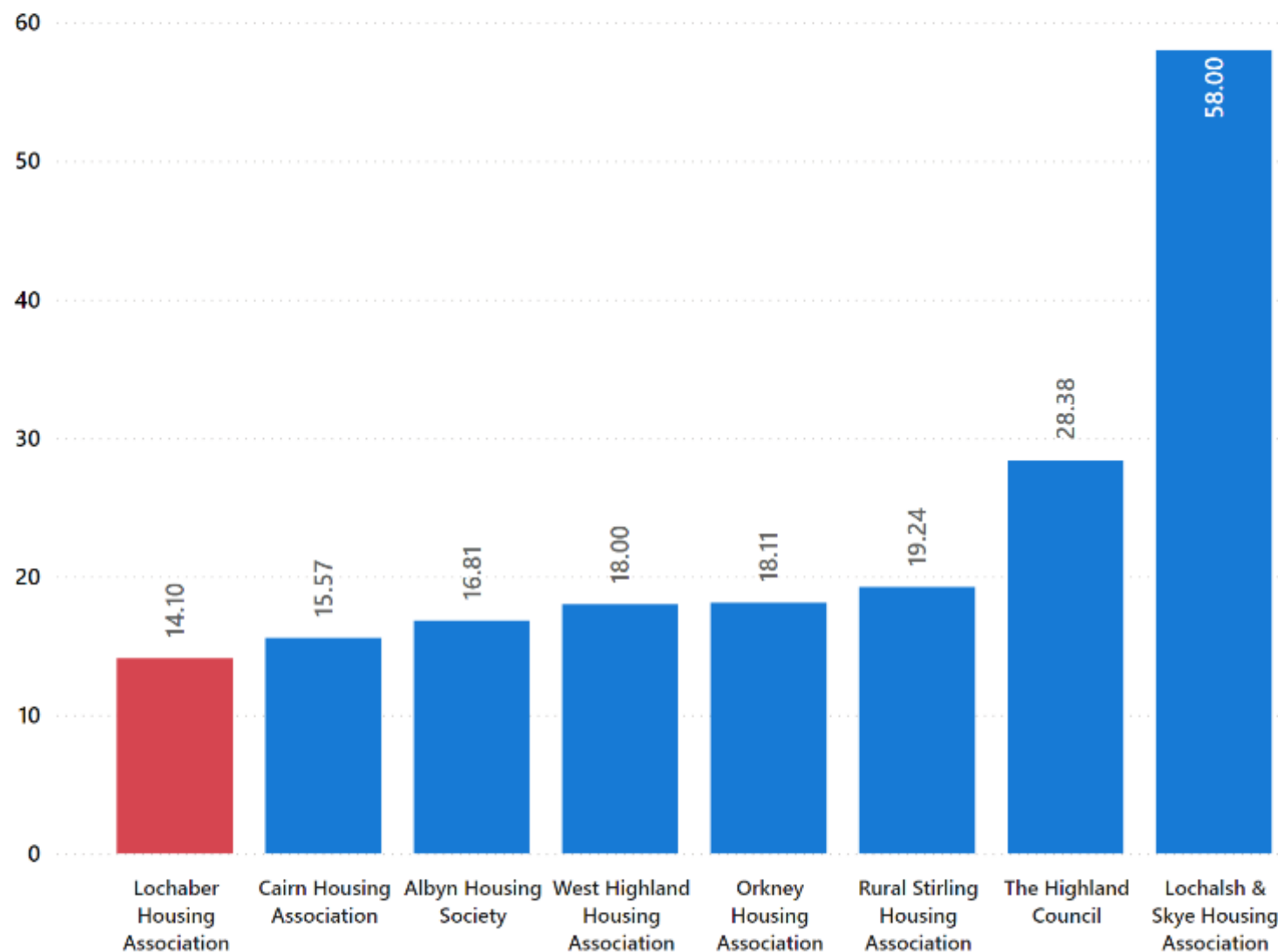
N19 Stage 1 complaints - Outcome 



# 2nd Stage Complaints

14 Stage 2 complaints average time to respond

25/26

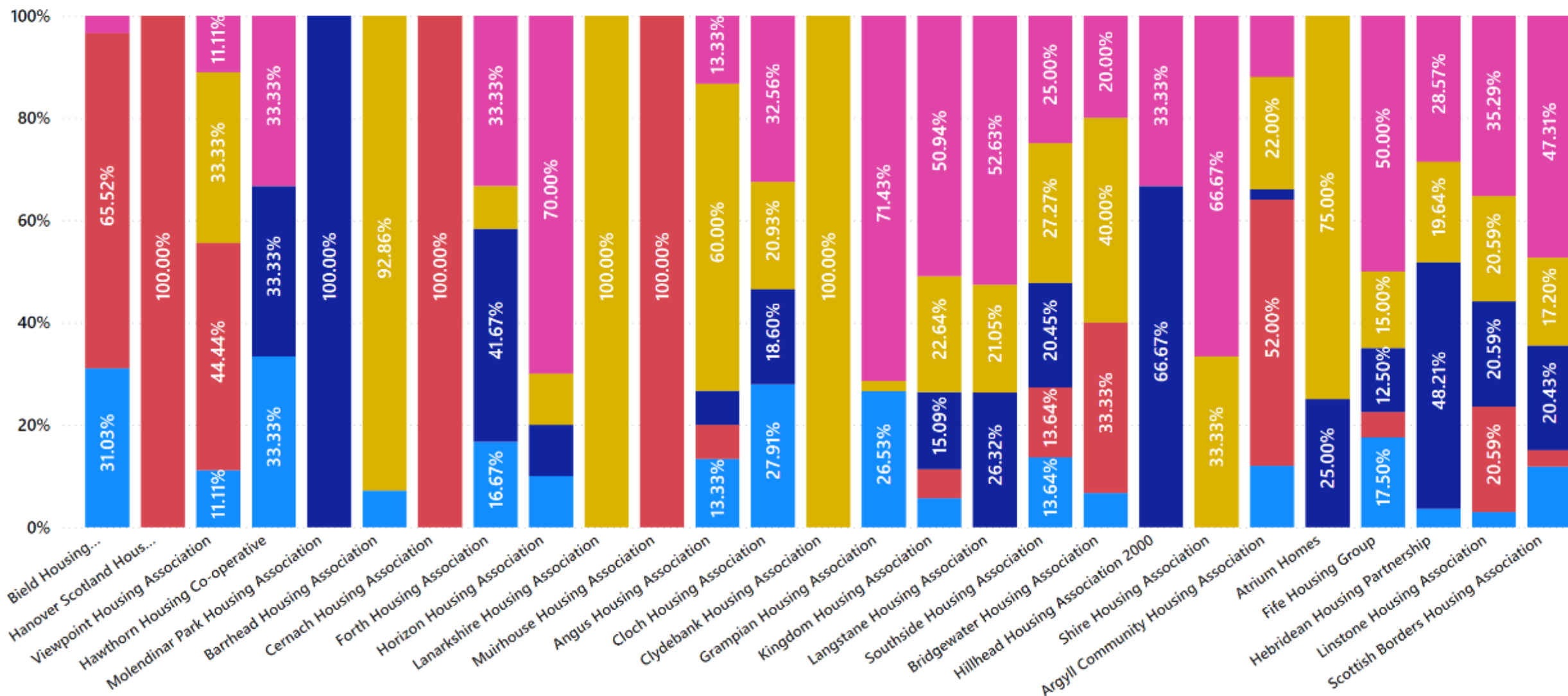


| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 10.94 | 15.15 | 14.67 | 15.12 | 14.10 |
| Rural                        | 19.05 | 18.82 | 17.53 | 21.08 | 16.68 |
| All RSLs                     | 17.70 | 17.11 | 16.53 | 17.63 | 16.84 |
| Scotland                     | 19.51 | 19.30 | 17.46 | 19.07 | 28.69 |

# 2nd Stage Complaints

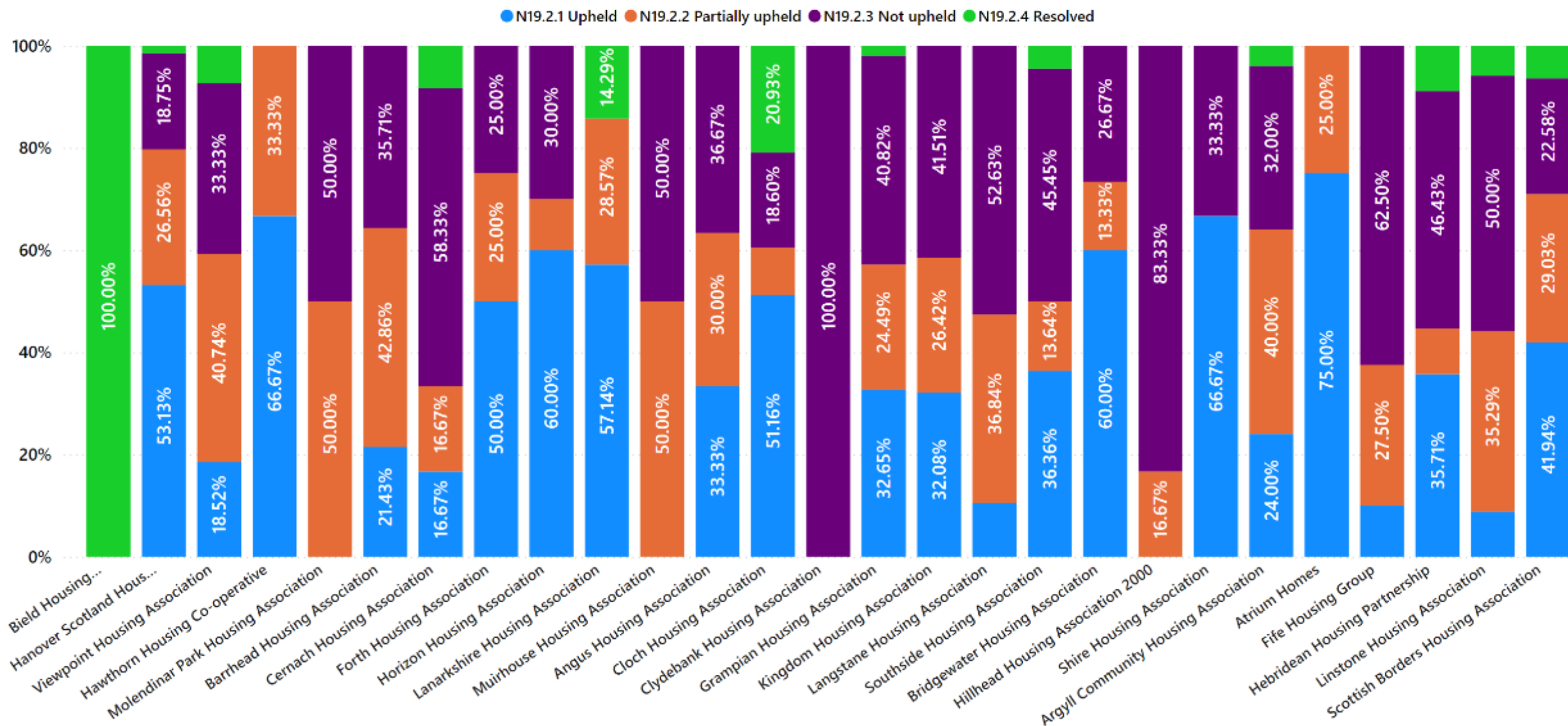
N19 Stage 2 complaints - Type

● N19.2 Conduct of staff ● N19.2 Other ● N19.2 Policy, procedure or decision ● N19.2 Quality or standards of service ● N19.2 Service delay or service failure

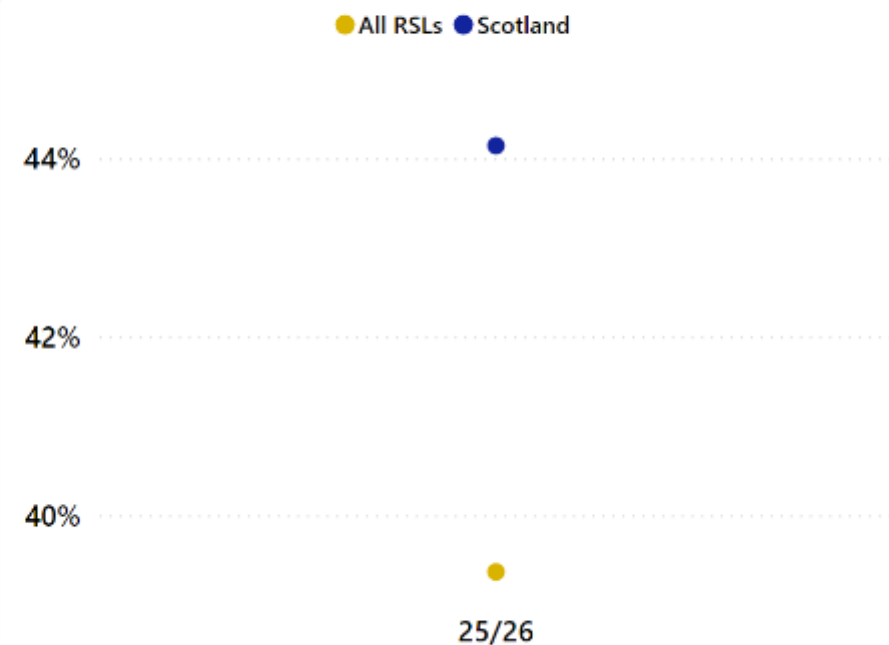
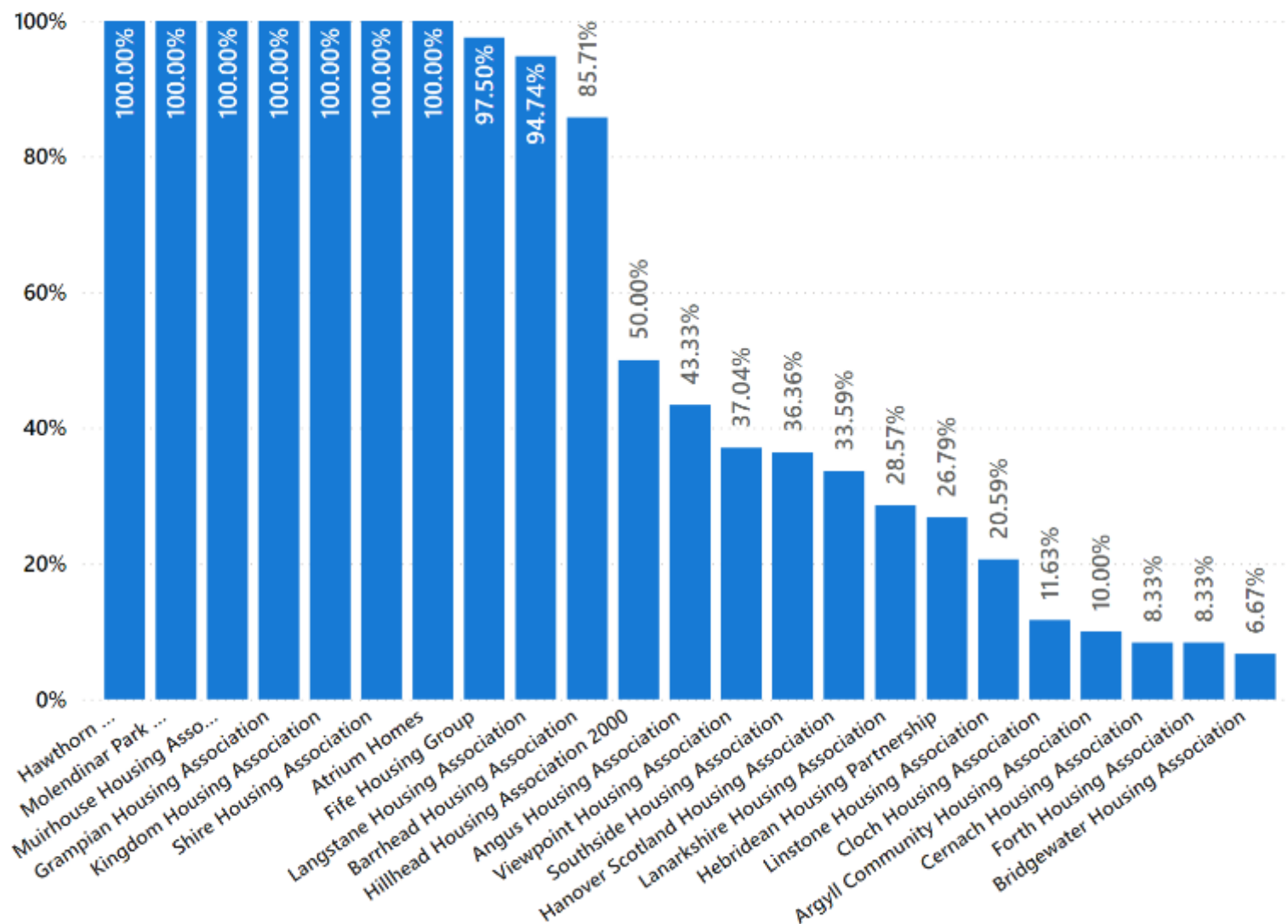


# 2nd Stage Complaints

N19 Stage 2 complaints - Type



# 2nd Stage Complaints



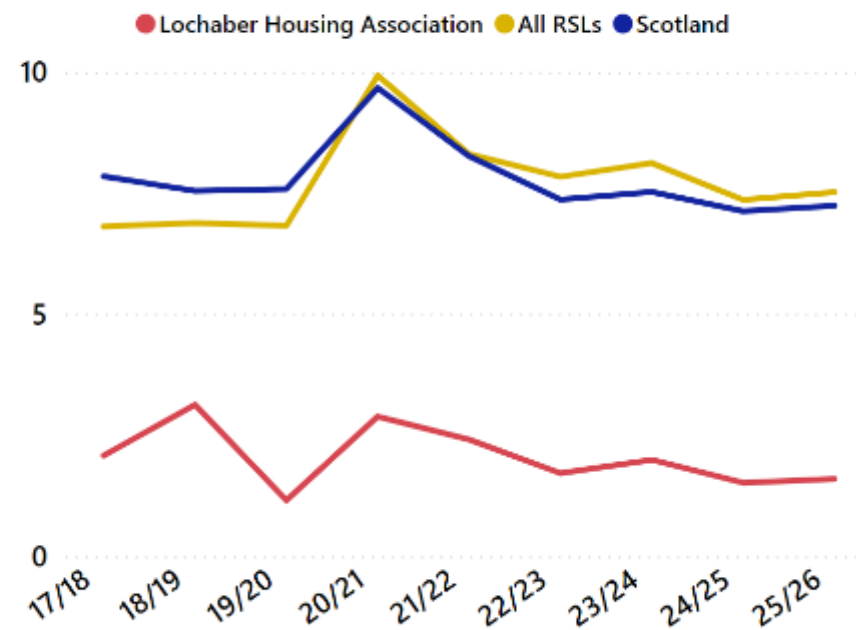
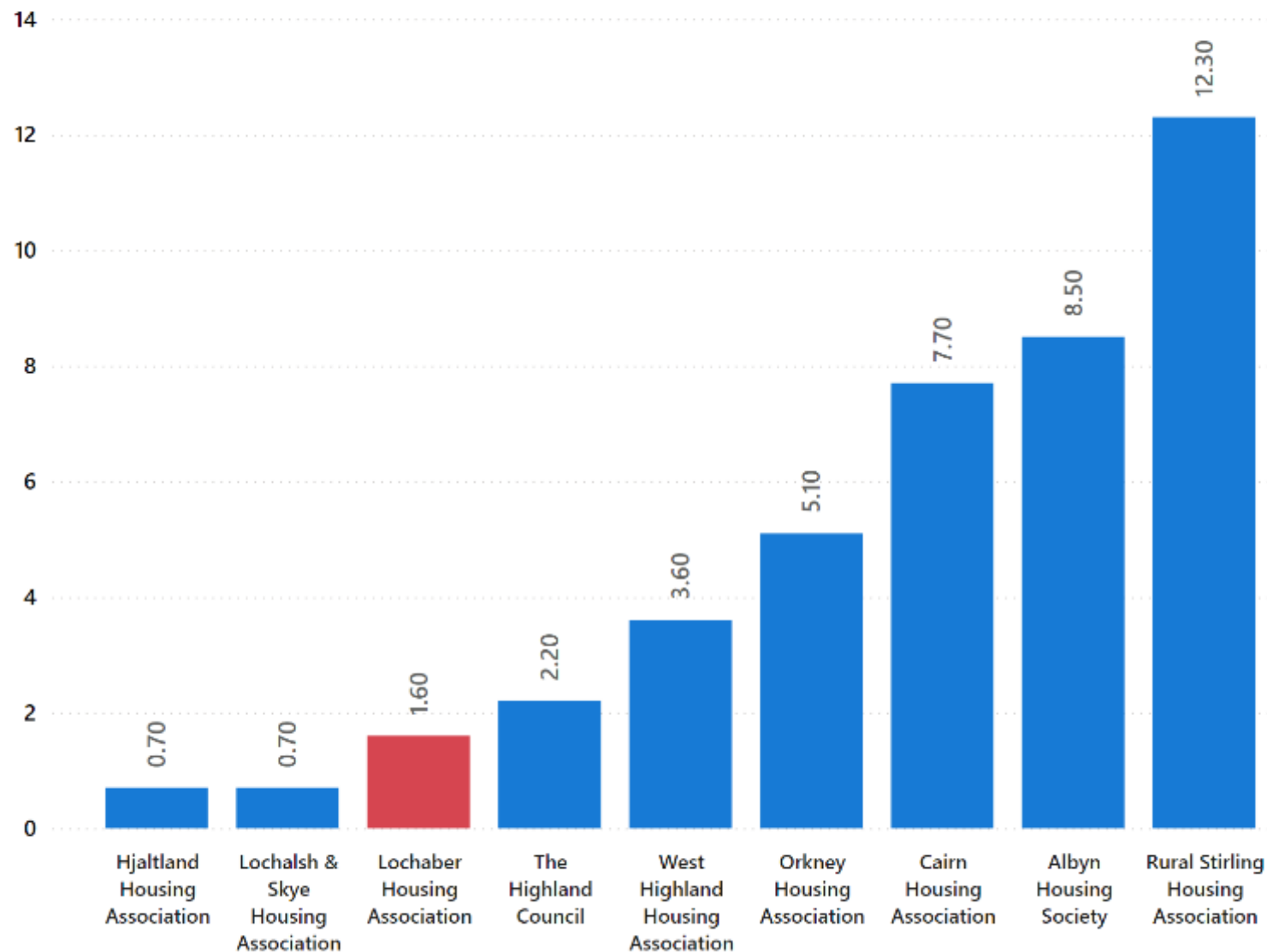
|              |        |
|--------------|--------|
| Organisation | 25/26  |
| All RSLs     | 39.37% |
| Scotland     | 44.14% |

# Anti-Social Behaviour

I14 - Anti-social behaviour per 100 properties



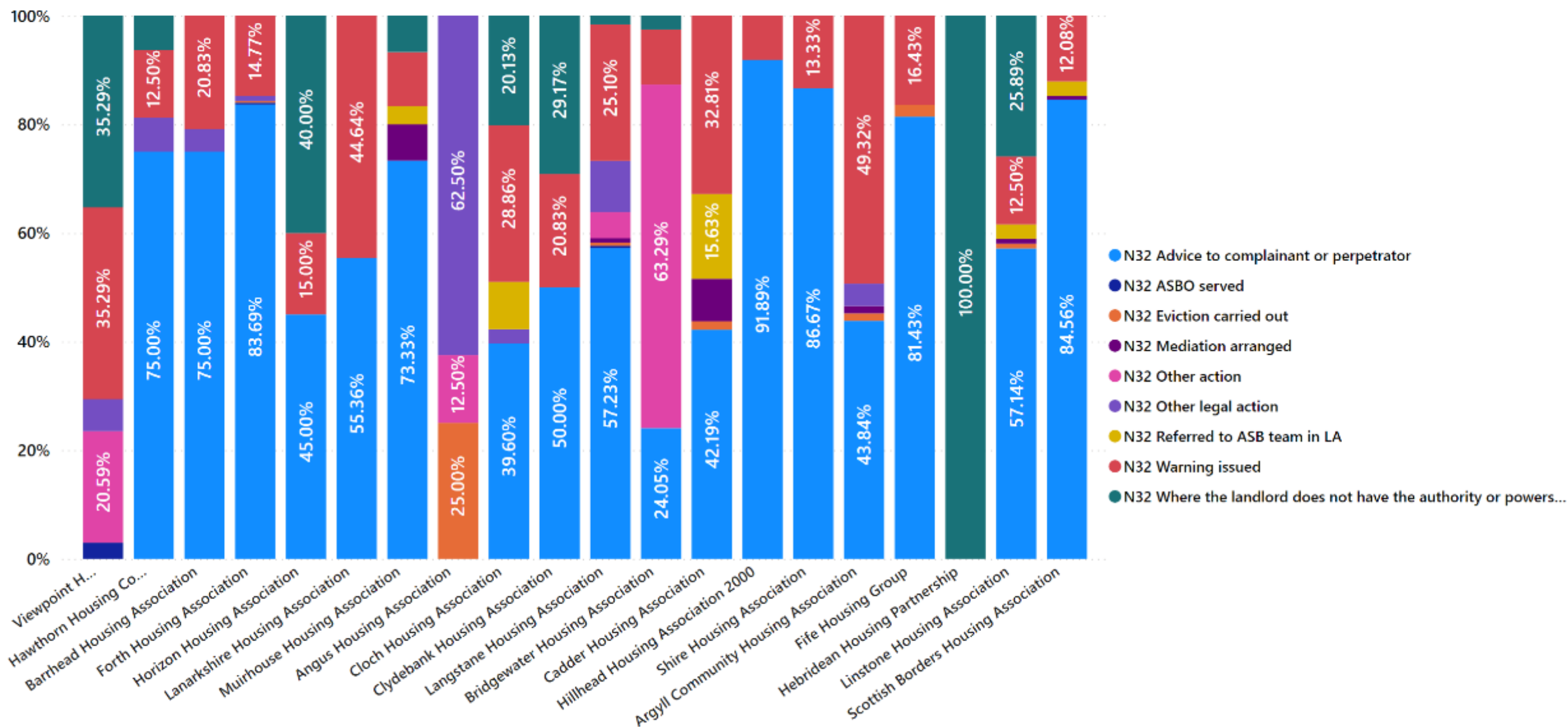
25/26



| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 2.41  | 1.71  | 1.99  | 1.52  | 1.60  |
| Rural                        | 5.62  | 5.33  | 5.79  | 6.57  | 6.52  |
| All RSLs                     | 8.30  | 7.84  | 8.12  | 7.36  | 7.52  |
| Scotland                     | 8.26  | 7.37  | 7.52  | 7.13  | 7.24  |

# Anti-Social Behaviour

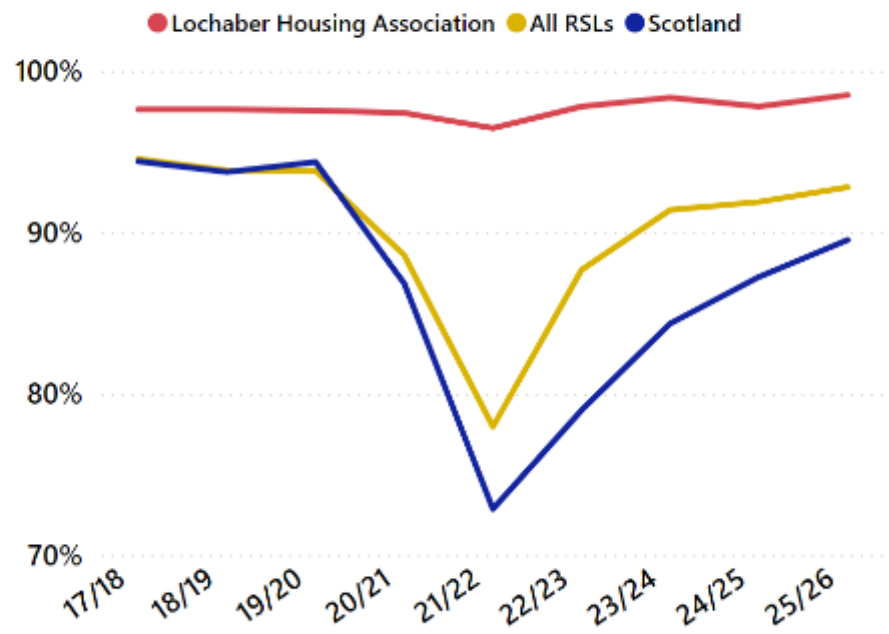
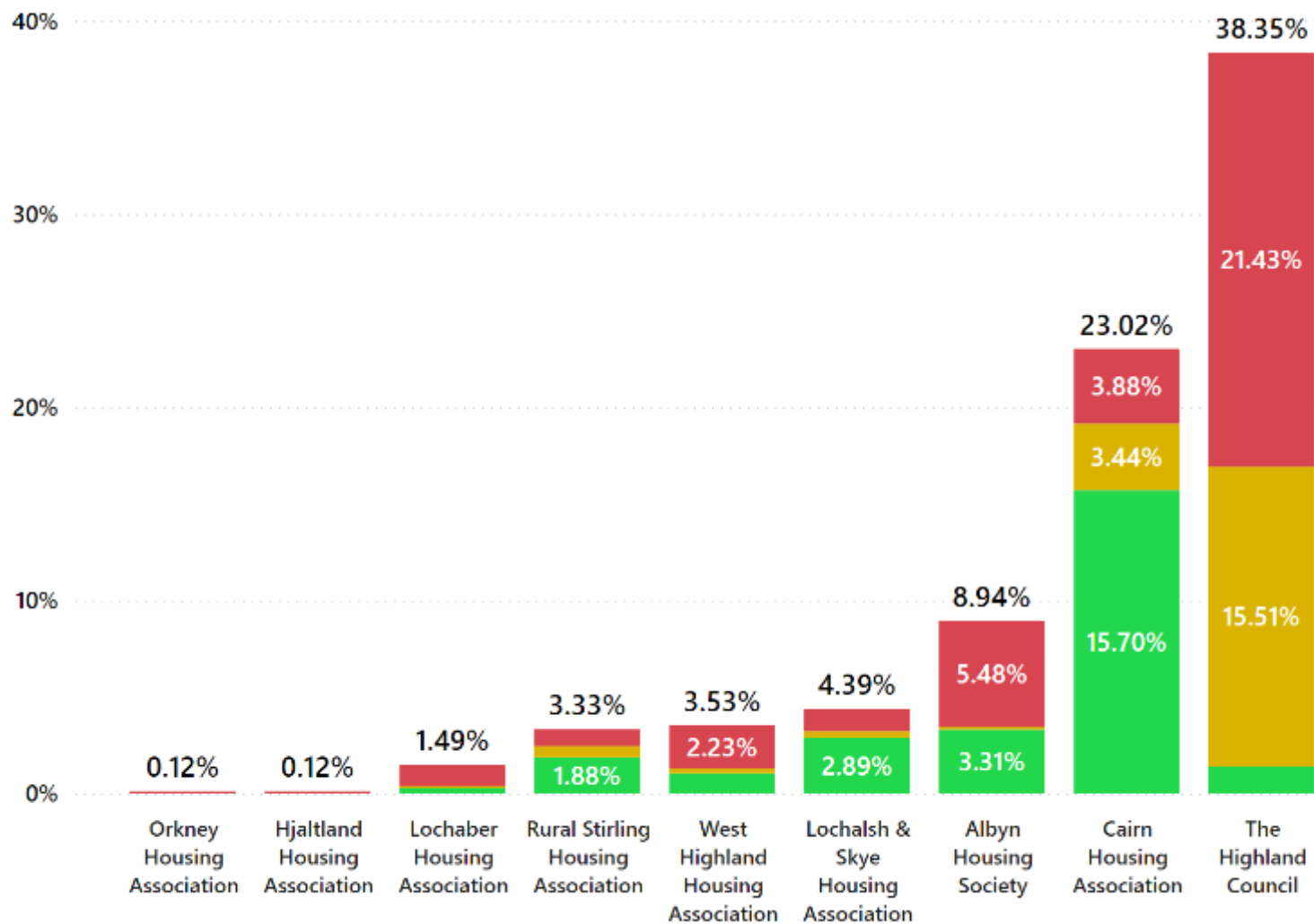
N32 Measures to resolve case



# Housing Quality & Maintenance

25/26

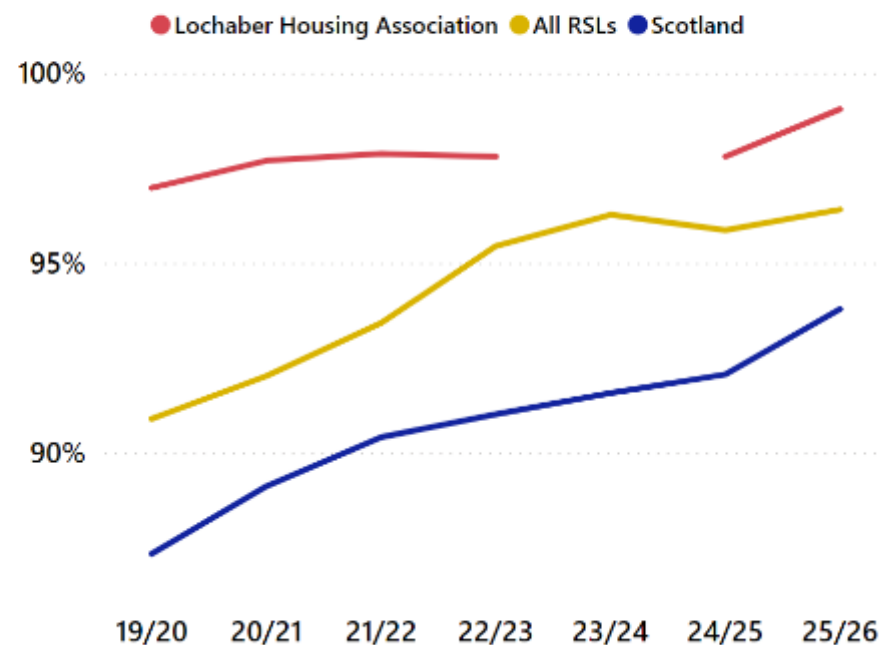
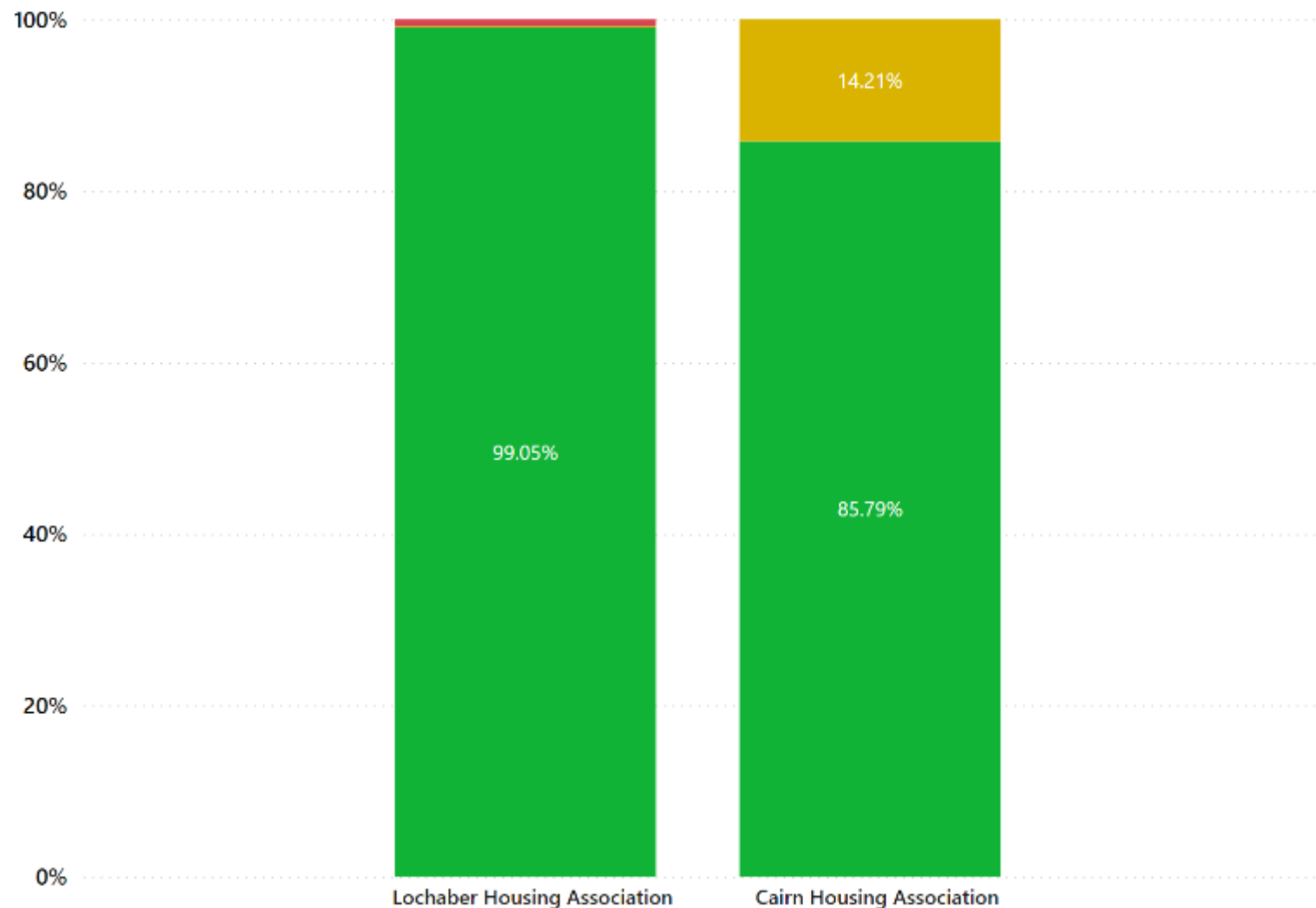
● 16 Percentage exempt from SHQS ● 16 Percentage in abeyance from SHQS ● 16 Percentage failing SHQS



| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 96.46% | 97.80% | 98.35% | 97.80% | 98.51% |
| Rural                        | 78.81% | 87.81% | 90.99% | 92.46% | 93.25% |
| All RSLs                     | 77.97% | 87.68% | 91.40% | 91.89% | 92.80% |
| Scotland                     | 72.87% | 78.98% | 84.36% | 87.24% | 89.53% |

25/26

● C10.7 Meeting EESSH ● C10.6 Exempt EESSH ● C10.5 Not Meeting EESSH ● C10.4.1 EESSH Compliance Unknown

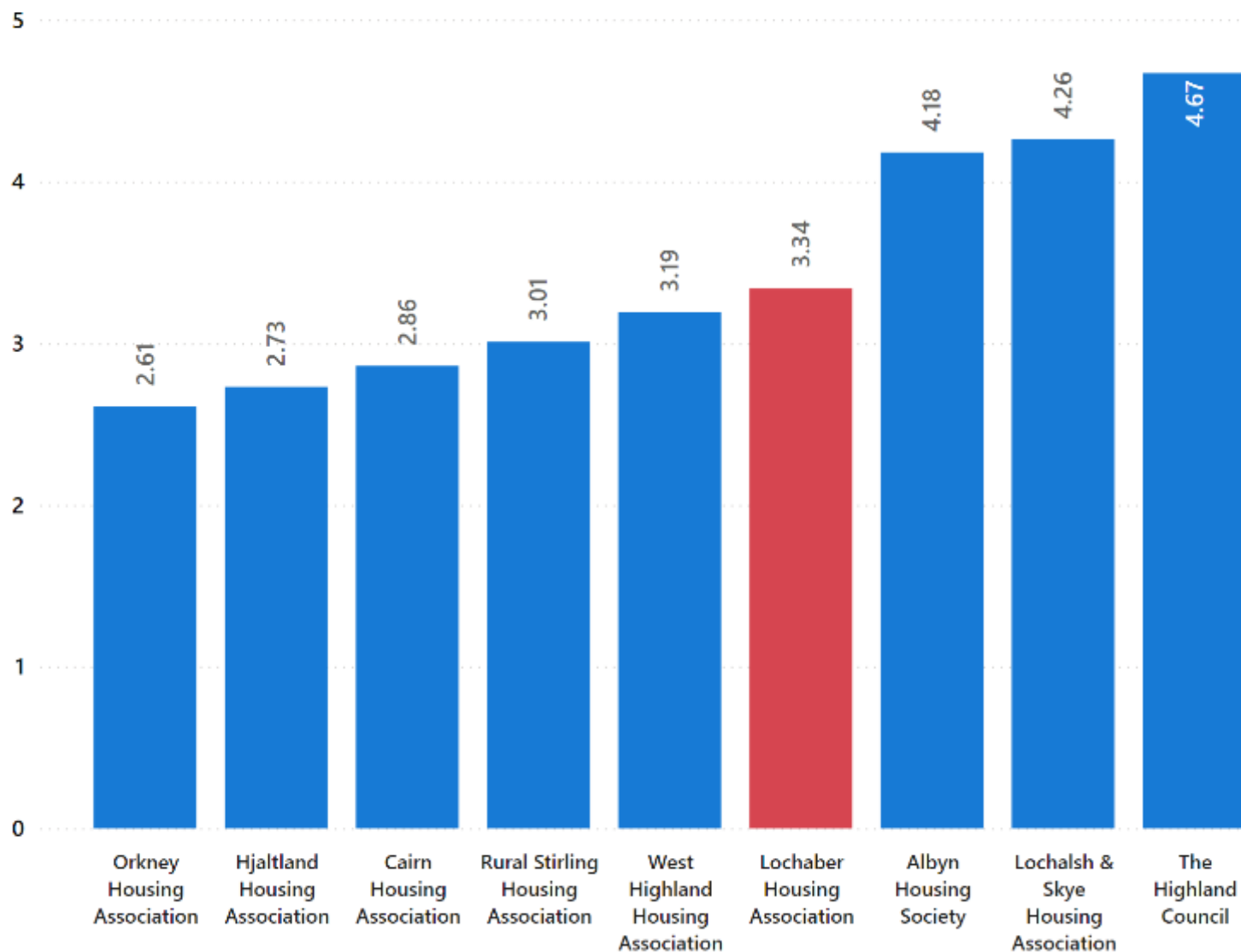


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 97.88% | 97.80% |        | 97.80% | 99.05% |
| Rural                        | 94.89% | 97.18% | 99.30% | 94.32% | 98.89% |
| All RSLs                     | 93.42% | 95.44% | 96.27% | 95.86% | 96.40% |
| Scotland                     | 90.41% | 91.01% | 91.57% | 92.06% | 93.78% |

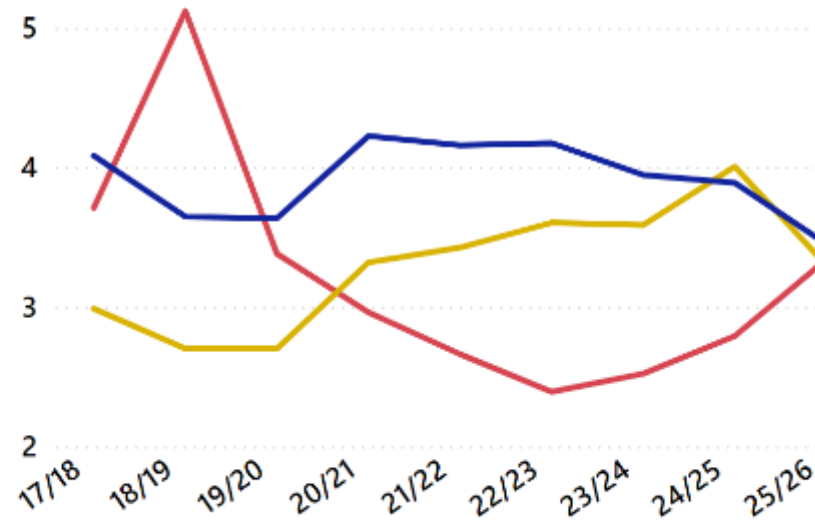
# Emergency Repairs

18 Average hours to complete  
emergency repairs

25/26



Lochaber Housing Association All RSLs Scotland



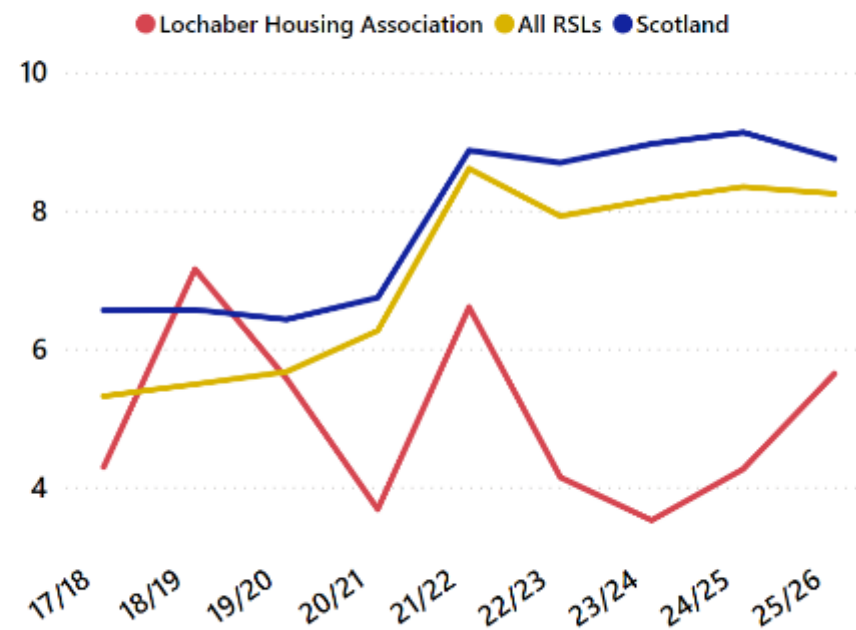
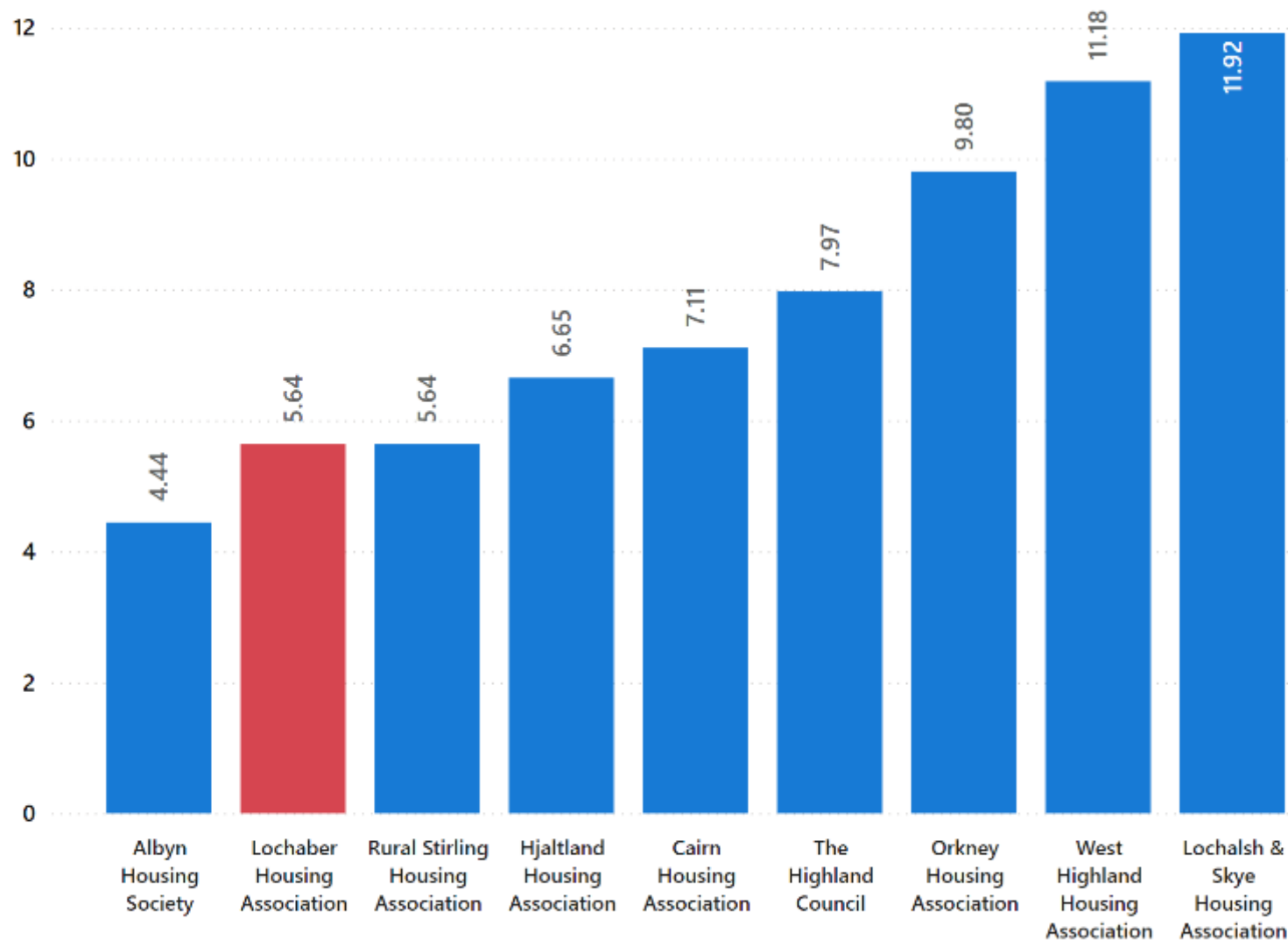
| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 2.66  | 2.39  | 2.52  | 2.79  | 3.34  |
| Rural                        | 3.41  | 4.14  | 3.28  | 3.55  | 3.23  |
| All RSLs                     | 3.42  | 3.60  | 3.59  | 4.01  | 3.30  |
| Scotland                     | 4.16  | 4.17  | 3.95  | 3.89  | 3.45  |

# Non-Emergency Repairs

19 Average working days to complete non-emergency repairs



25/26



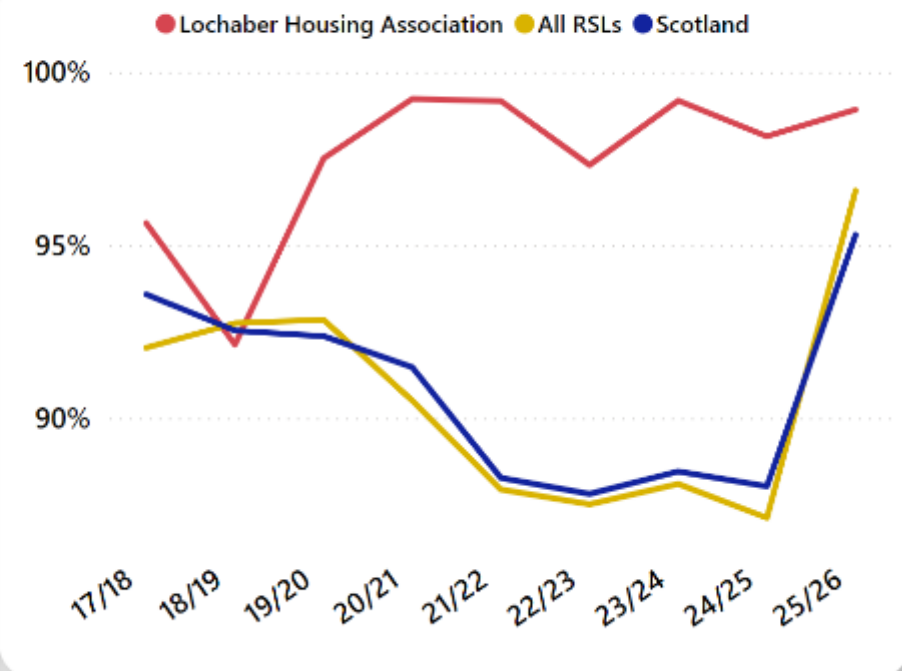
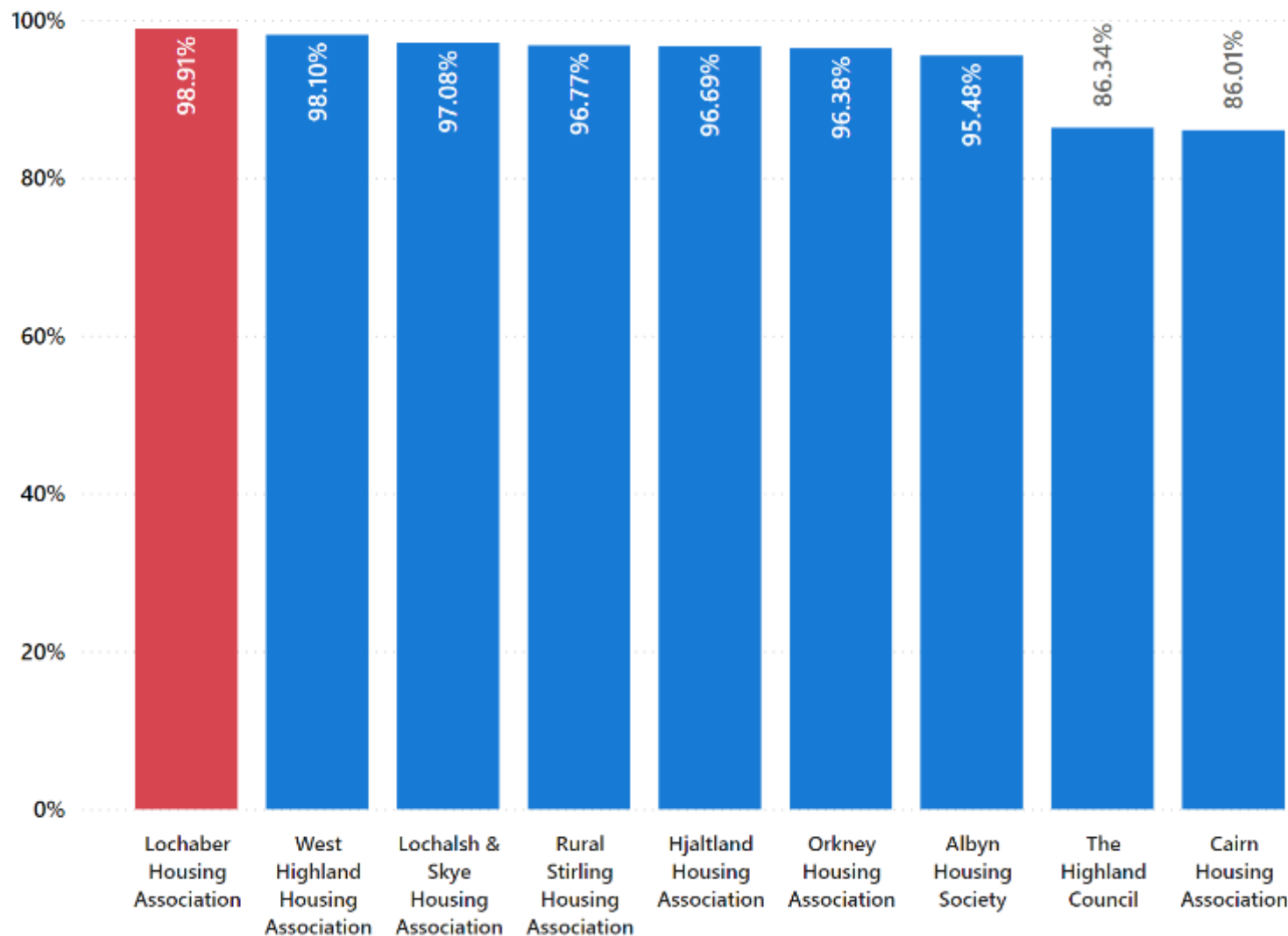
| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 6.60  | 4.14  | 3.52  | 4.26  | 5.64  |
| Rural                        | 9.55  | 8.63  | 8.17  | 10.37 | 8.12  |
| All RSLs                     | 8.60  | 7.92  | 8.15  | 8.34  | 8.24  |
| Scotland                     | 8.87  | 8.69  | 8.96  | 9.13  | 8.75  |

# Repairs Right First Time

110 Percentage reactive repairs completed right first time



25/26

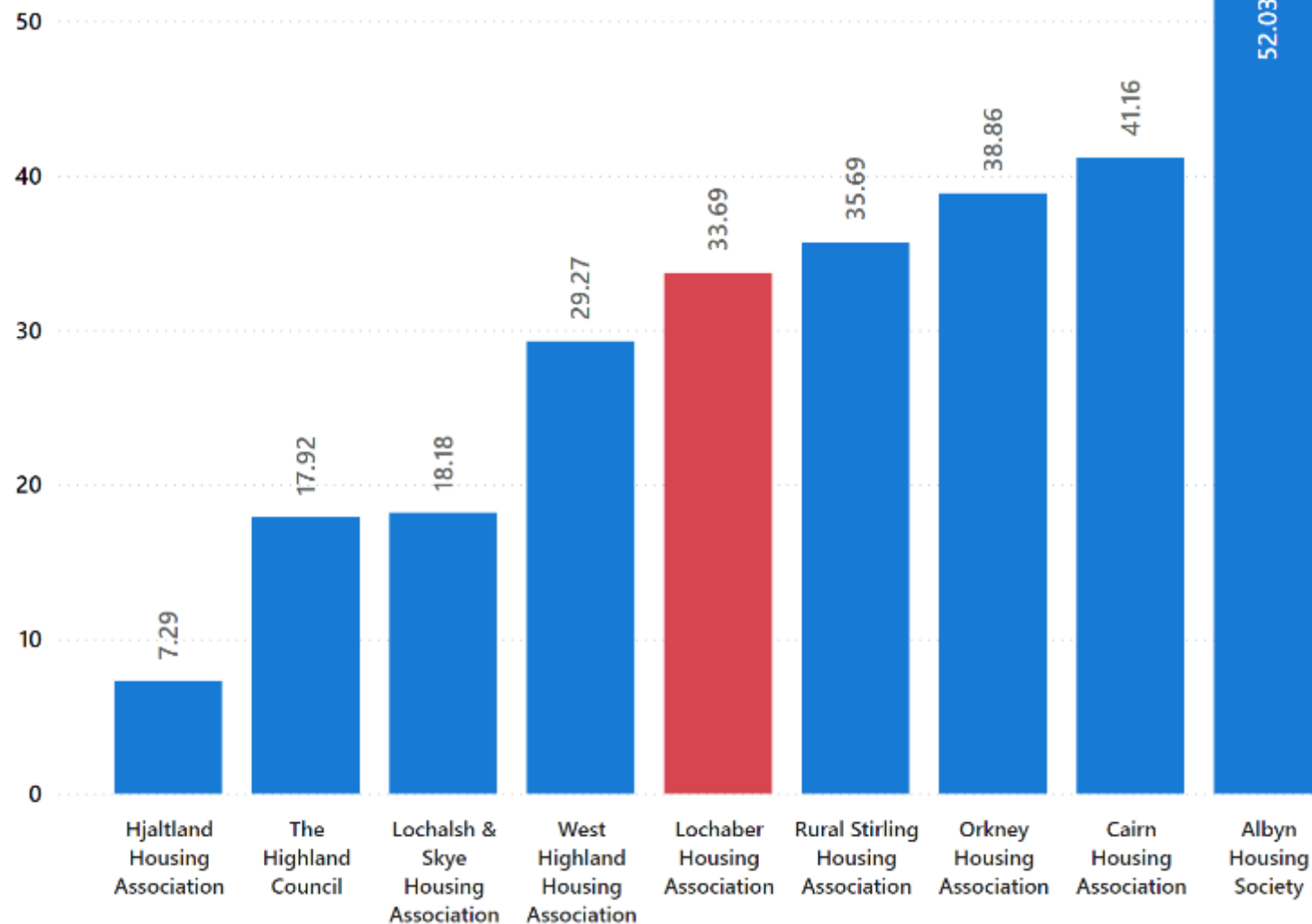


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 99.16% | 97.31% | 99.17% | 98.14% | 98.91% |
| Rural                        | 87.31% | 88.55% | 90.16% | 82.21% | 96.01% |
| All RSLs                     | 87.93% | 87.50% | 88.09% | 87.11% | 96.57% |
| Scotland                     | 88.27% | 87.80% | 88.45% | 88.02% | 95.29% |

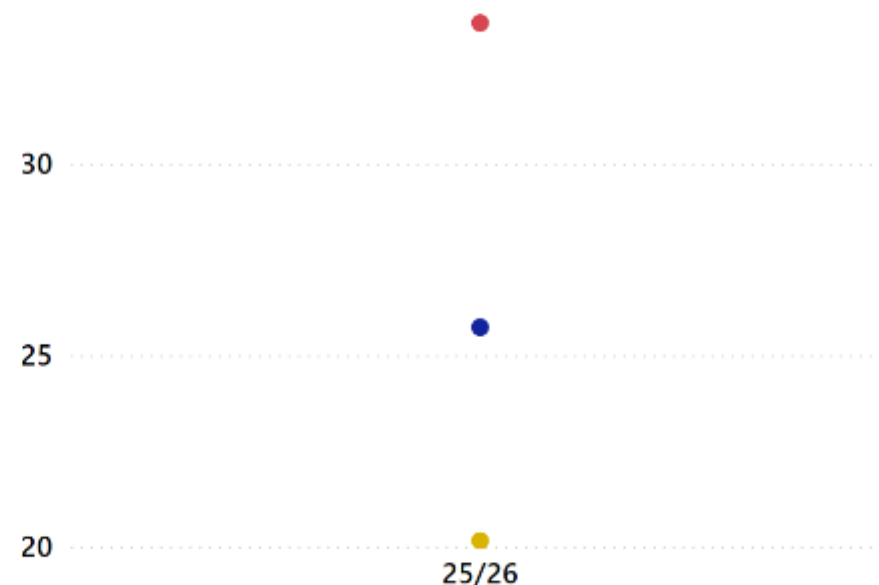
# Damp and Mould

I31 - Average time taken to resolve cases of damp and/or mould by cause

25/26



Lochaber Housing Association All RSLs Scotland



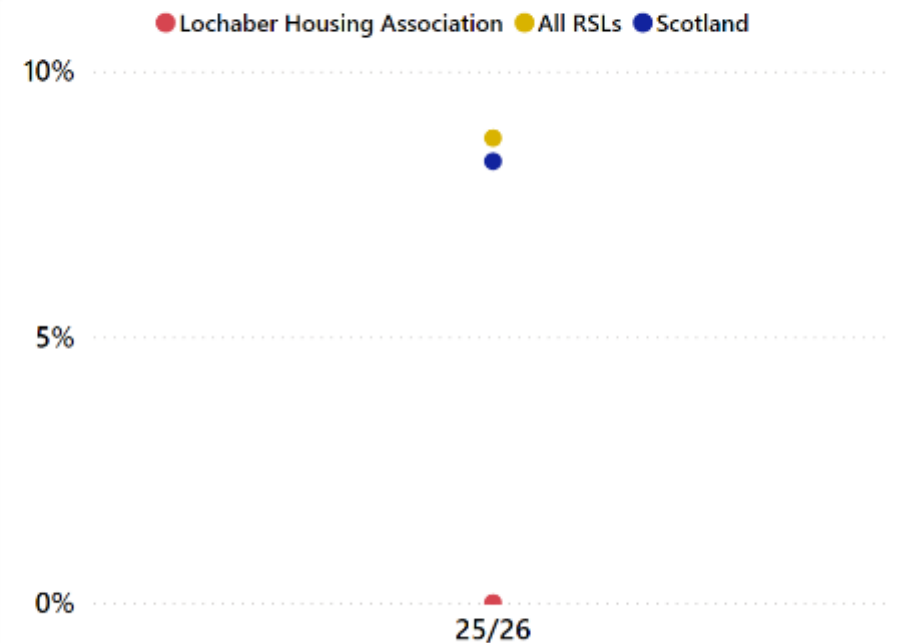
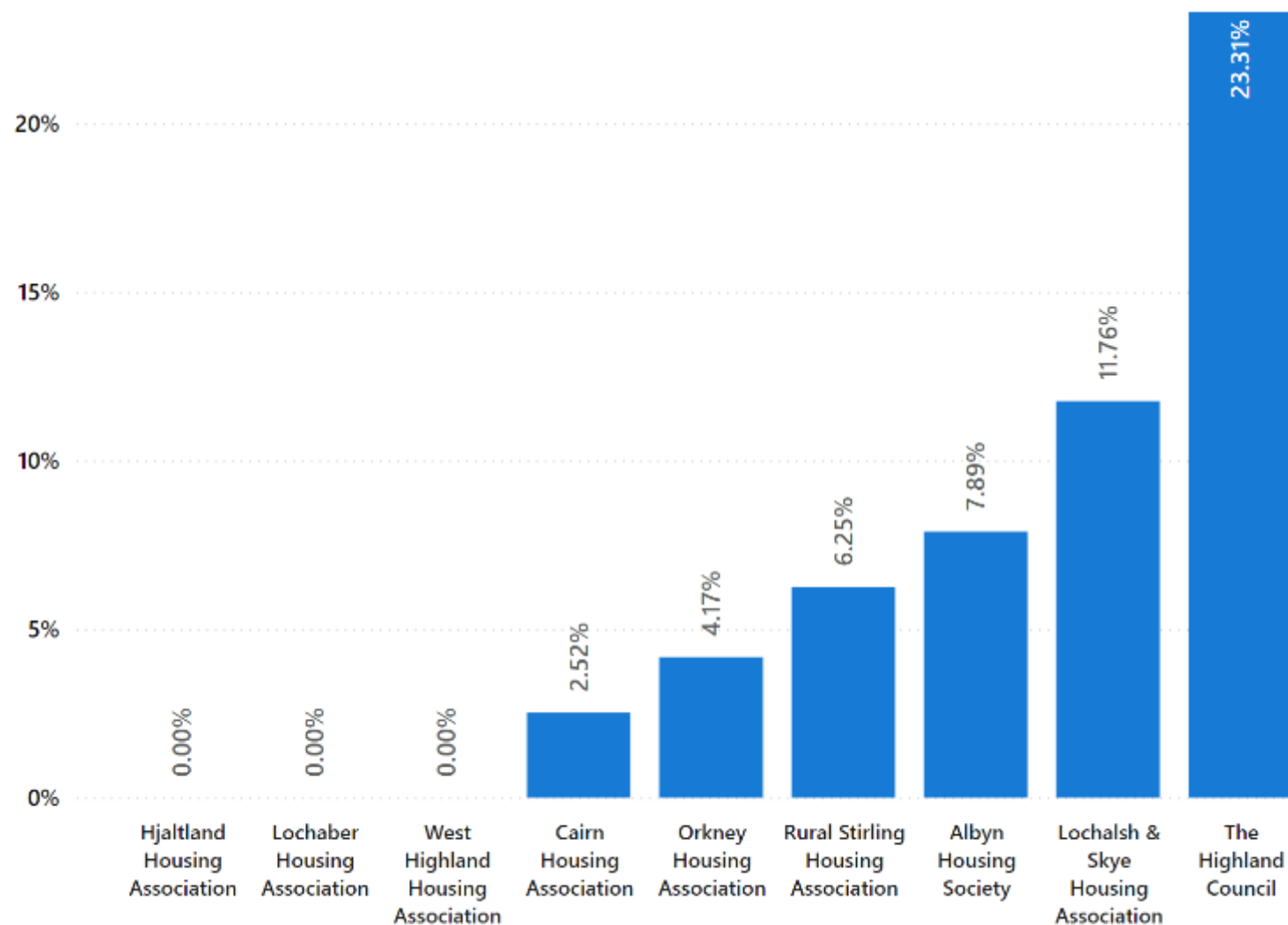
| Organisation                 | 25/26 |
|------------------------------|-------|
| Lochaber Housing Association | 33.69 |
| Rural                        | 34.99 |
| All RSLs                     | 20.15 |
| Scotland                     | 25.74 |

# Damp and Mould

I32 - Percentage of cases of damp and/or mould resolved reopened by cause



25/26

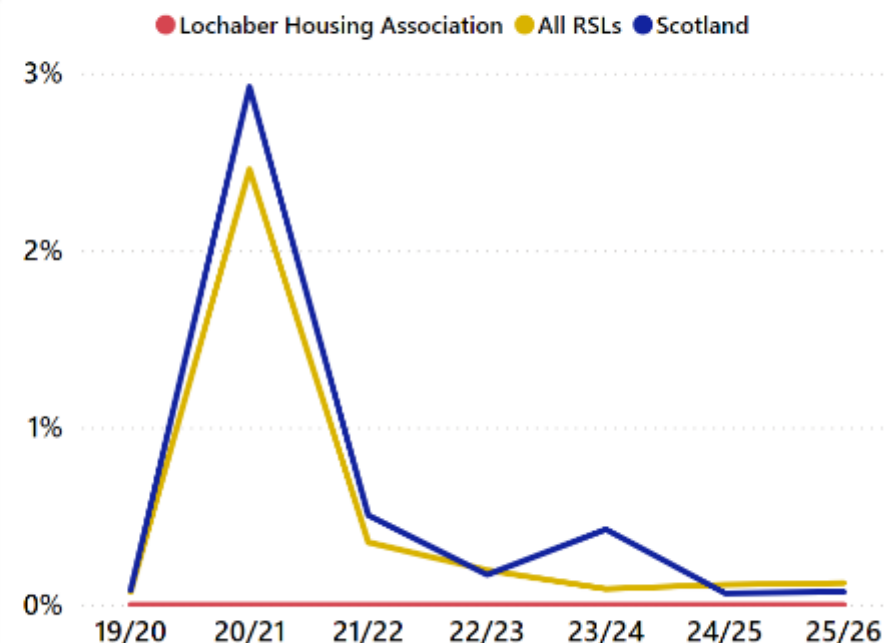
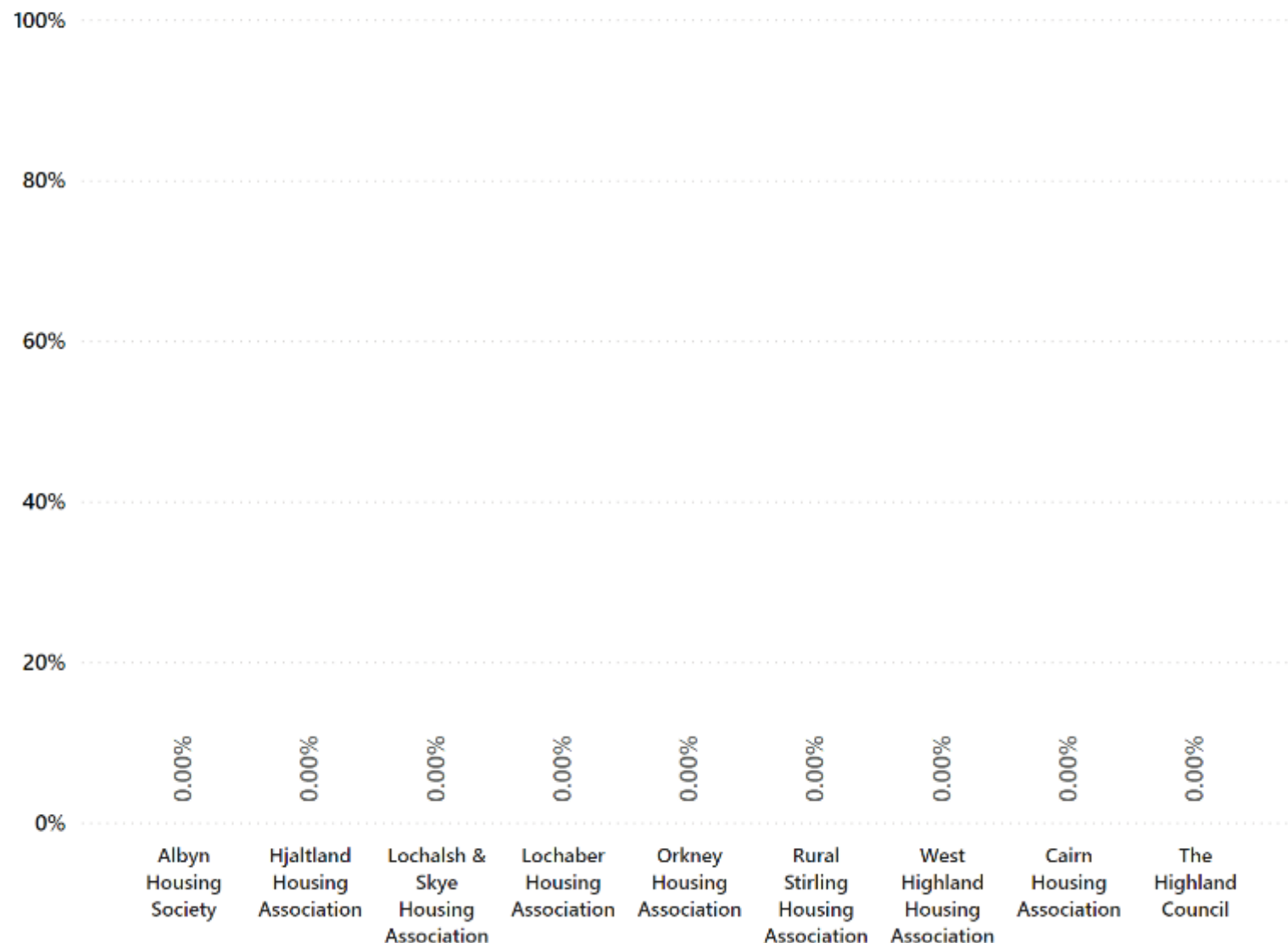


| Organisation                 | 25/26 |
|------------------------------|-------|
| Lochaber Housing Association | 0.00% |
| Rural                        | 5.15% |
| All RSLs                     | 8.74% |
| Scotland                     | 8.30% |

# Gas Safety

I11 Gas safety fails count per  
Lettable self-contained units

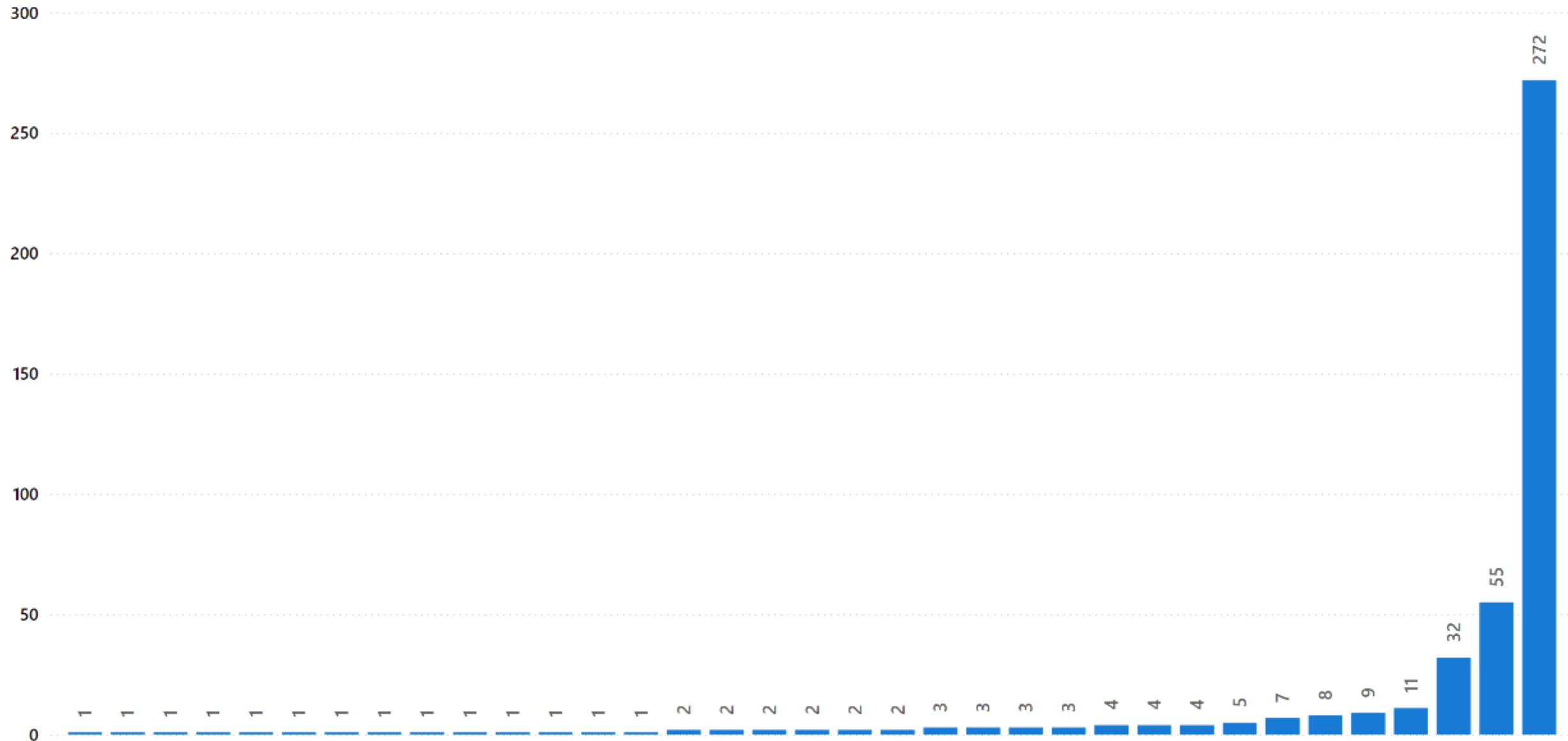
25/26



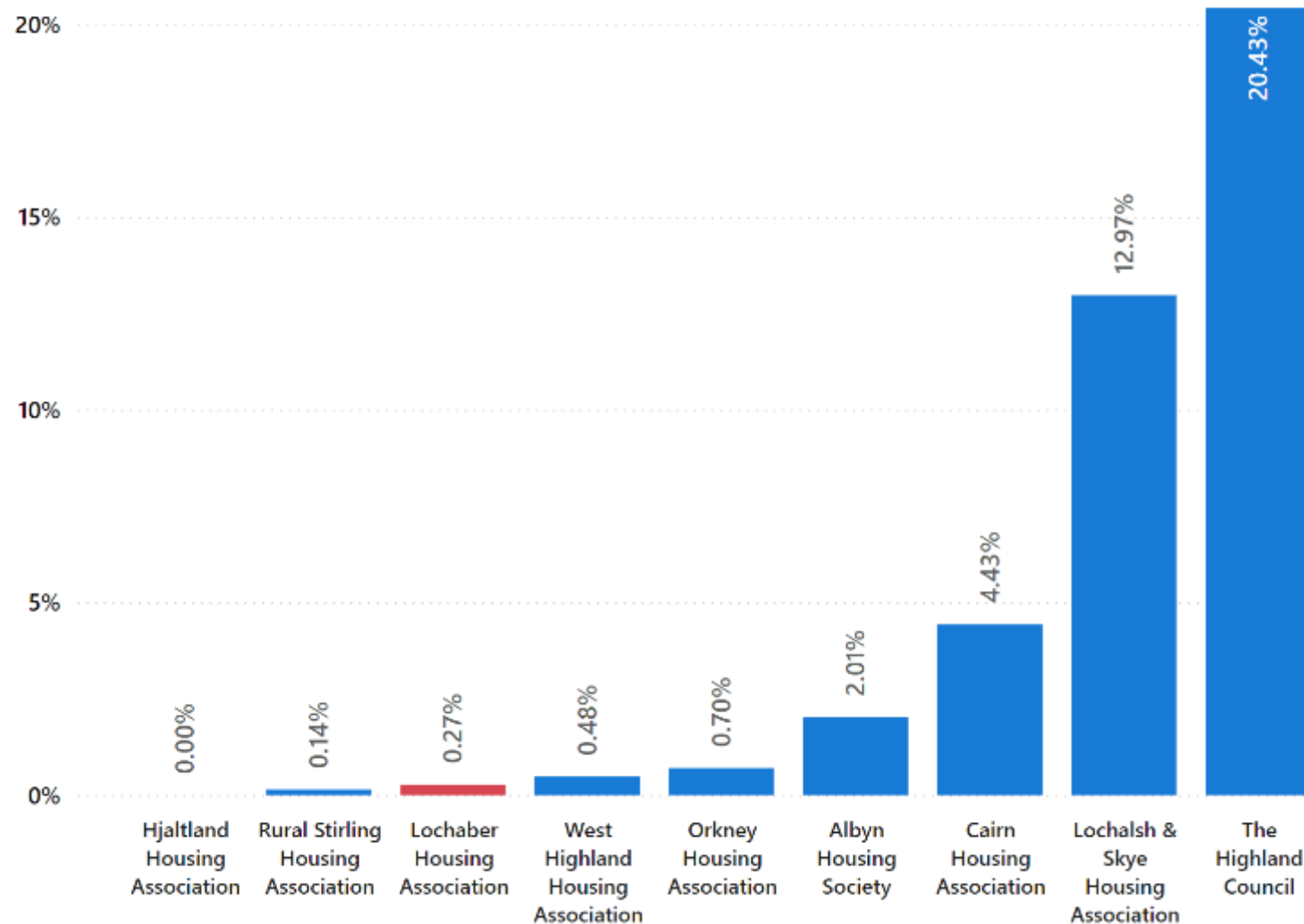
| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Rural                        | 0.05% | 0.01% | 0.00% | 0.00% | 0.00% |
| All RSLs                     | 0.35% | 0.19% | 0.09% | 0.11% | 0.12% |
| Scotland                     | 0.50% | 0.17% | 0.42% | 0.07% | 0.07% |

# Gas Safety

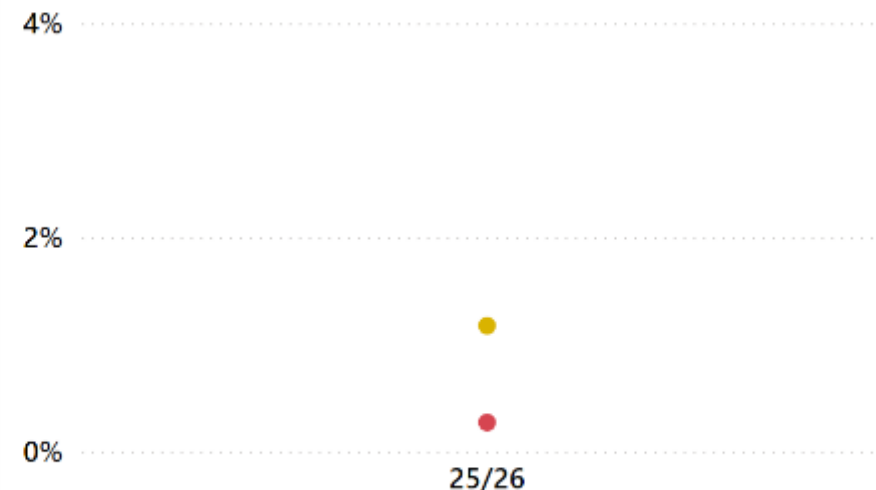
111 Gas safety regulations not met



25/26



● Lochaber Housing Association ● All RSLs ● Scotland



| Organisation                 | 25/26 |
|------------------------------|-------|
| Lochaber Housing Association | 0.27% |
| Rural                        | 1.56% |
| All RSLs                     | 1.18% |
| Scotland                     | 4.54% |

Access to Housing

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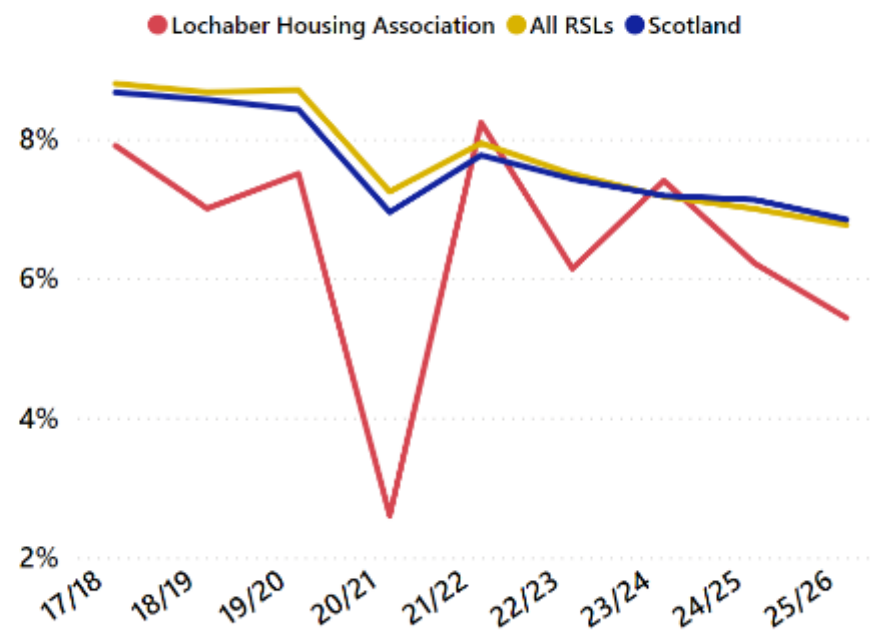
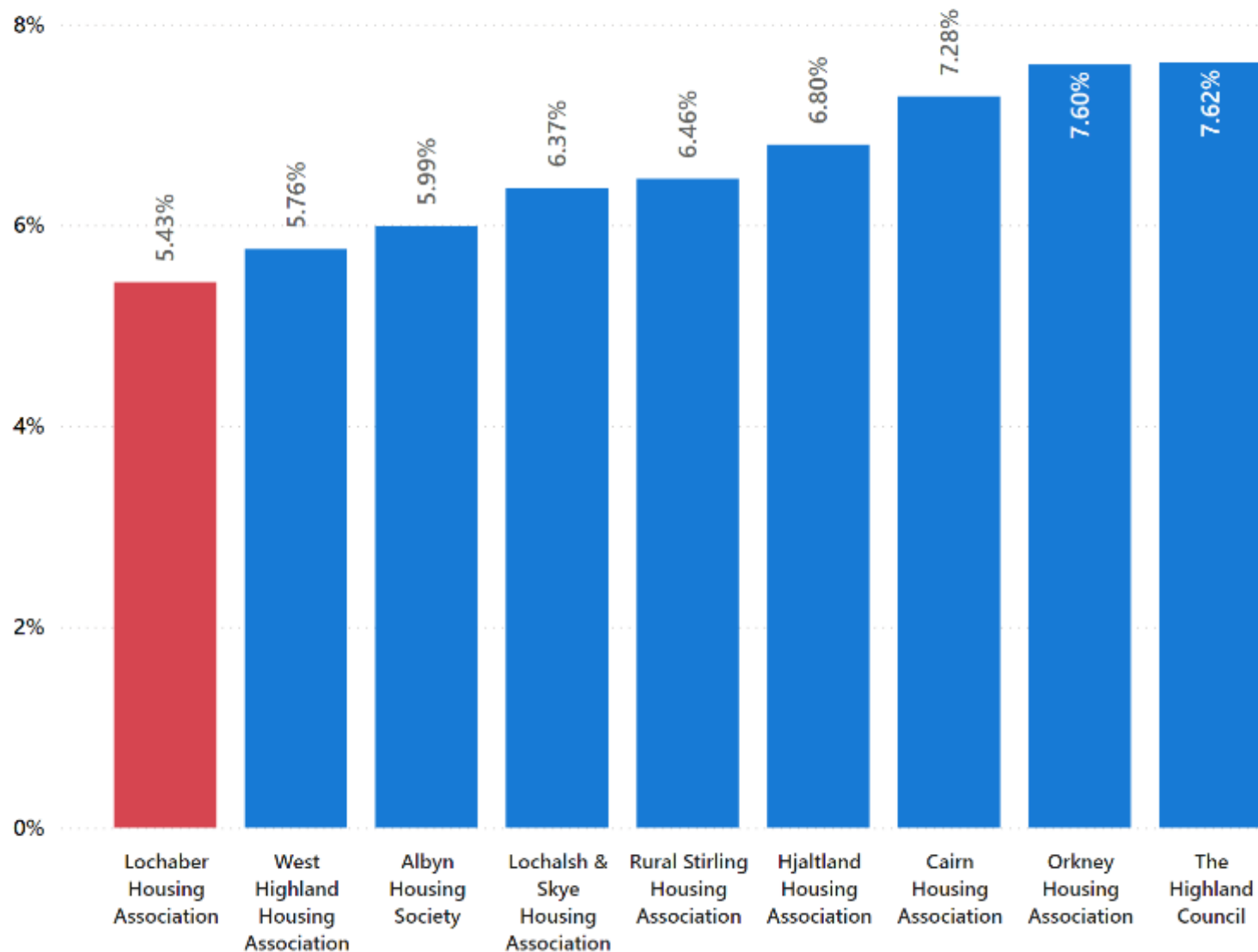
|                                                                      |           |
|----------------------------------------------------------------------|-----------|
| <b>C2.1 Number of lets to existing tenants</b>                       | <b>6</b>  |
| <b>C2.2 Number of lets to housing list applicants</b>                | <b>26</b> |
| <b>C2.3 Number of mutual exchanges</b>                               | <b>6</b>  |
| <b>C2.4 Number of lets from other sources</b>                        | <b>1</b>  |
| <b>C2.5 Number of lets to homeless applicants</b>                    | <b>16</b> |
| <b>C2.6 Number of other nominations from local authorities (RSL)</b> | <b>0</b>  |
| <b>C2.7 Number of lets made</b>                                      | <b>55</b> |
| <b>C2.8 Total number of lets excluding exchanges</b>                 | <b>49</b> |

---

# Turnover

## I16 - Percentage lettable self-contained houses that became vacant in year

25/26



| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 8.23% | 6.14% | 7.40% | 6.21% | 5.43% |
| Rural                        | 8.18% | 8.17% | 7.61% | 7.66% | 7.18% |
| All RSLs                     | 7.94% | 7.49% | 7.17% | 6.99% | 6.76% |
| Scotland                     | 7.76% | 7.42% | 7.18% | 7.13% | 6.84% |

# Lets by Source

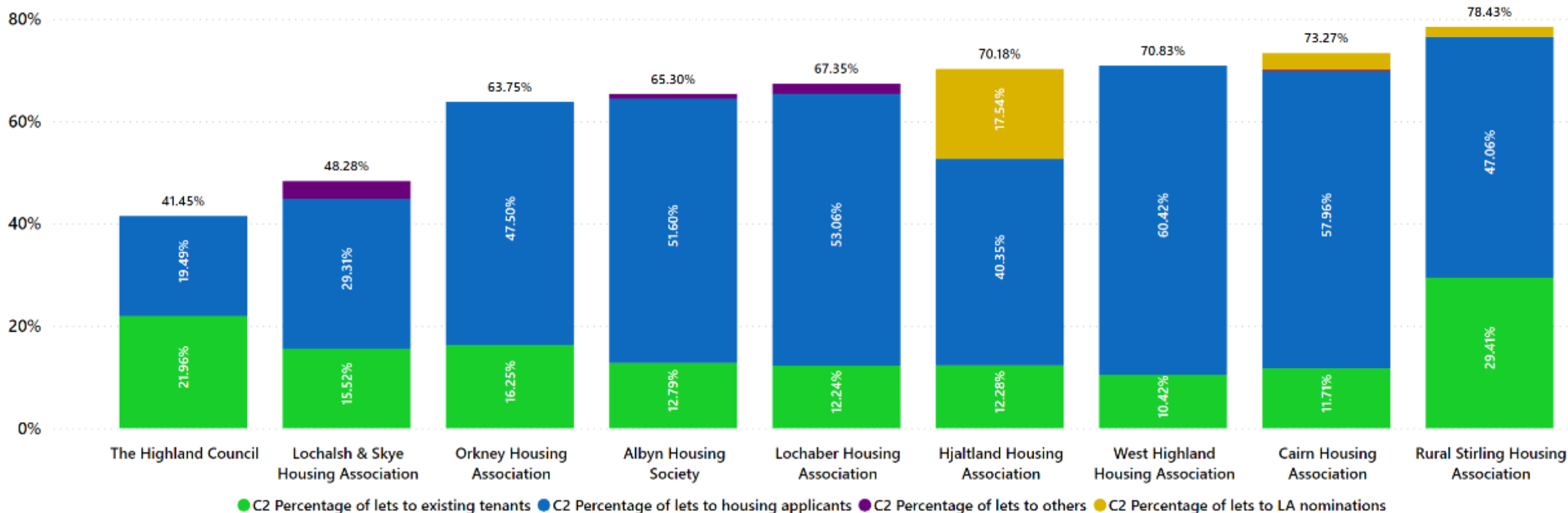
C2 percentage of lets by source of let



| Attribute                    | C2 Percentage of lets to existing tenants |        |        | C2 Percentage of lets to homeless applicants |        |        | C2 Percentage of lets to housing applicants |        |        | C2 Percentage of lets to LA nominations |       |       | C2 Percentage of lets to others |       |       |
|------------------------------|-------------------------------------------|--------|--------|----------------------------------------------|--------|--------|---------------------------------------------|--------|--------|-----------------------------------------|-------|-------|---------------------------------|-------|-------|
| Organisation                 | 23/24                                     | 24/25  | 25/26  | 23/24                                        | 24/25  | 25/26  | 23/24                                       | 24/25  | 25/26  | 23/24                                   | 24/25 | 25/26 | 23/24                           | 24/25 | 25/26 |
| Lochaber Housing Association | 17.31%                                    | 22.45% | 12.24% | 32.69%                                       | 40.82% | 32.65% | 46.15%                                      | 36.73% | 53.06% | 0.00%                                   | 0.00% | 0.00% | 3.85%                           | 0.00% | 2.04% |
| All RSLs                     | 13.79%                                    | 14.01% | 14.88% | 39.09%                                       | 41.97% | 40.02% | 39.86%                                      | 37.27% | 37.69% | 3.91%                                   | 3.19% | 4.08% | 3.34%                           | 3.56% | 3.33% |

# Lets by Source (Excluding Lets to Homeless Households)

C2 percentage of lets by source of let



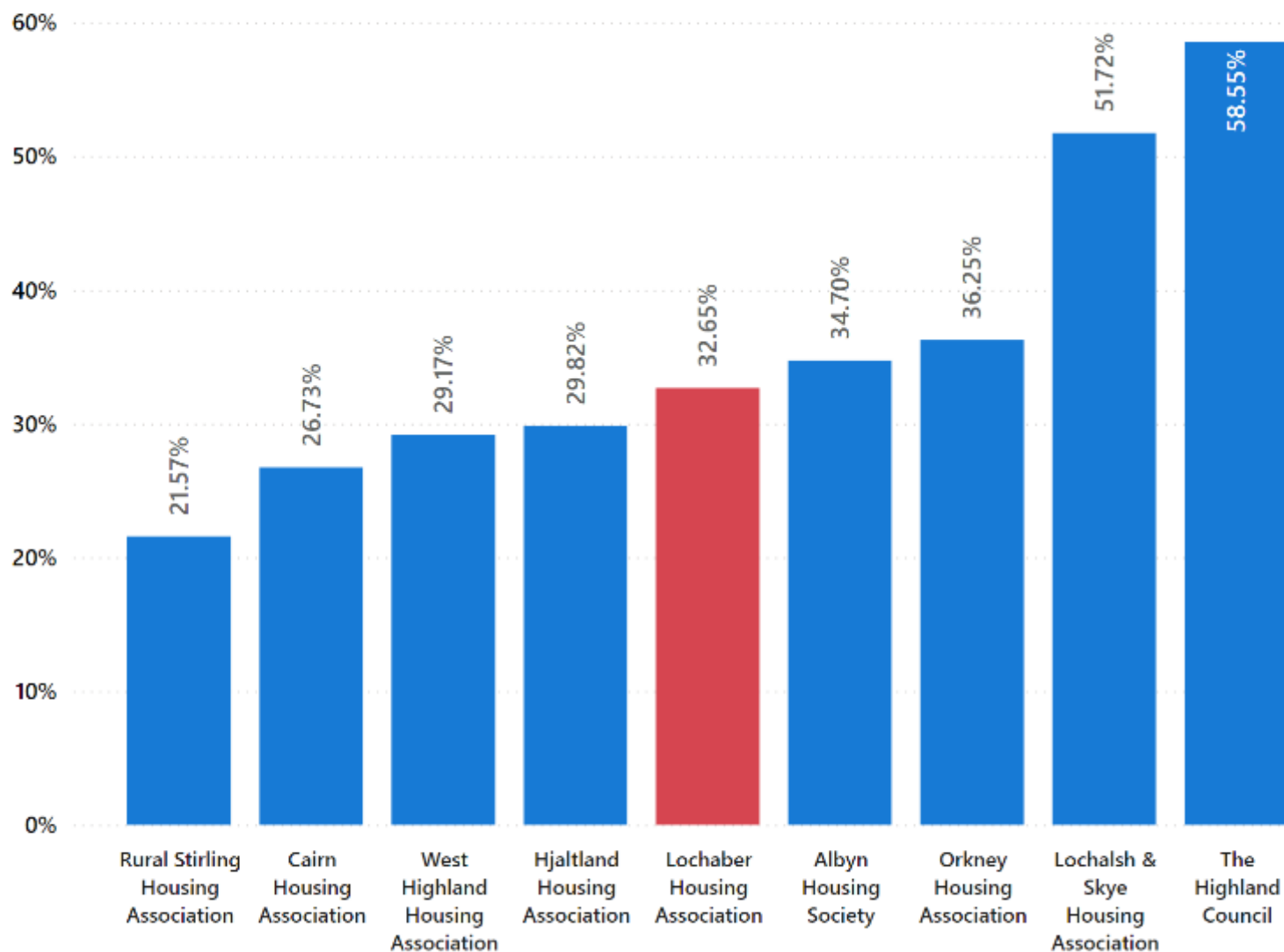
| Attribute                    | C2 Percentage of lets to existing tenants |        |        | C2 Percentage of lets to housing applicants |        |        | C2 Percentage of lets to LA nominations |       |       | C2 Percentage of lets to others |       |       |
|------------------------------|-------------------------------------------|--------|--------|---------------------------------------------|--------|--------|-----------------------------------------|-------|-------|---------------------------------|-------|-------|
|                              | 23/24                                     | 24/25  | 25/26  | 23/24                                       | 24/25  | 25/26  | 23/24                                   | 24/25 | 25/26 | 23/24                           | 24/25 | 25/26 |
| Lochaber Housing Association | 17.31%                                    | 22.45% | 12.24% | 46.15%                                      | 36.73% | 53.06% | 0.00%                                   | 0.00% | 0.00% | 3.85%                           | 0.00% | 2.04% |
| All RSLs                     | 13.79%                                    | 14.01% | 14.88% | 39.86%                                      | 37.27% | 37.69% | 3.91%                                   | 3.19% | 4.08% | 3.34%                           | 3.56% | 3.33% |

# Lets to Homeless Households

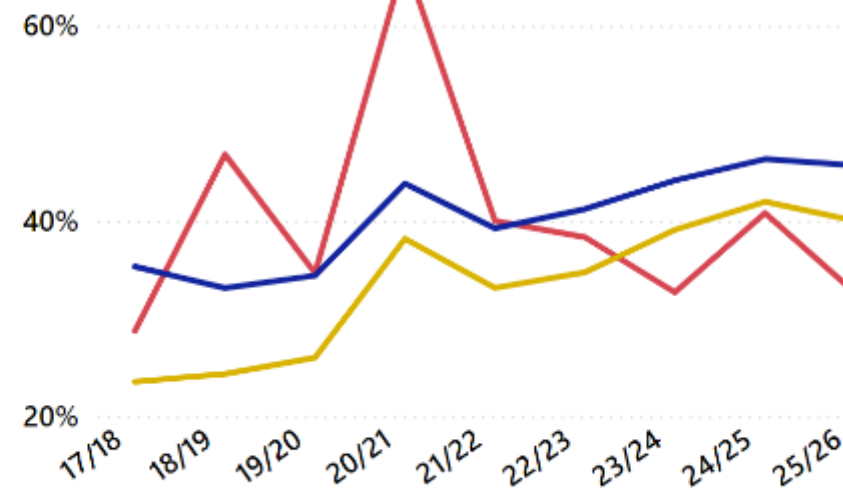
C2 Percentage of lets to homeless applicants



25/26



Lochaber Housing Association All RSLs Scotland

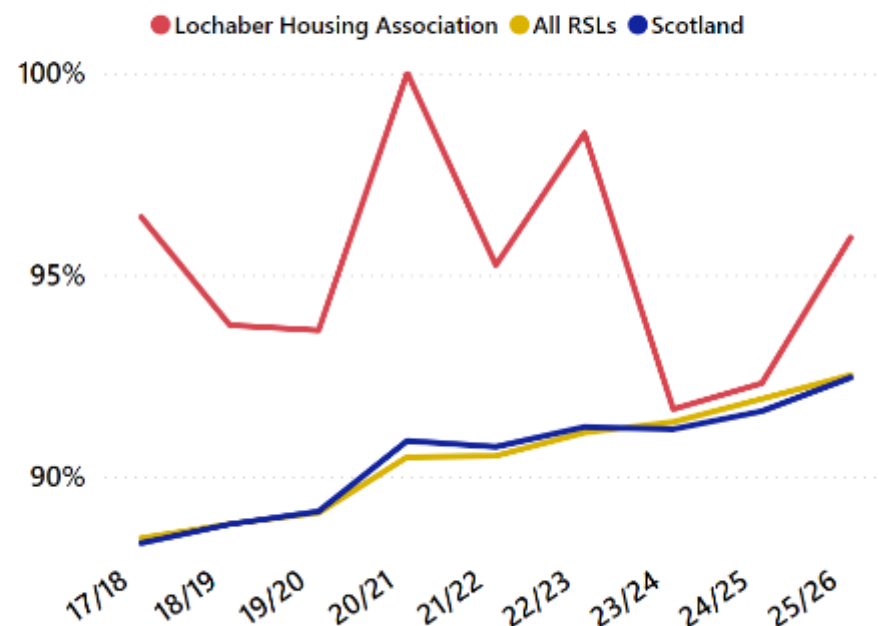
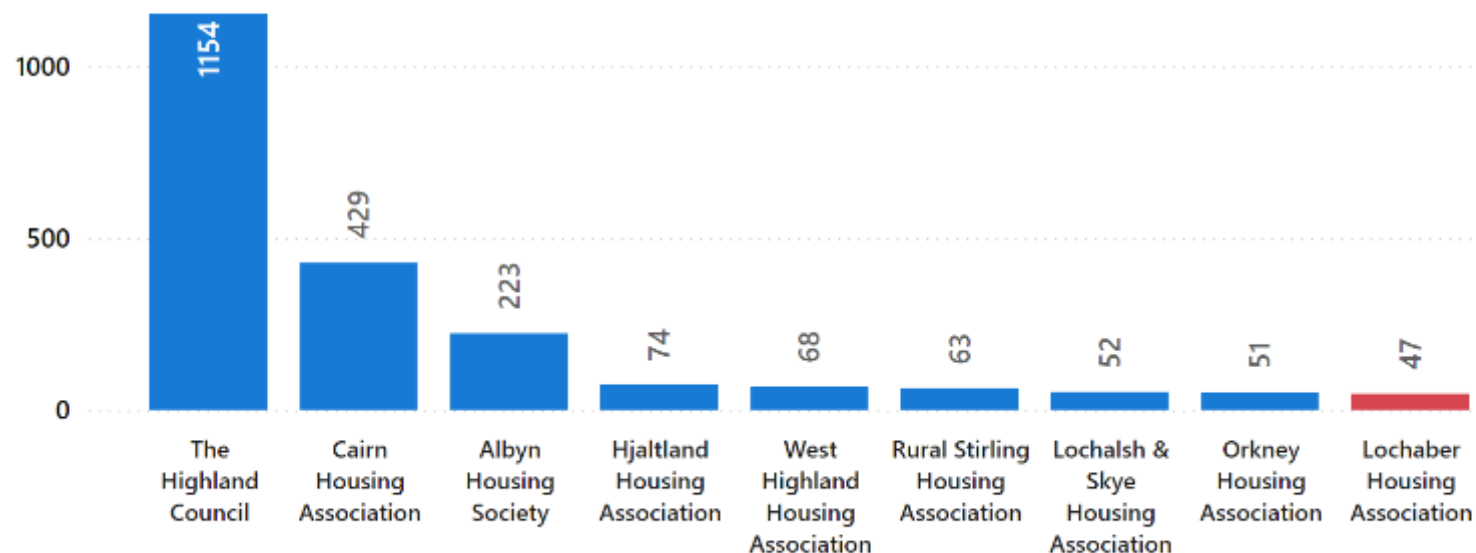


| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 40.00% | 38.33% | 32.69% | 40.82% | 32.65% |
| Rural                        | 30.86% | 38.07% | 38.06% | 41.45% | 35.25% |
| All RSLs                     | 33.14% | 34.74% | 39.09% | 41.97% | 40.02% |
| Scotland                     | 39.24% | 41.22% | 44.16% | 46.34% | 45.68% |

# Tenancy Sustainment

I15 - Percentage new tenancies sustained more than a year - all

Total number of tenancies sustained for more than a year



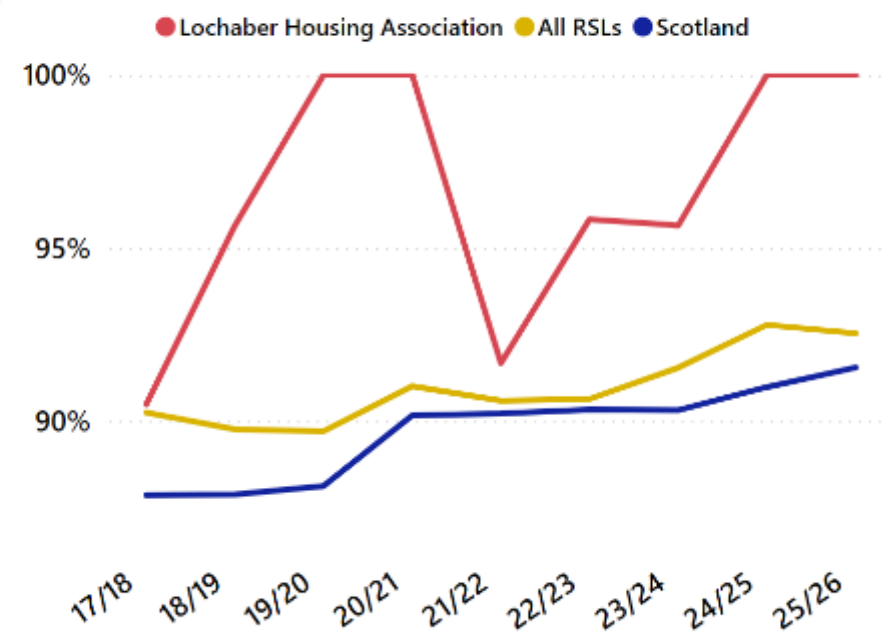
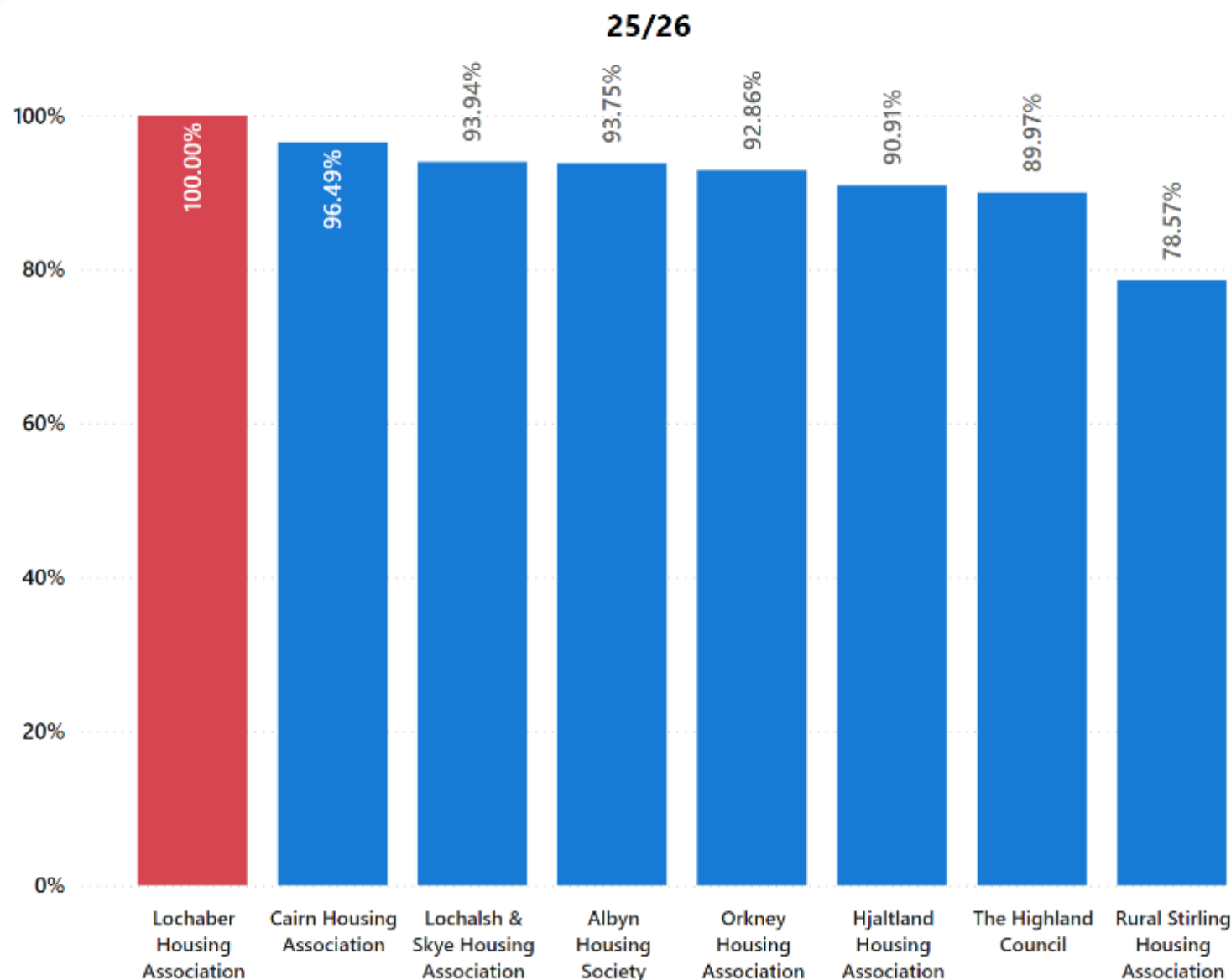
25/26



| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 95.24% | 98.51% | 91.67% | 92.31% | 95.92% |
| Rural                        | 90.67% | 93.37% | 90.38% | 91.29% | 93.05% |
| All RSLs                     | 90.51% | 91.09% | 91.35% | 91.92% | 92.51% |
| Scotland                     | 90.74% | 91.23% | 91.17% | 91.62% | 92.45% |

# Tenancy Sustainment (Homeless)

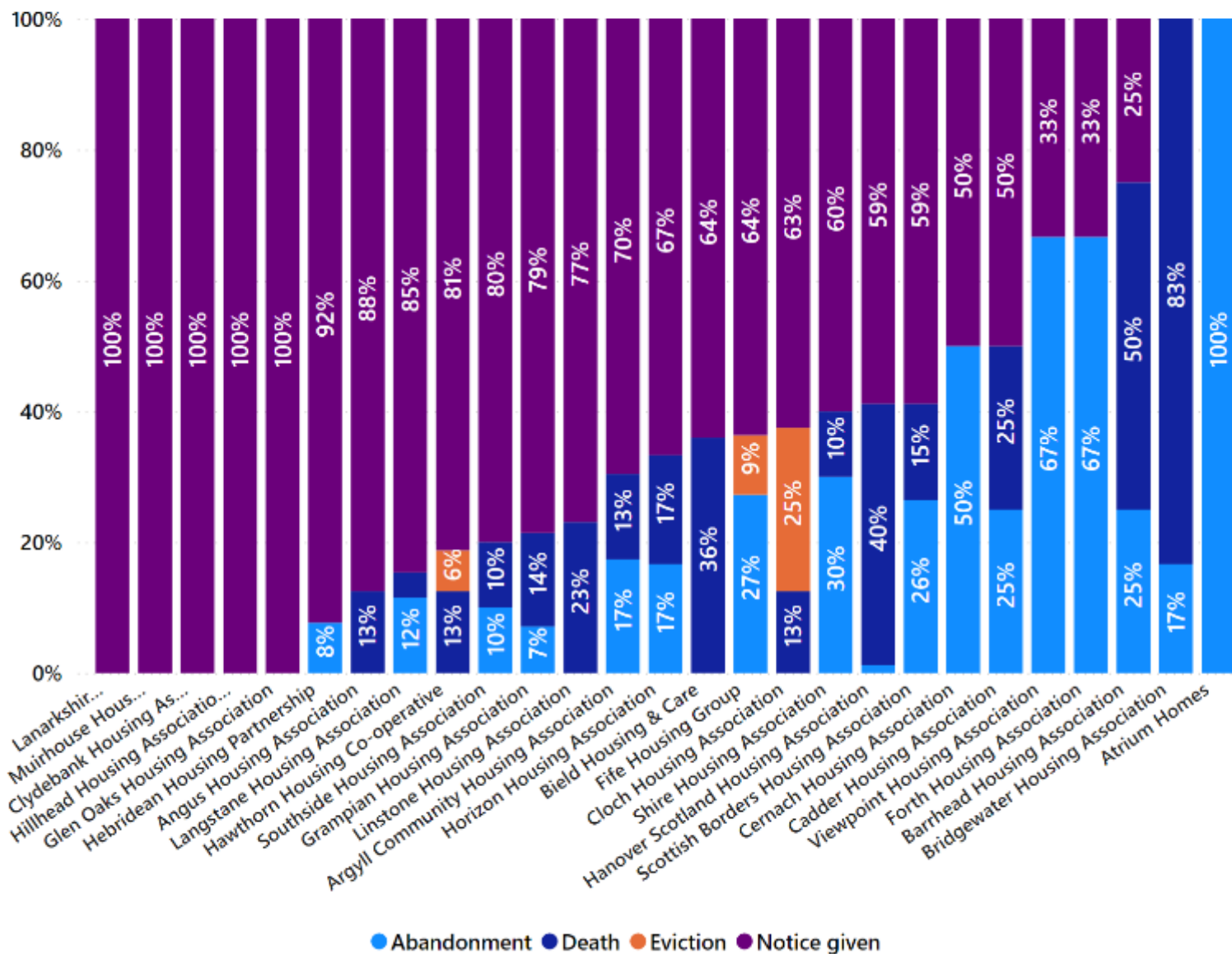
I15 - Percentage new tenancies  
sustained more than a year - applicants  
assessed as statutory homeless by LA



| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25   | 25/26   |
|------------------------------|--------|--------|--------|---------|---------|
| Lochaber Housing Association | 91.67% | 95.83% | 95.65% | 100.00% | 100.00% |
| Rural                        | 90.07% | 92.79% | 89.50% | 90.52%  | 91.37%  |
| All RSLs                     | 90.59% | 90.63% | 91.54% | 92.78%  | 92.53%  |
| Scotland                     | 90.21% | 90.33% | 90.31% | 90.98%  | 91.55%  |

# Tenancy Terminations

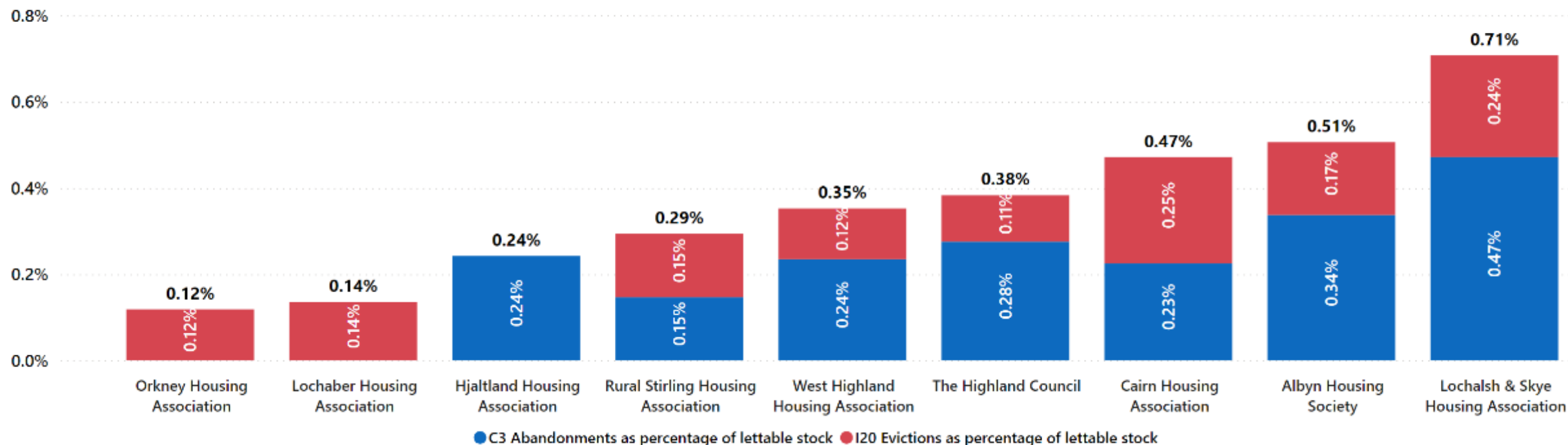
N10 Tenancy Sustainment -  
Terminations within 12 months



| Organisation | 25/26           |           |              |                  |
|--------------|-----------------|-----------|--------------|------------------|
|              | N10 Abandonment | N10 Death | N10 Eviction | N10 Notice given |
| All RSLs     | 41              | 101       | 4            | 303              |
| Scotland     | 338             | 391       | 30           | 1,620            |

# Abandonments and Evictions

C3 Abandonments & and I20 evictions as a percentage of stock

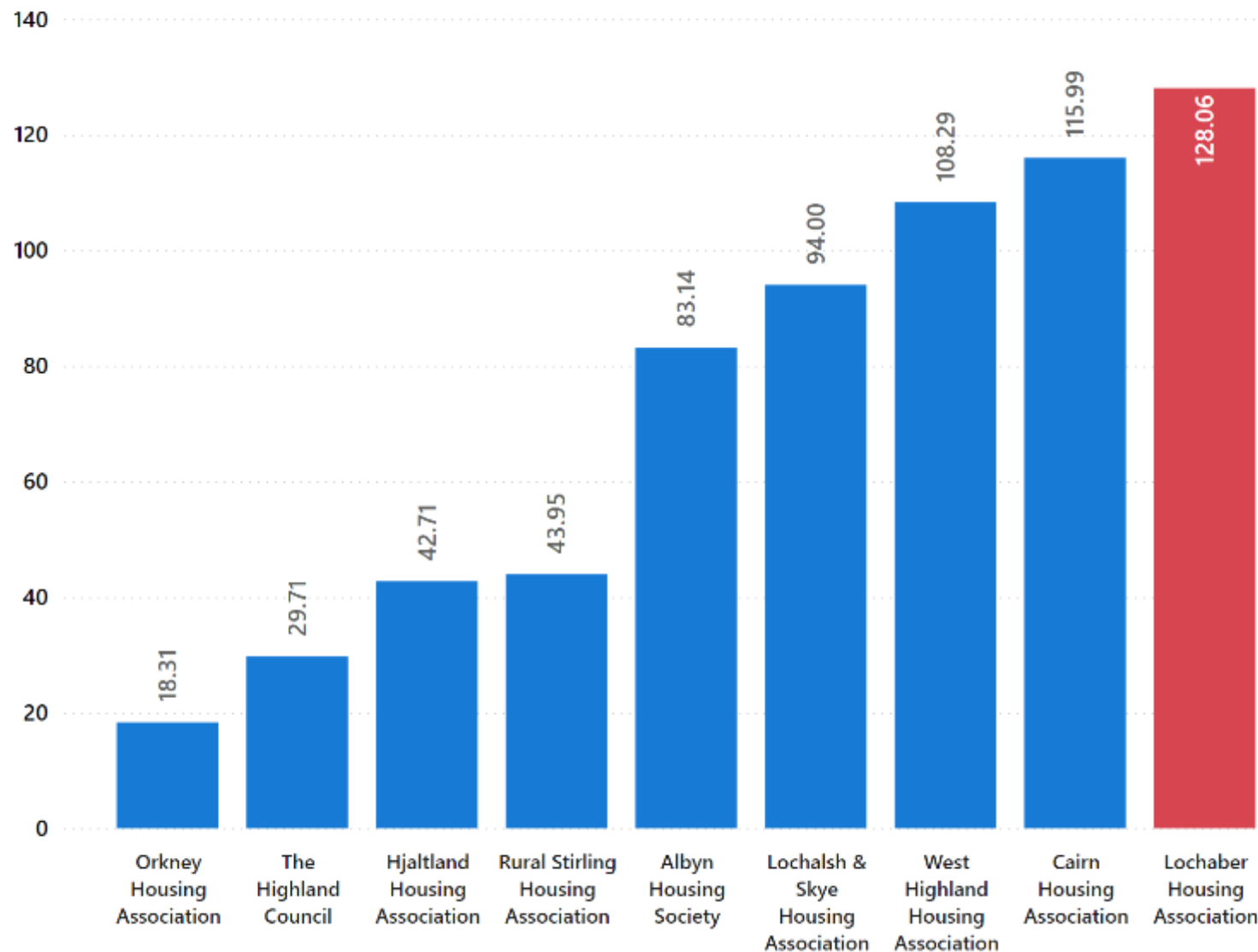


|                              | 23/24                                           |                                               | 24/25                                           |                                               | 25/26                                           |                                               |
|------------------------------|-------------------------------------------------|-----------------------------------------------|-------------------------------------------------|-----------------------------------------------|-------------------------------------------------|-----------------------------------------------|
| Organisation                 | C3 Abandonments as percentage of lettable stock | I20 Evictions as percentage of lettable stock | C3 Abandonments as percentage of lettable stock | I20 Evictions as percentage of lettable stock | C3 Abandonments as percentage of lettable stock | I20 Evictions as percentage of lettable stock |
| Lochaber Housing Association | 0.28%                                           | 0.14%                                         | 0.14%                                           | 0.41%                                         | 0.00%                                           | 0.14%                                         |
| Rural                        | 0.26%                                           | 0.10%                                         | 0.25%                                           | 0.19%                                         | 0.21%                                           | 0.18%                                         |
| All RSLs                     | 0.40%                                           | 0.15%                                         | 0.38%                                           | 0.20%                                         | 0.33%                                           | 0.21%                                         |
| Scotland                     | 0.47%                                           | 0.16%                                         | 0.45%                                           | 0.20%                                         | 0.42%                                           | 0.21%                                         |

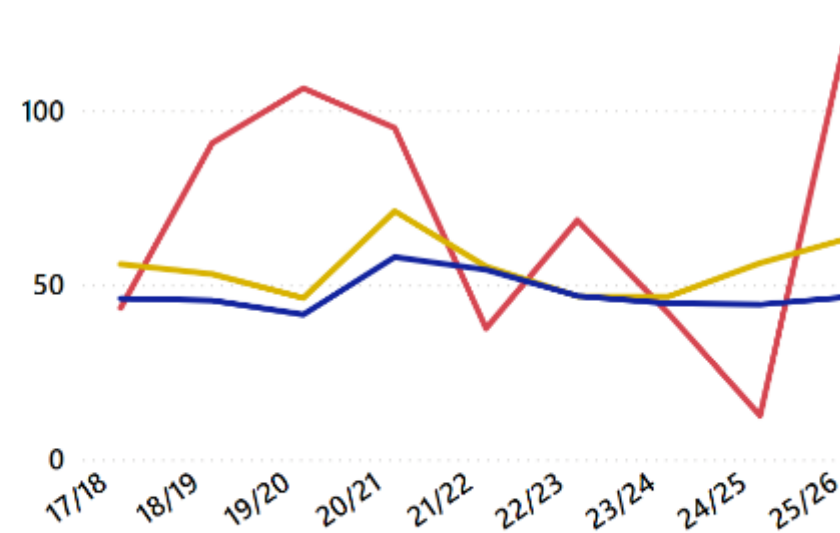
# Medical Adaptations

## I19 - Average time to complete adaptations

25/26



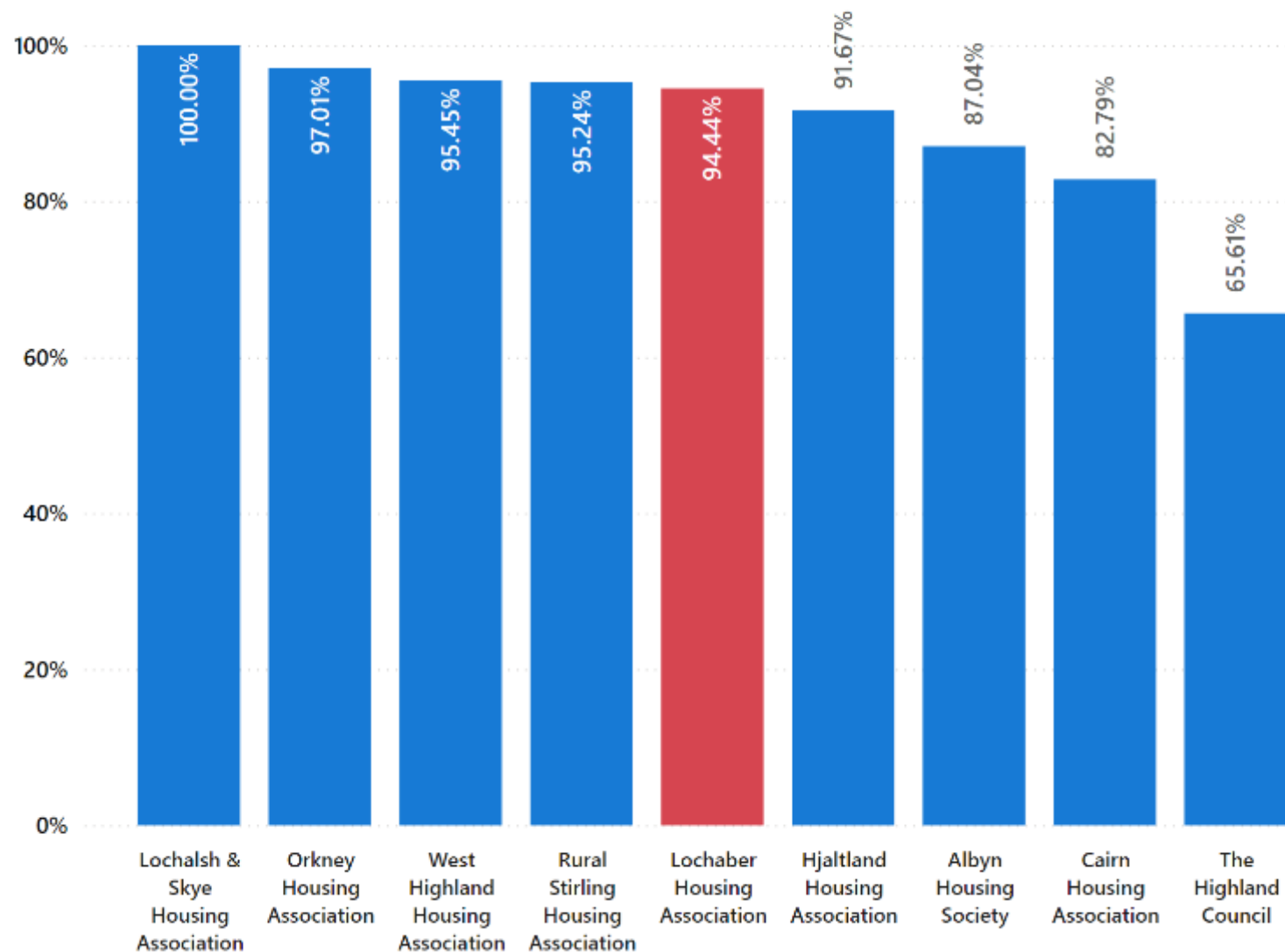
Lochaber Housing Association All RSLs Scotland



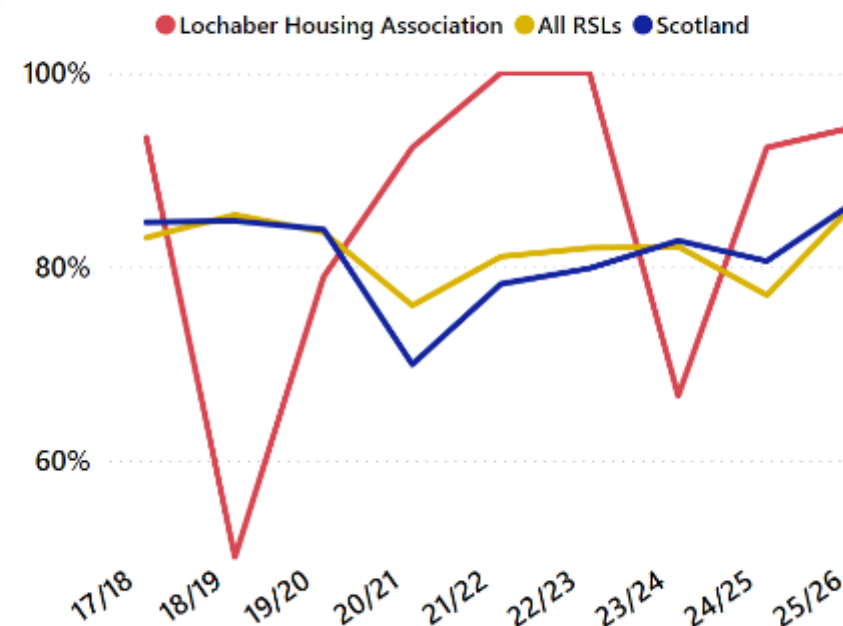
| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26  |
|------------------------------|-------|-------|-------|-------|--------|
| Lochaber Housing Association | 37.53 | 68.53 | 41.75 | 12.53 | 128.06 |
| Rural                        | 77.98 | 50.72 | 61.38 | 52.43 | 92.20  |
| All RSLs                     | 55.28 | 46.76 | 46.69 | 56.24 | 63.65  |
| Scotland                     | 54.35 | 46.83 | 44.69 | 44.37 | 46.61  |

# Medical Adaptations

25/26



118 Percentage approved applications for medical adaptations completed



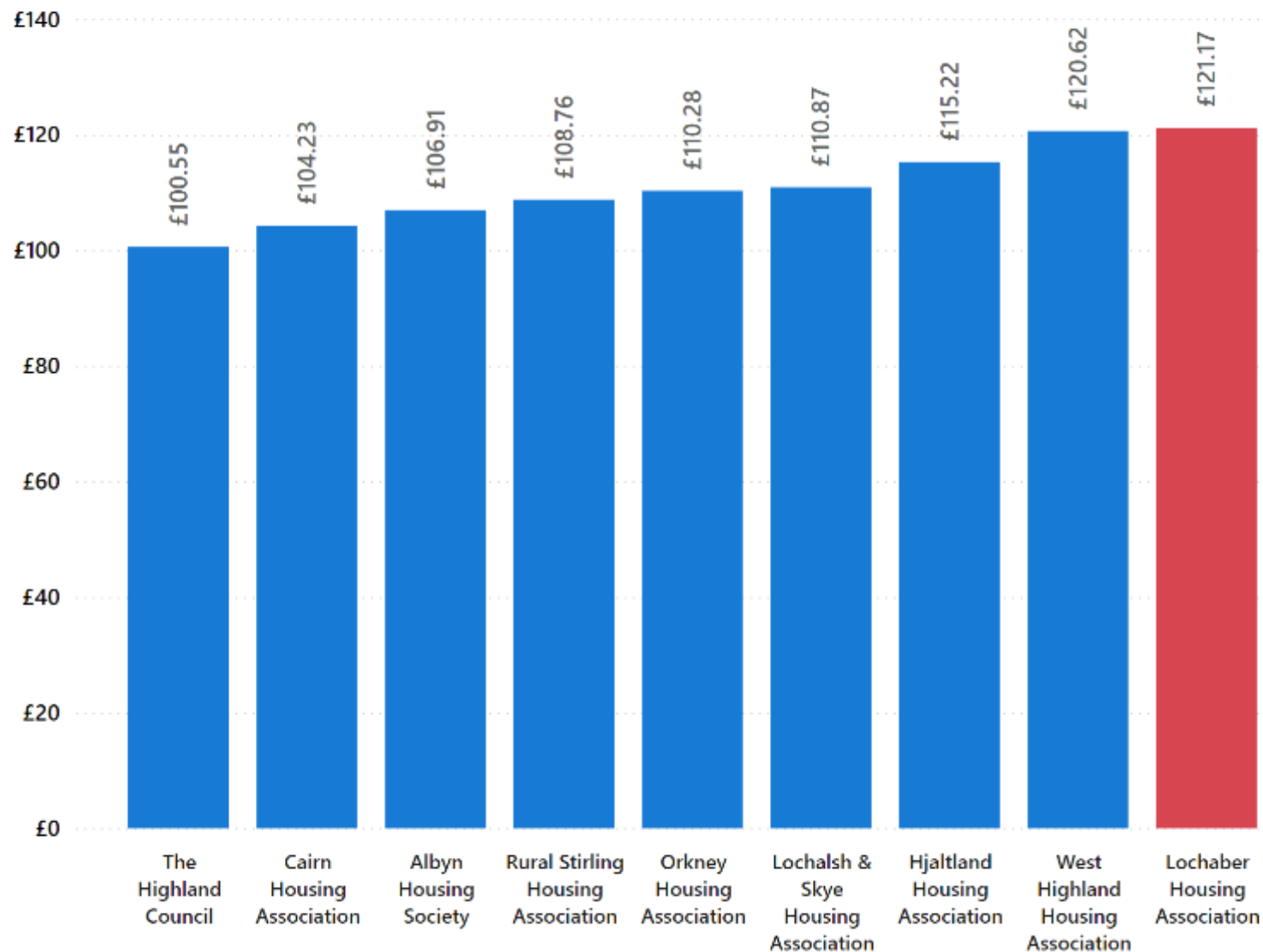
| Organisation                 | 21/22   | 22/23   | 23/24  | 24/25  | 25/26  |
|------------------------------|---------|---------|--------|--------|--------|
| Lochaber Housing Association | 100.00% | 100.00% | 66.67% | 92.31% | 94.44% |
| Rural                        | 78.91%  | 84.68%  | 79.97% | 73.84% | 90.85% |
| All RSLs                     | 81.04%  | 81.93%  | 82.07% | 77.07% | 86.60% |
| Scotland                     | 78.22%  | 79.84%  | 82.69% | 80.58% | 86.75% |

# Rents

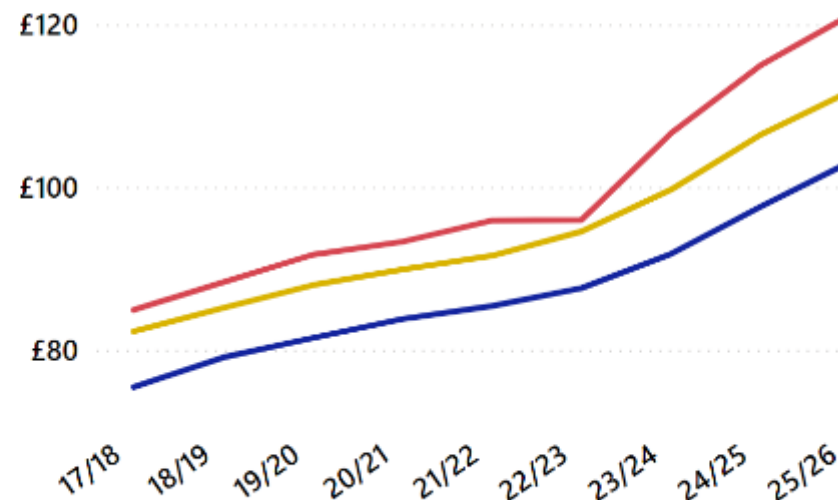
# Rents

## C16 Lettable self-contained units - Total - Average weekly rent

25/26



Lochaber Housing Association All RSLs Scotland

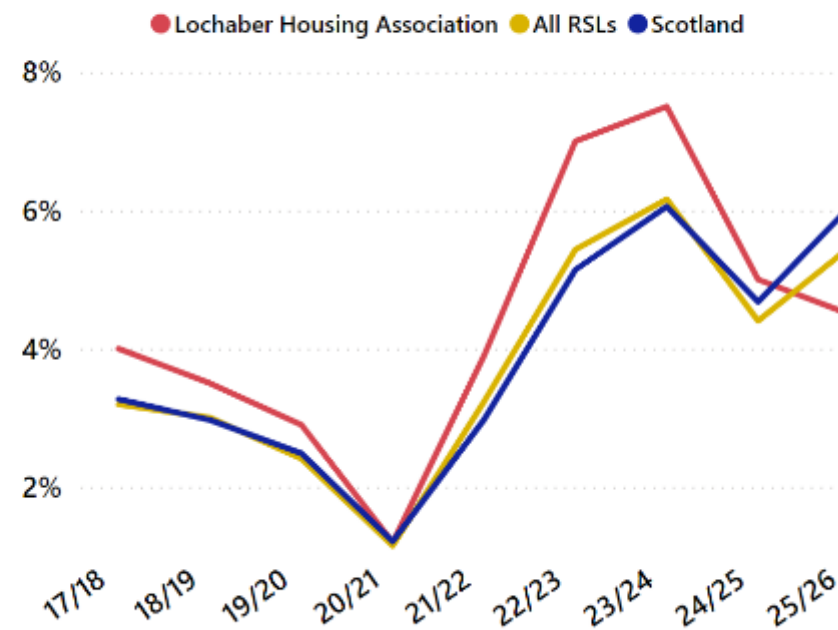
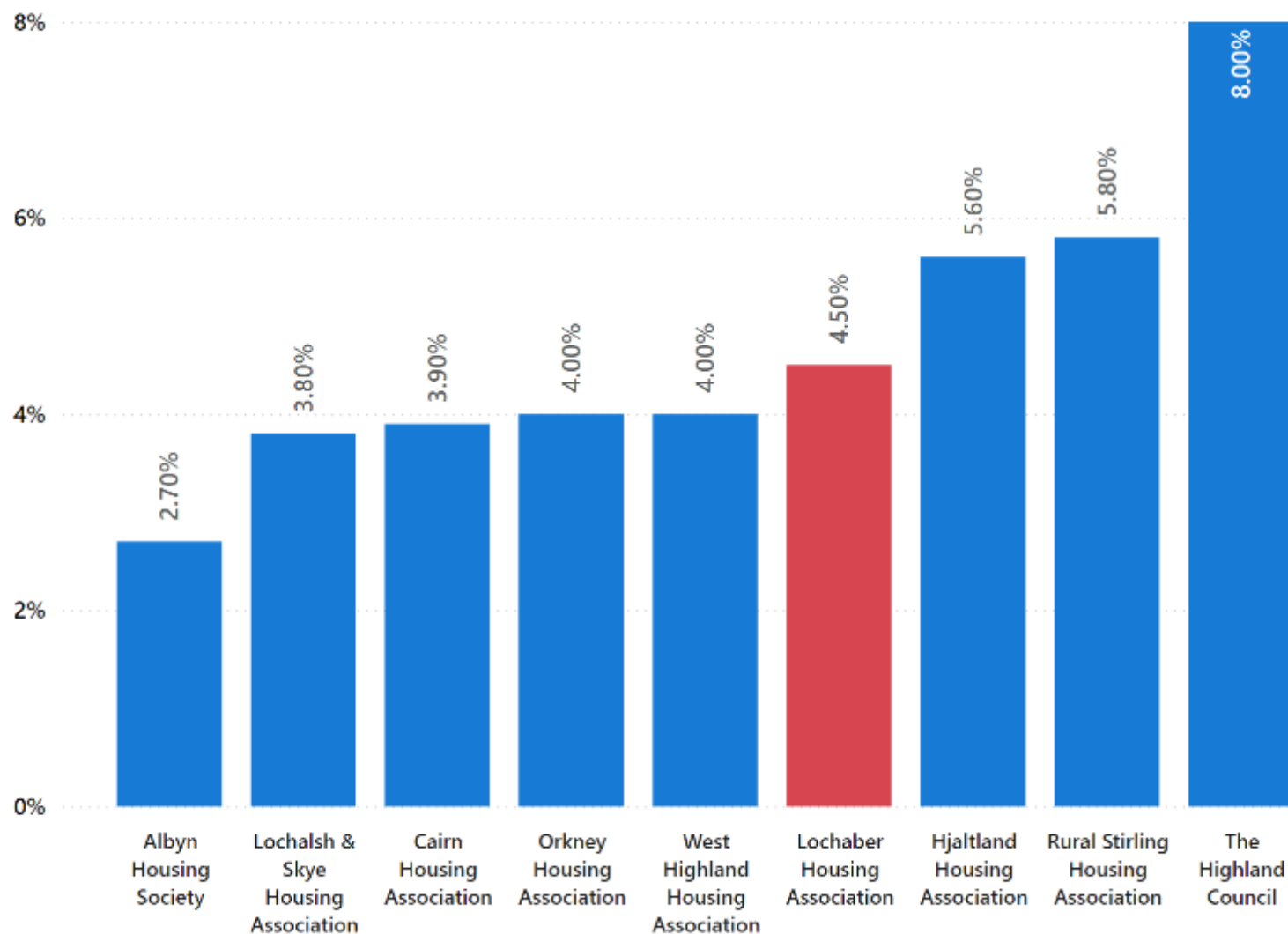


| Organisation                 | 21/22  | 22/23  | 23/24   | 24/25   | 25/26   |
|------------------------------|--------|--------|---------|---------|---------|
| Lochaber Housing Association | £95.91 | £95.98 | £106.63 | £114.97 | £121.17 |
| Rural                        | £93.86 | £96.64 | £102.11 | £108.69 | £113.68 |
| All RSLs                     | £91.57 | £94.55 | £99.70  | £106.43 | £111.80 |
| Scotland                     | £85.39 | £87.59 | £91.80  | £97.59  | £103.10 |

# Rents

## C4.1 Percentage average weekly rent increase to be applied next year

25/26

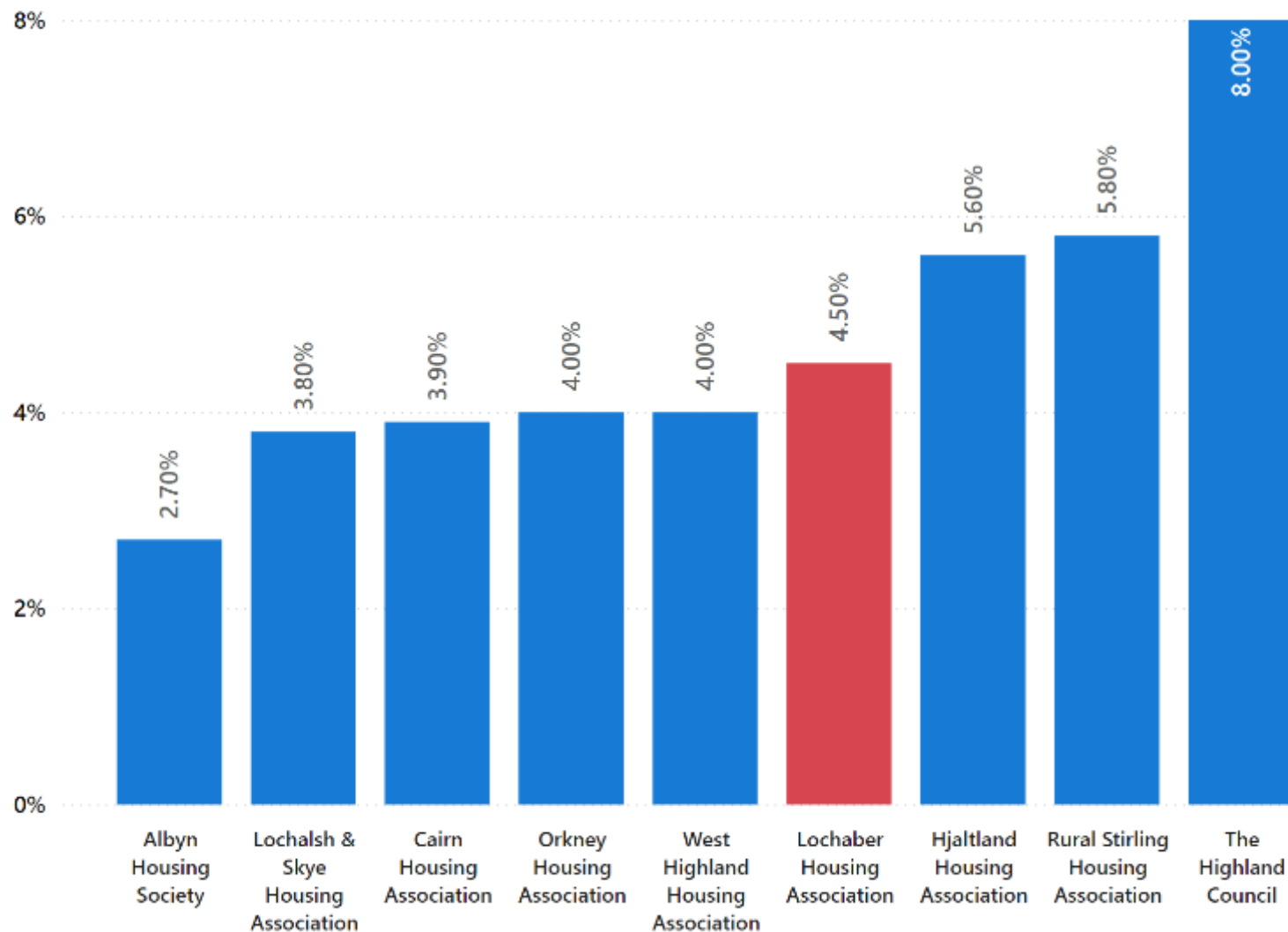


| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 3.90% | 7.00% | 7.50% | 5.00% | 4.50% |
| Rural                        | 3.07% | 5.94% | 6.71% | 4.54% | 4.58% |
| All RSLs                     | 3.24% | 5.43% | 6.16% | 4.40% | 5.46% |
| Scotland                     | 2.98% | 5.14% | 6.05% | 4.68% | 6.05% |

# Rents

C5 Percentage average weekly rent increase to be applied next year & C16 Average weekly rent

25/26

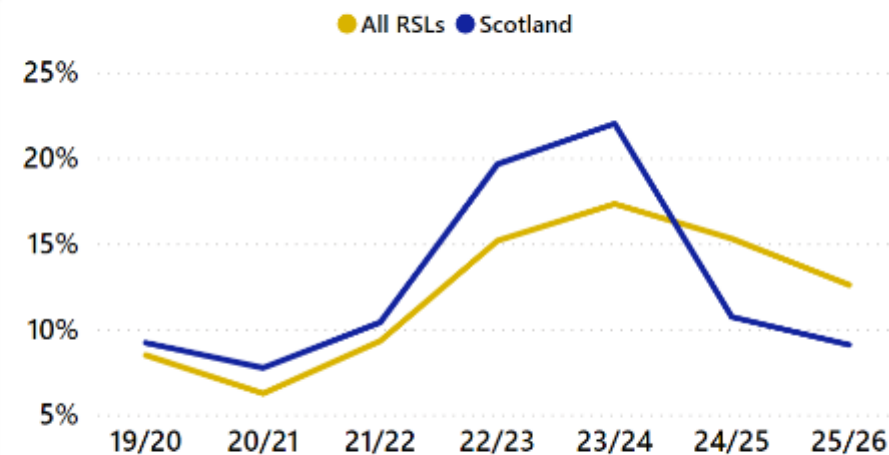
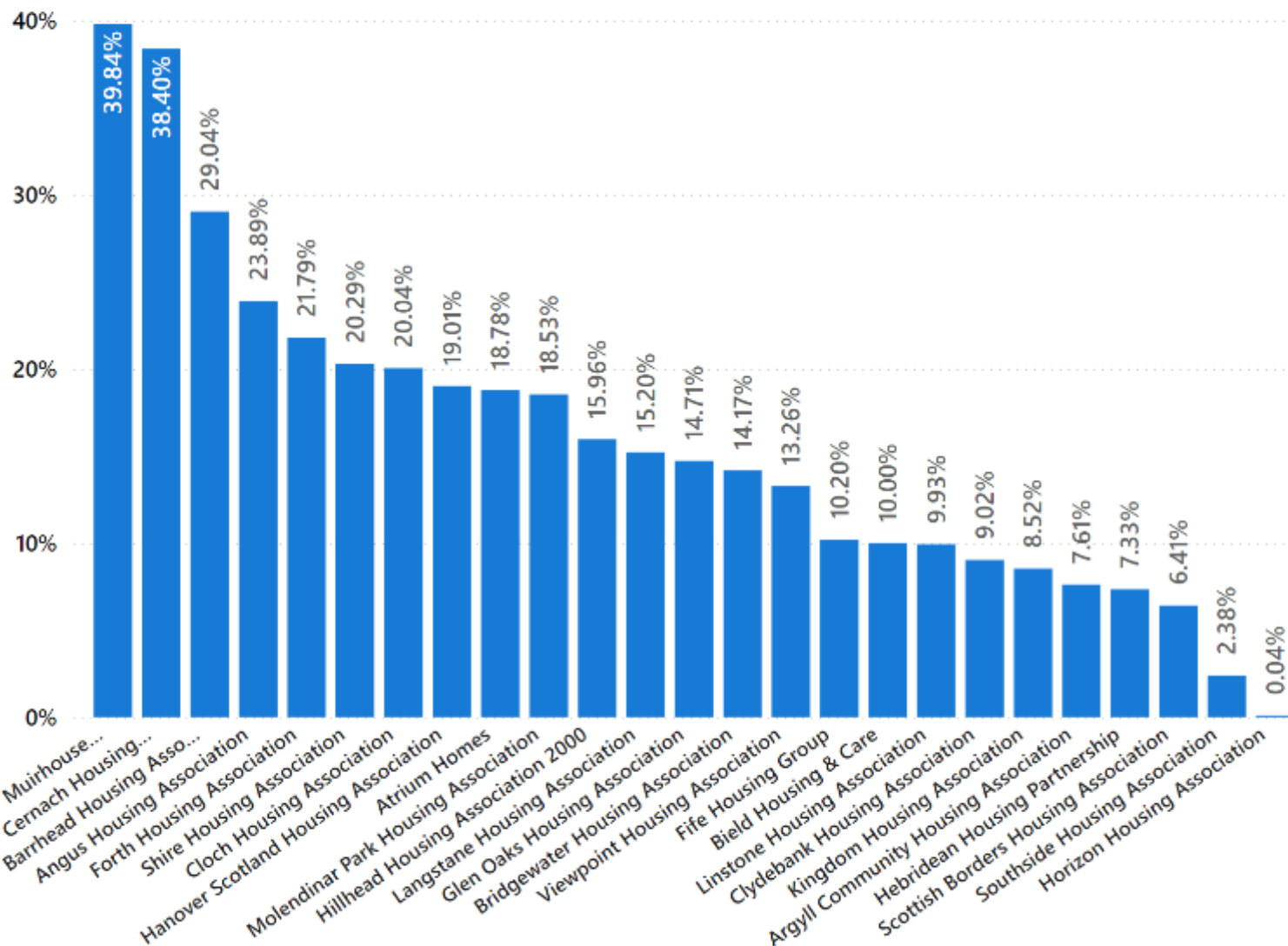


| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 3.90% | 7.00% | 7.50% | 5.00% | 4.50% |
| Rural                        | 3.07% | 5.94% | 6.71% | 4.54% | 4.58% |
| All RSLs                     | 3.24% | 5.43% | 6.16% | 4.40% | 5.46% |
| Scotland                     | 2.98% | 5.14% | 6.05% | 4.68% | 6.05% |

| Organisation                 | 21/22  | 22/23  | 23/24   | 24/25   | 25/26   |
|------------------------------|--------|--------|---------|---------|---------|
| Lochaber Housing Association | £95.91 | £95.98 | £106.63 | £114.97 | £121.17 |
| Rural                        | £93.86 | £96.64 | £102.11 | £108.69 | £113.68 |
| All RSLs                     | £91.57 | £94.55 | £99.70  | £106.43 | £111.80 |
| Scotland                     | £85.39 | £87.59 | £91.80  | £97.59  | £103.10 |

# Rent Consultation

## N18 Rent consultation response rate

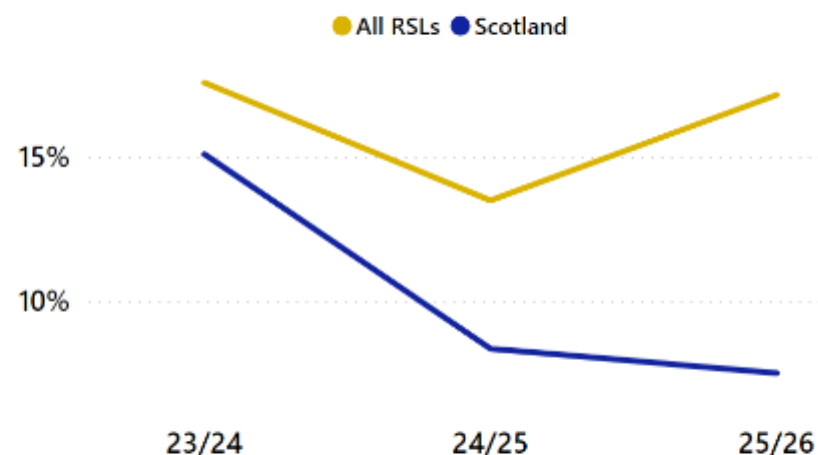
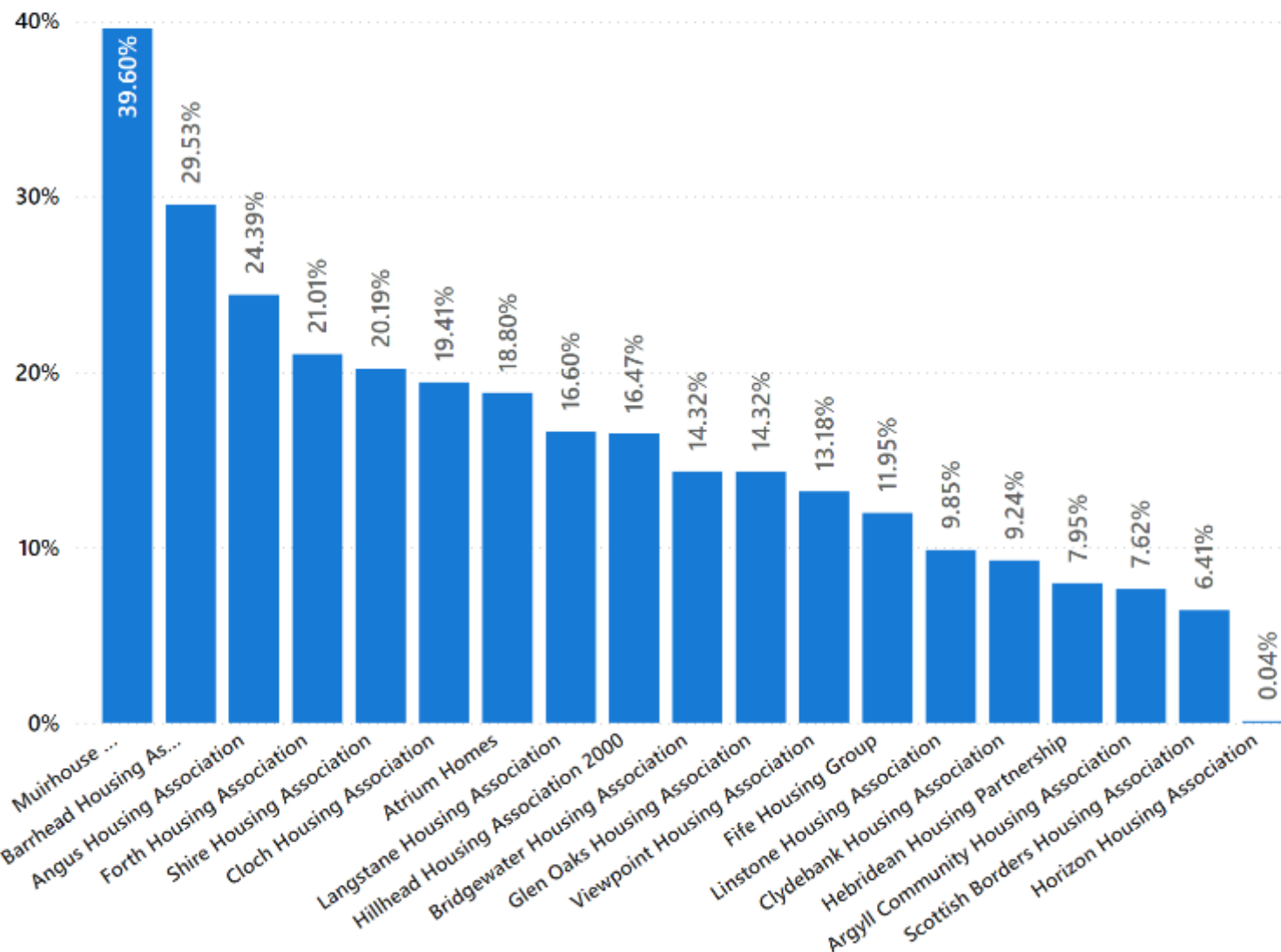


| Organisation | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|--------------|--------|--------|--------|--------|--------|
| All RSLs     | 9.29%  | 15.15% | 17.30% | 15.27% | 12.58% |
| Scotland     | 10.38% | 19.62% | 21.99% | 10.70% | 9.08%  |

• NB: This response rate is calculated by expressing the number of responses as a percentage of the stated number of tenants surveyed for the annual rent consultation. A new indicator has been produced to demonstrate the number of responses received from individual tenants as a percentage of the stated number of tenancies at year end – see following slide.

# Rent Consultation

## N18 Rent consultation responses as a percentage of tenancies at year end



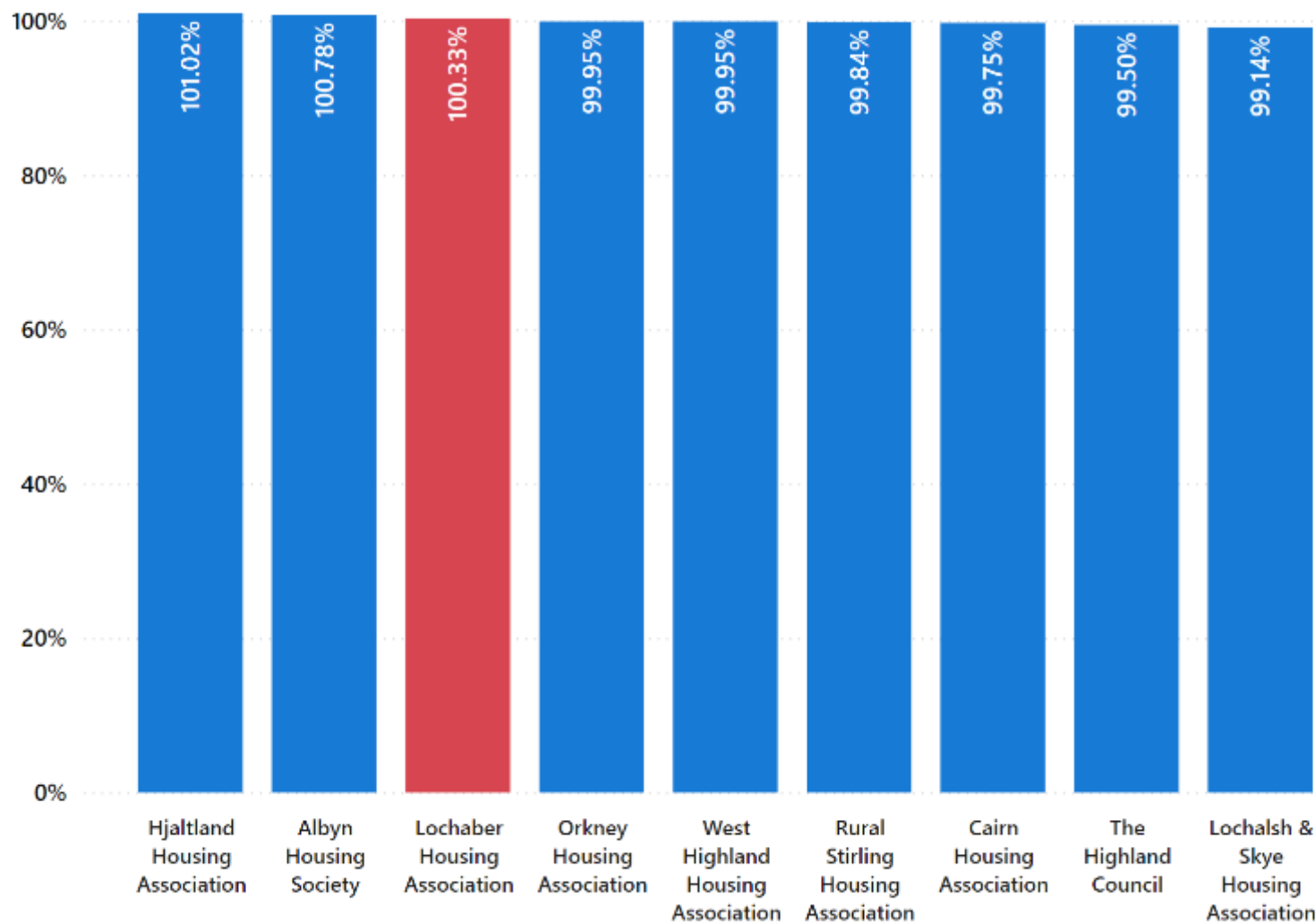
| Organisation | 23/24  | 24/25  | 25/26  |
|--------------|--------|--------|--------|
| All RSLs     | 17.56% | 13.48% | 17.14% |
| Scotland     | 15.08% | 8.36%  | 7.50%  |

• NB: This new indicator shows the number of responses received from individual tenants as a percentage of the stated number of tenancies at year end. This should hopefully allow for more meaningful comparison amongst landlords on responses to rent consultations across the country, but at members' request we have retained the previous indicator for your reference.

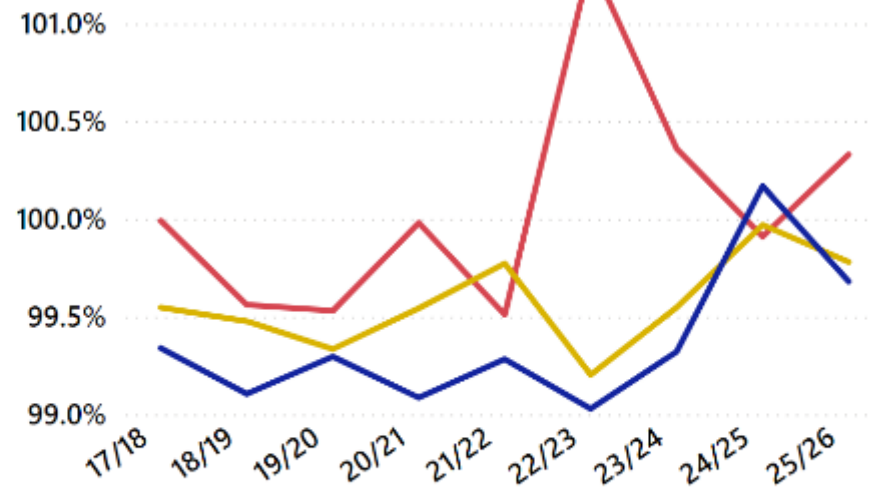
# Rent Collection

I22 - Percentage collected of rent due

25/26



Lochaber Housing Association All RSLs Scotland

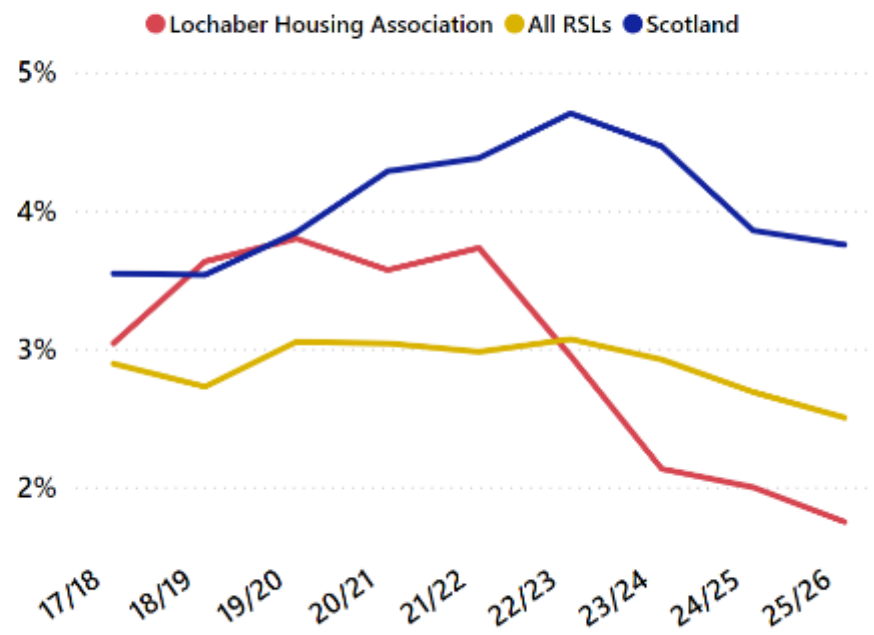
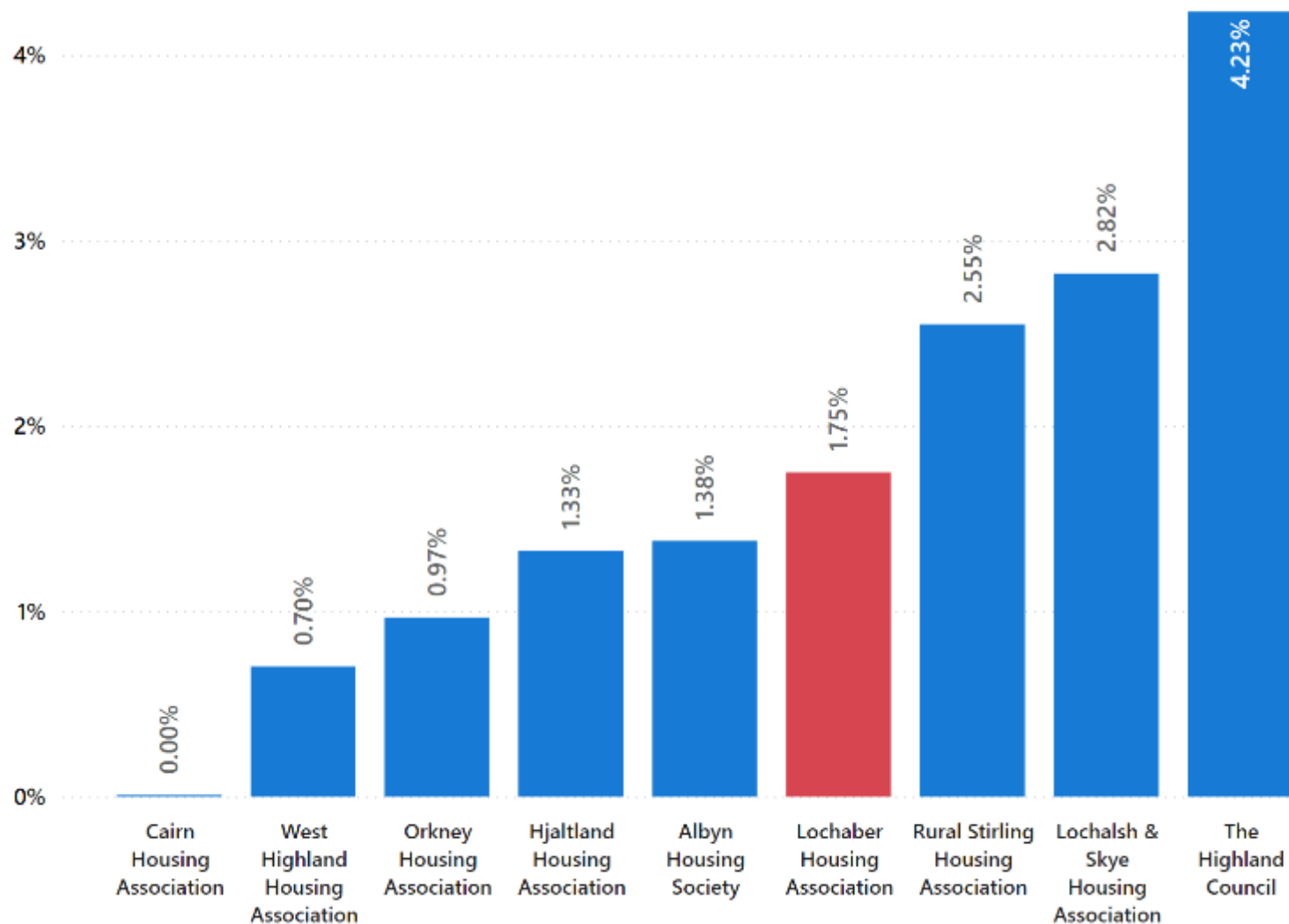


| Organisation                 | 21/22  | 22/23   | 23/24   | 24/25   | 25/26   |
|------------------------------|--------|---------|---------|---------|---------|
| Lochaber Housing Association | 99.51% | 101.32% | 100.36% | 99.91%  | 100.33% |
| Rural                        | 99.73% | 99.66%  | 99.94%  | 99.96%  | 100.07% |
| All RSLs                     | 99.77% | 99.20%  | 99.55%  | 99.97%  | 99.78%  |
| Scotland                     | 99.28% | 99.03%  | 99.32%  | 100.17% | 99.68%  |

# Arrears

123 Current arrears percentage of rent due

25/26

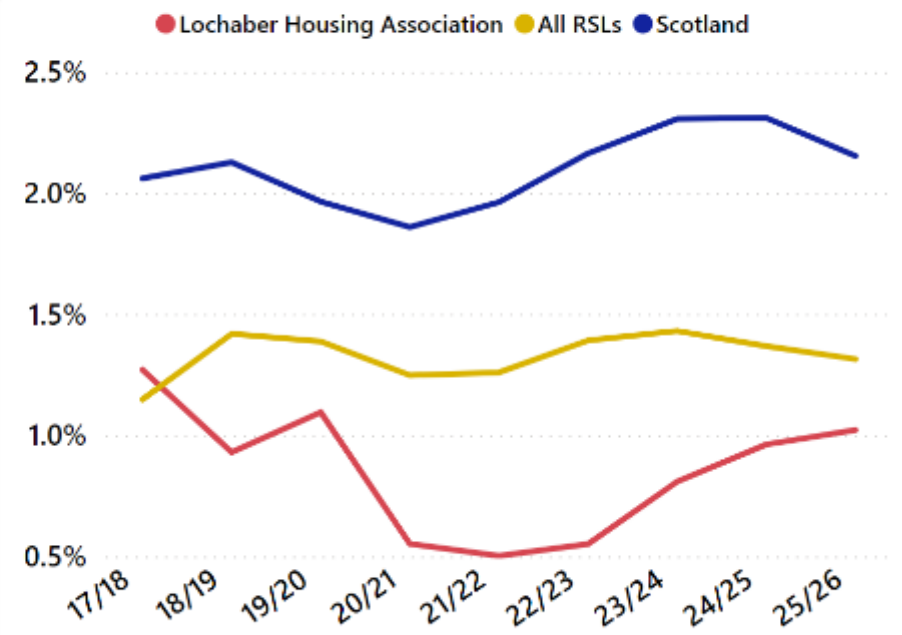
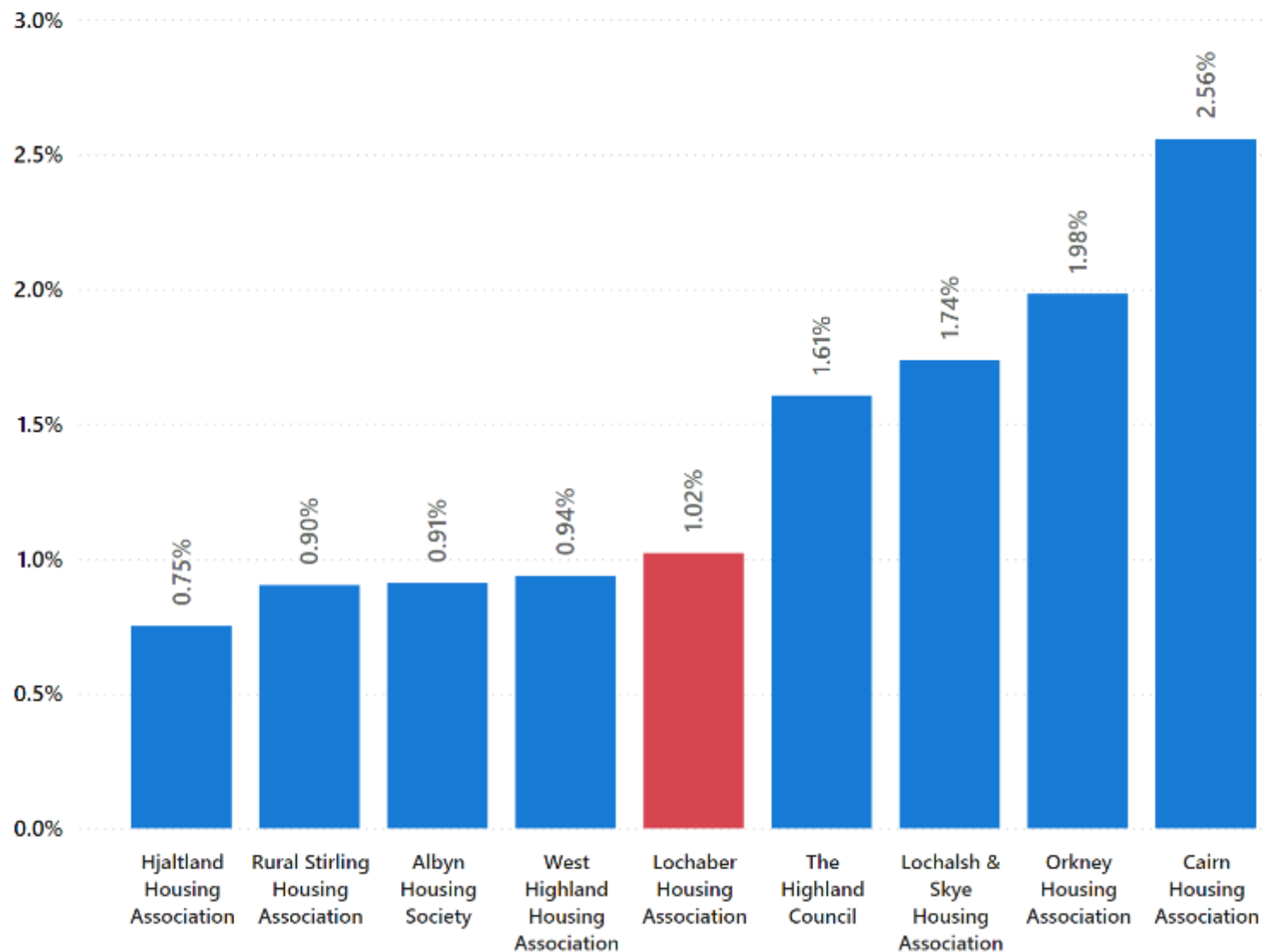


| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 3.73% | 2.95% | 2.13% | 2.00% | 1.75% |
| Rural                        | 2.38% | 2.52% | 2.31% | 1.97% | 1.81% |
| All RSLs                     | 2.98% | 3.07% | 2.92% | 2.69% | 2.50% |
| Scotland                     | 4.38% | 4.70% | 4.46% | 3.85% | 3.75% |

# Arrears

123 Former arrears percentage of  
rent due

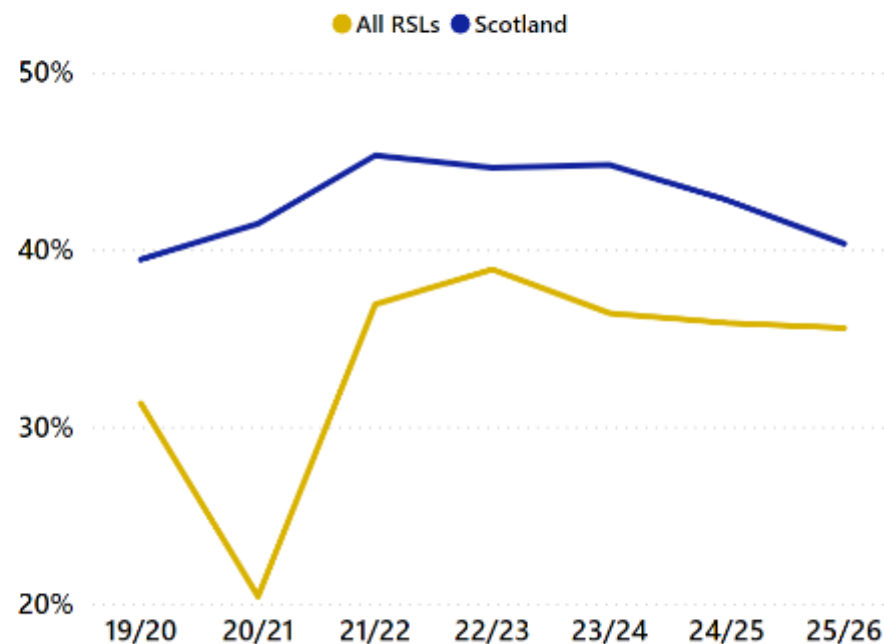
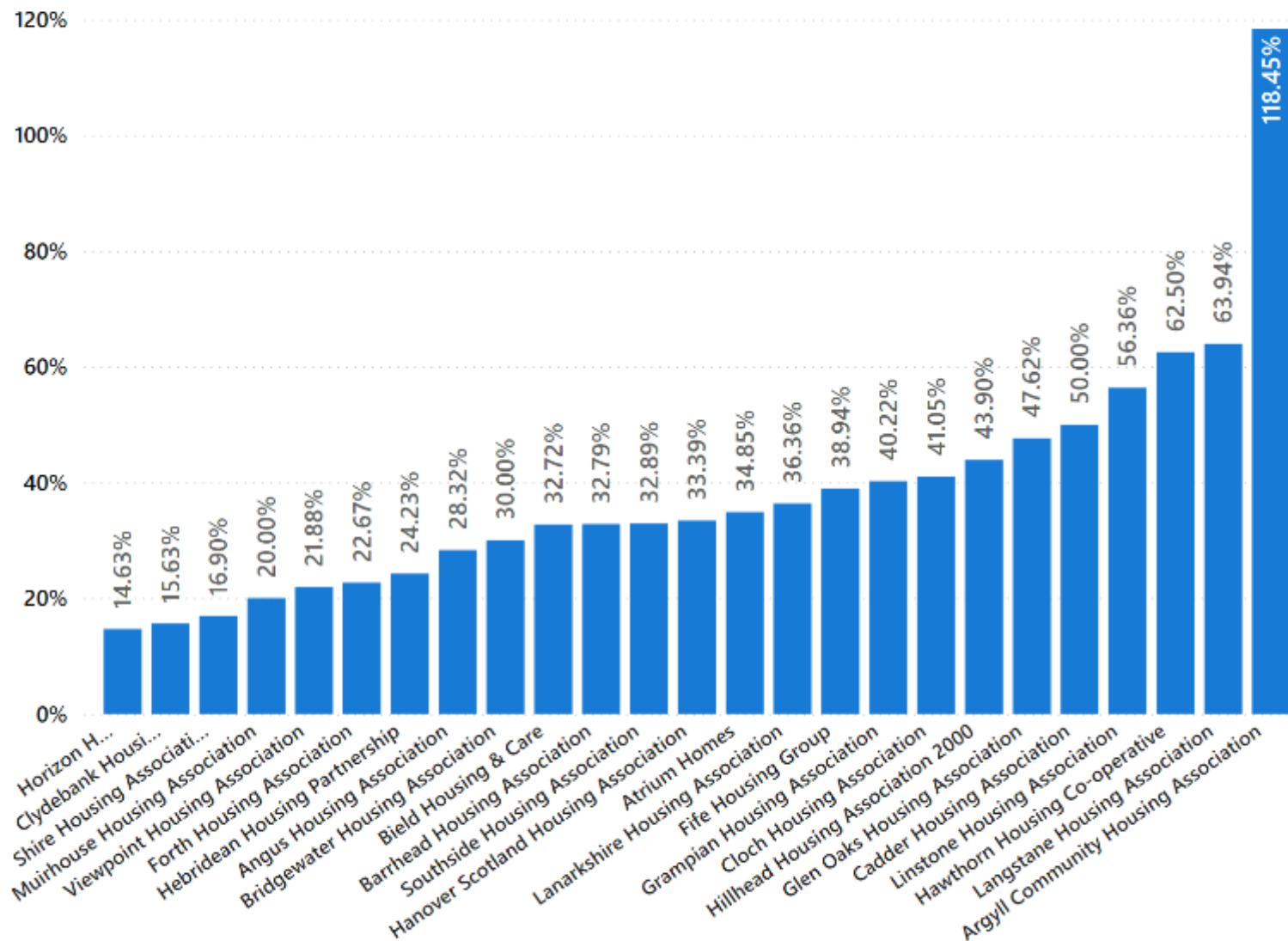
25/26



| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 0.50% | 0.55% | 0.81% | 0.96% | 1.02% |
| Rural                        | 1.36% | 1.55% | 1.52% | 1.49% | 1.29% |
| All RSLs                     | 1.26% | 1.39% | 1.43% | 1.37% | 1.31% |
| Scotland                     | 1.96% | 2.16% | 2.31% | 2.31% | 2.15% |

# Terminating with Arrears

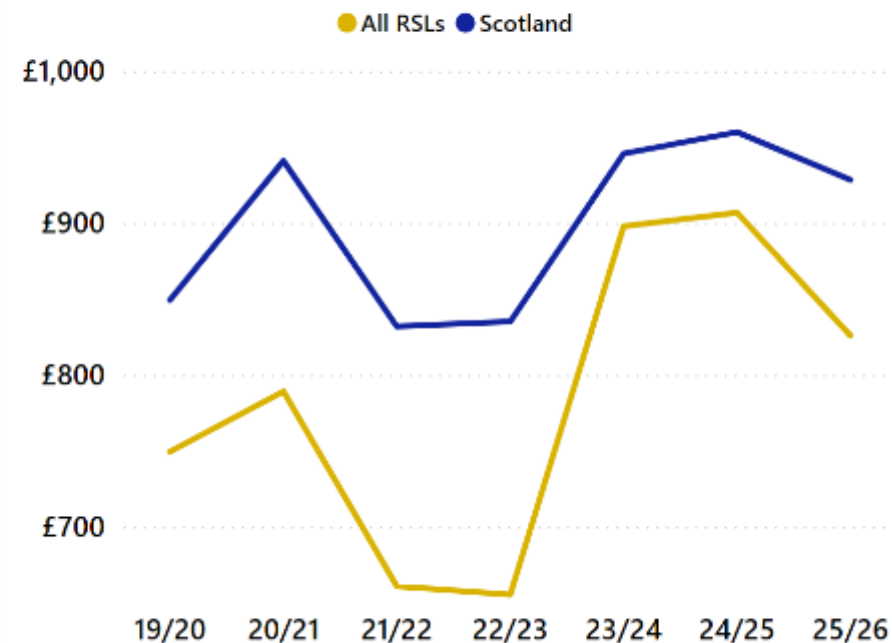
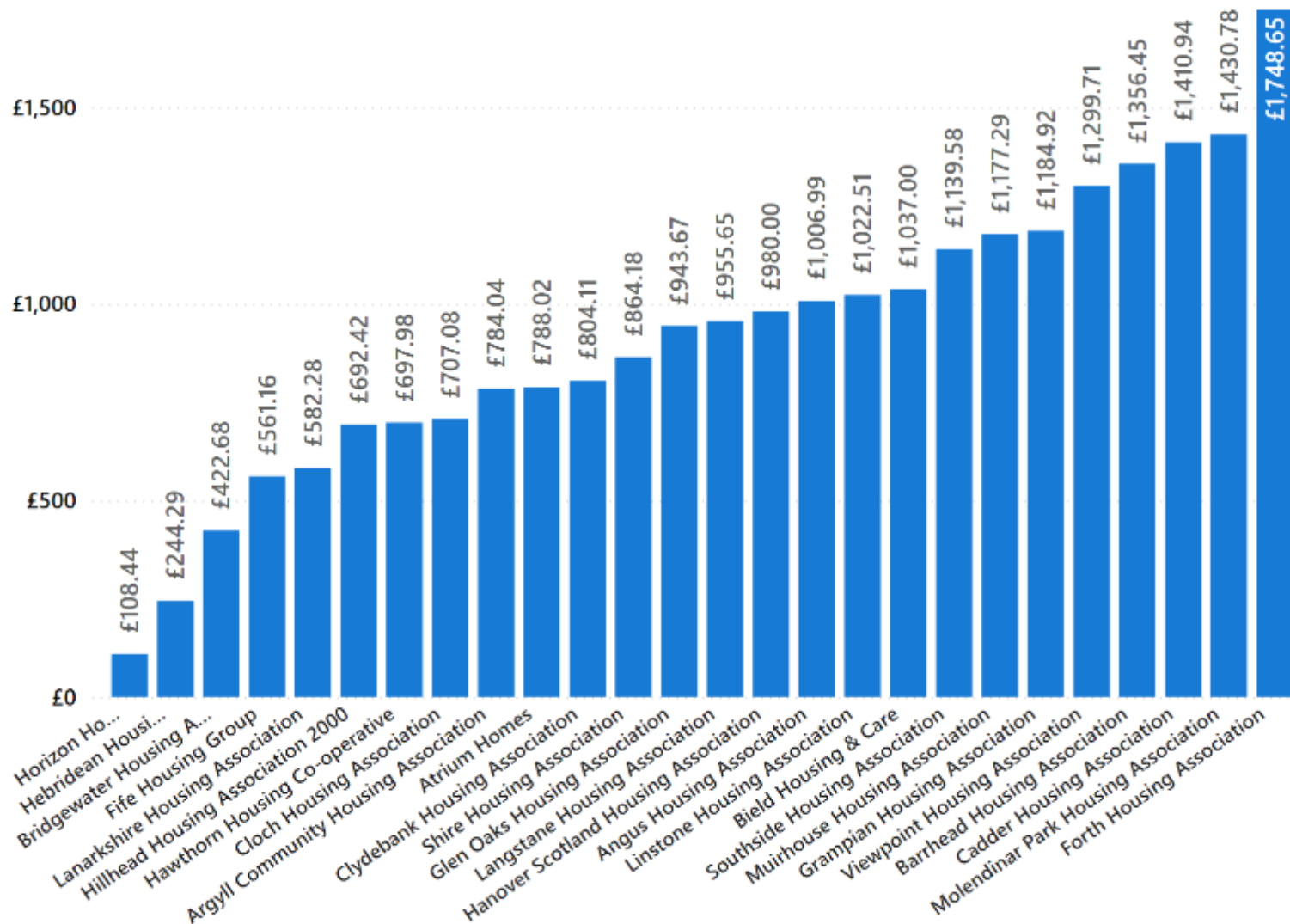
N34 Percentage of tenants terminating tenancy with arrears



| Organisation | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|--------------|--------|--------|--------|--------|--------|
| All RSLs     | 36.90% | 38.87% | 36.40% | 35.85% | 35.56% |
| Scotland     | 45.30% | 44.60% | 44.76% | 42.78% | 40.32% |

# Terminating with Arrears

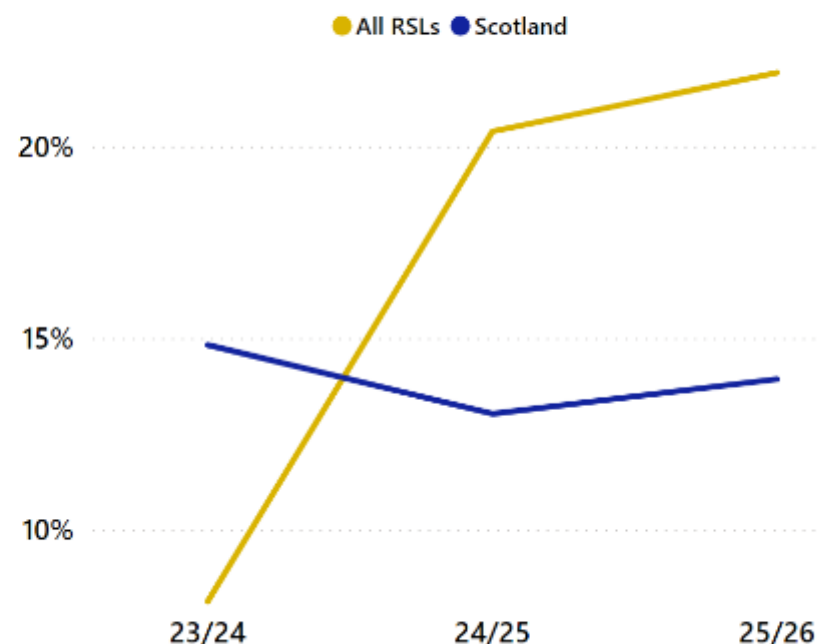
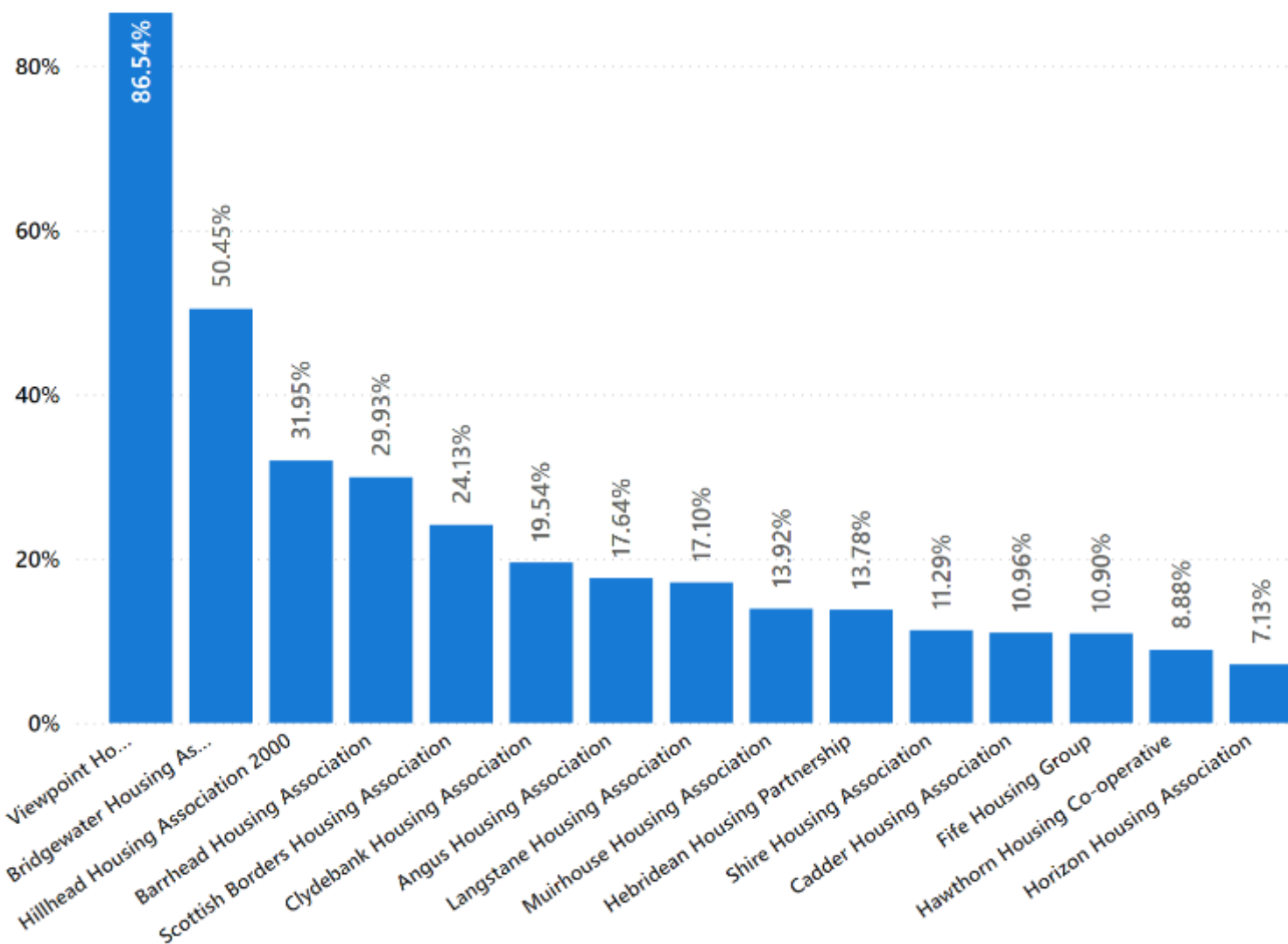
N34 Average debt owed when leaving



| Organisation | 22/23   | 23/24   | 24/25   | 25/26   |
|--------------|---------|---------|---------|---------|
| All RSLs     | £655.46 | £897.88 | £906.77 | £825.89 |
| Scotland     | £835.16 | £945.70 | £959.82 | £928.42 |

# Former Tenant Arrears Collected

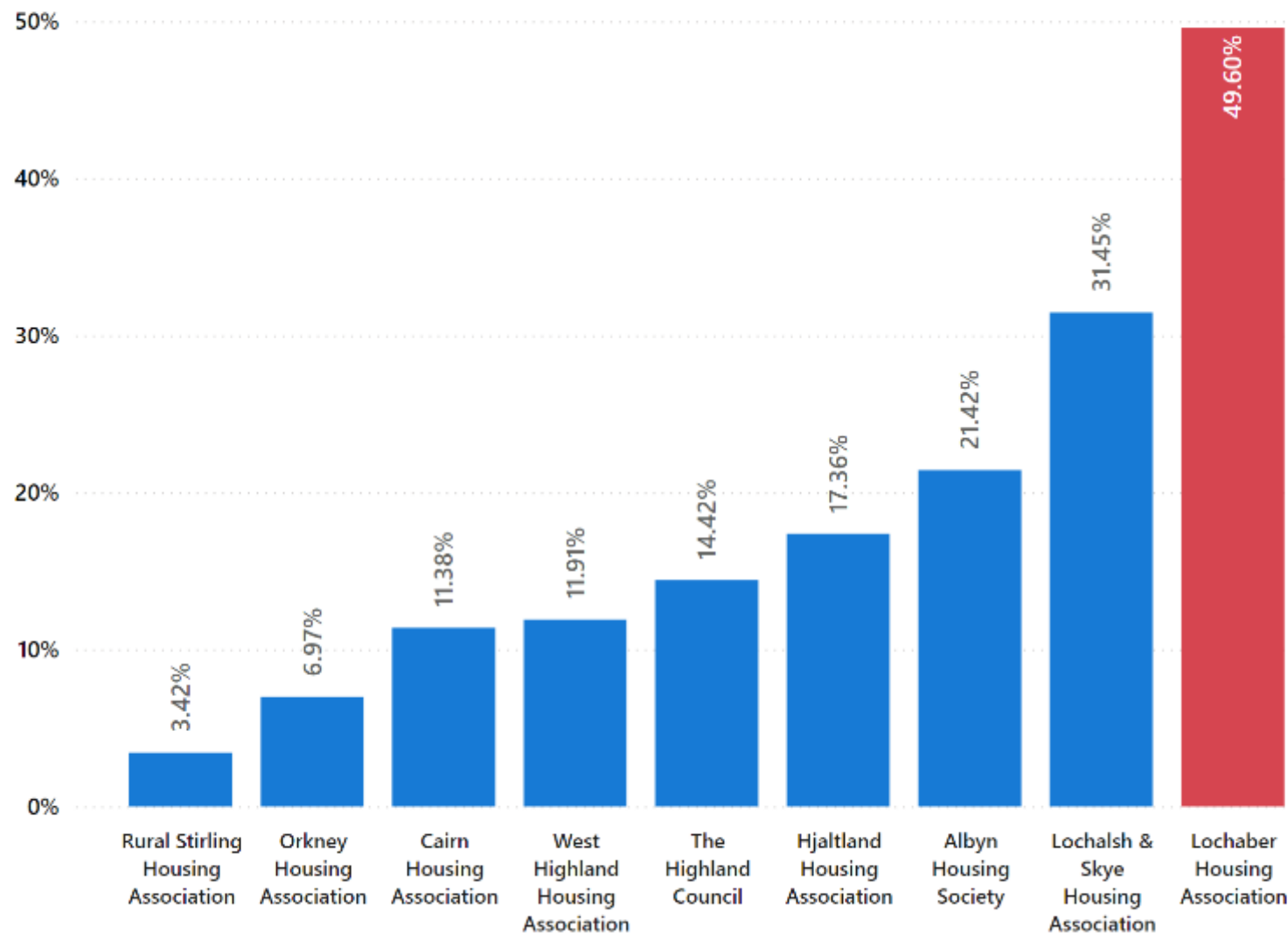
N35 FT Arrears collected as percentage of FT Arrears Total



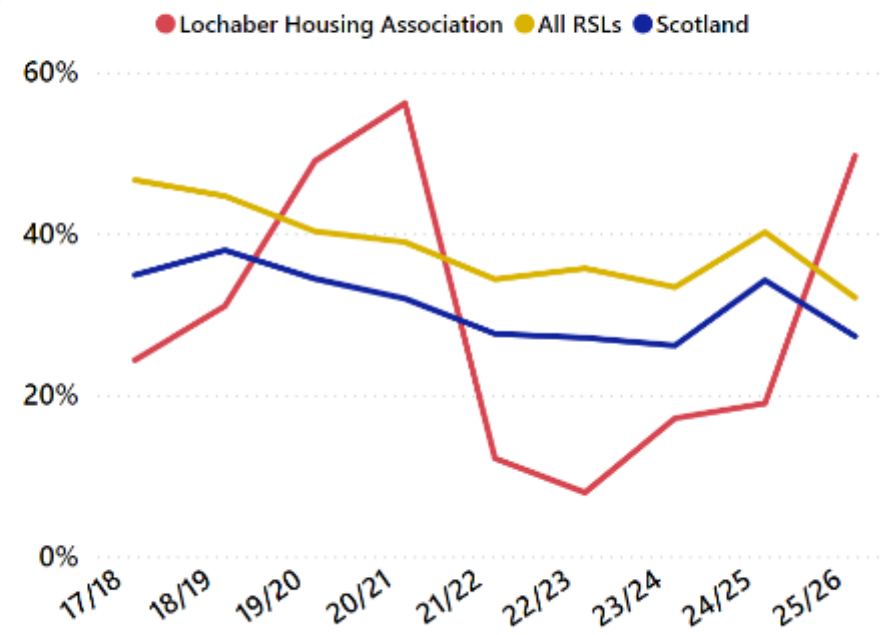
| Organisation | 23/24  | 24/25  | 25/26  |
|--------------|--------|--------|--------|
| All RSLs     | 8.12%  | 20.40% | 21.93% |
| Scotland     | 14.82% | 13.02% | 13.93% |

# Arrears Written Off

25/26



## C6 - Percentage former tenant rent arrears written off



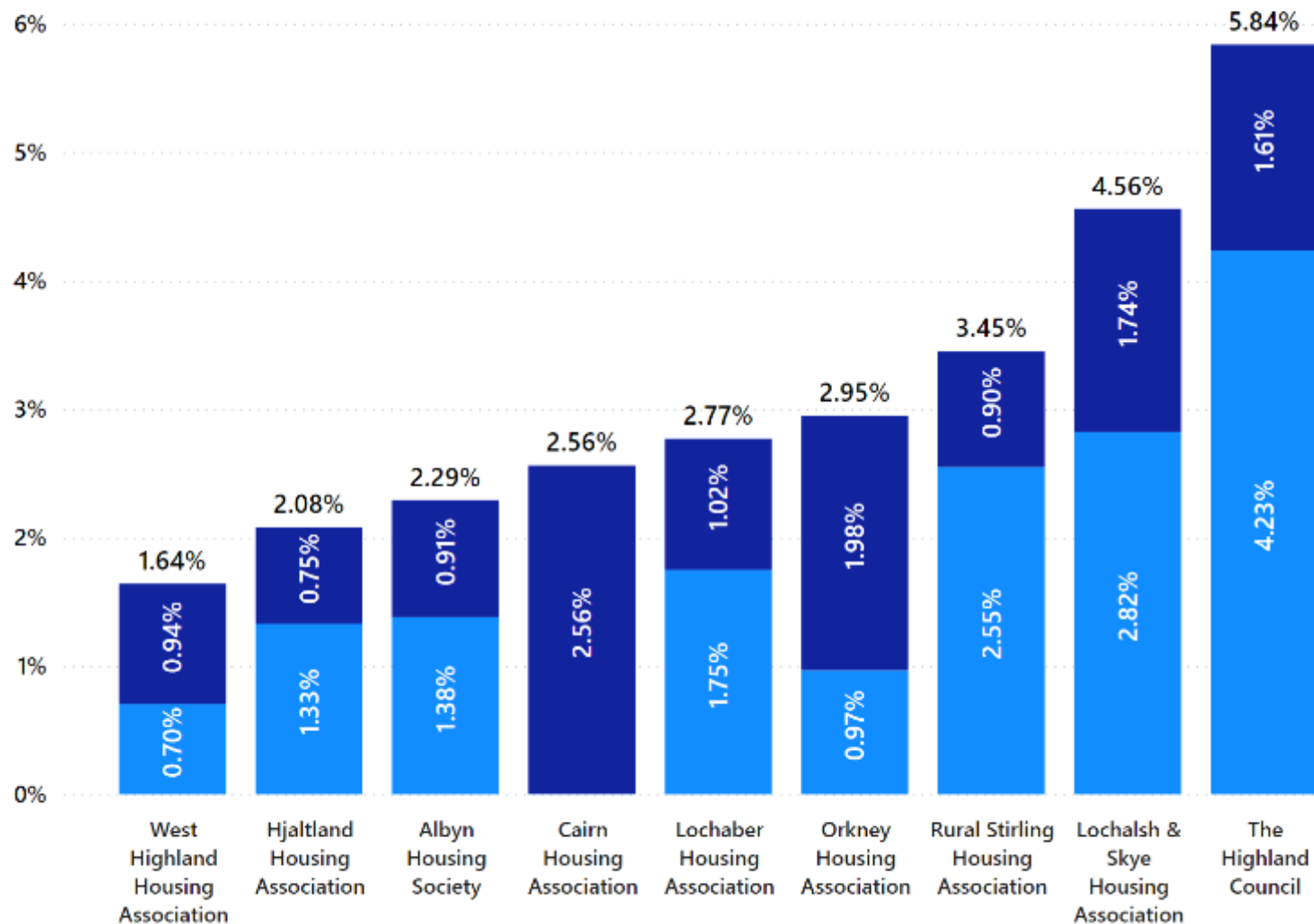
| Organisation                 | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|------------------------------|--------|--------|--------|--------|--------|
| Lochaber Housing Association | 12.12% | 7.89%  | 17.09% | 18.94% | 49.60% |
| Rural                        | 17.10% | 16.63% | 21.07% | 32.01% | 23.02% |
| All RSLs                     | 34.32% | 35.67% | 33.34% | 40.16% | 32.06% |
| Scotland                     | 27.57% | 27.06% | 26.11% | 34.20% | 27.25% |

# Arrears

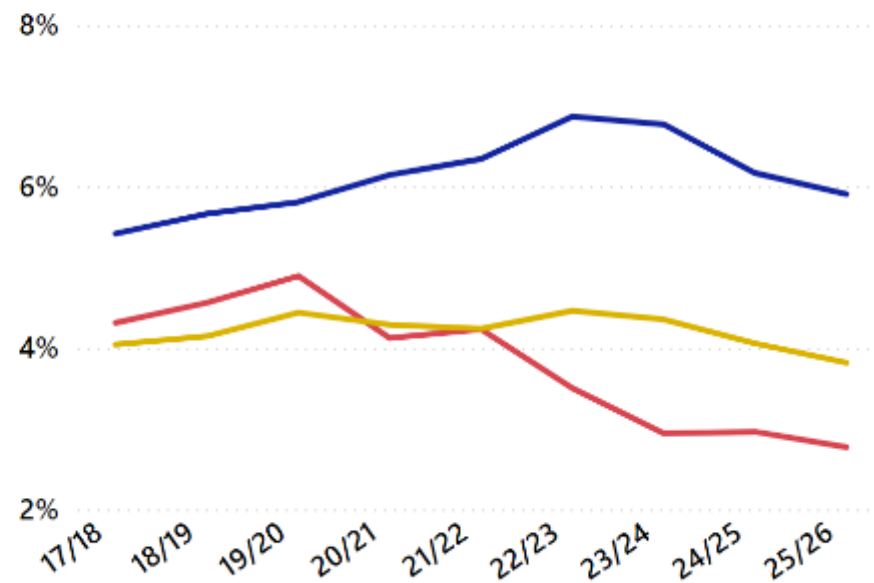
## I23 - Percentage gross rent arrears of rent due

25/26

● I23 Current arrears percentage of rent due ● I23 Former arrears percentage of rent due



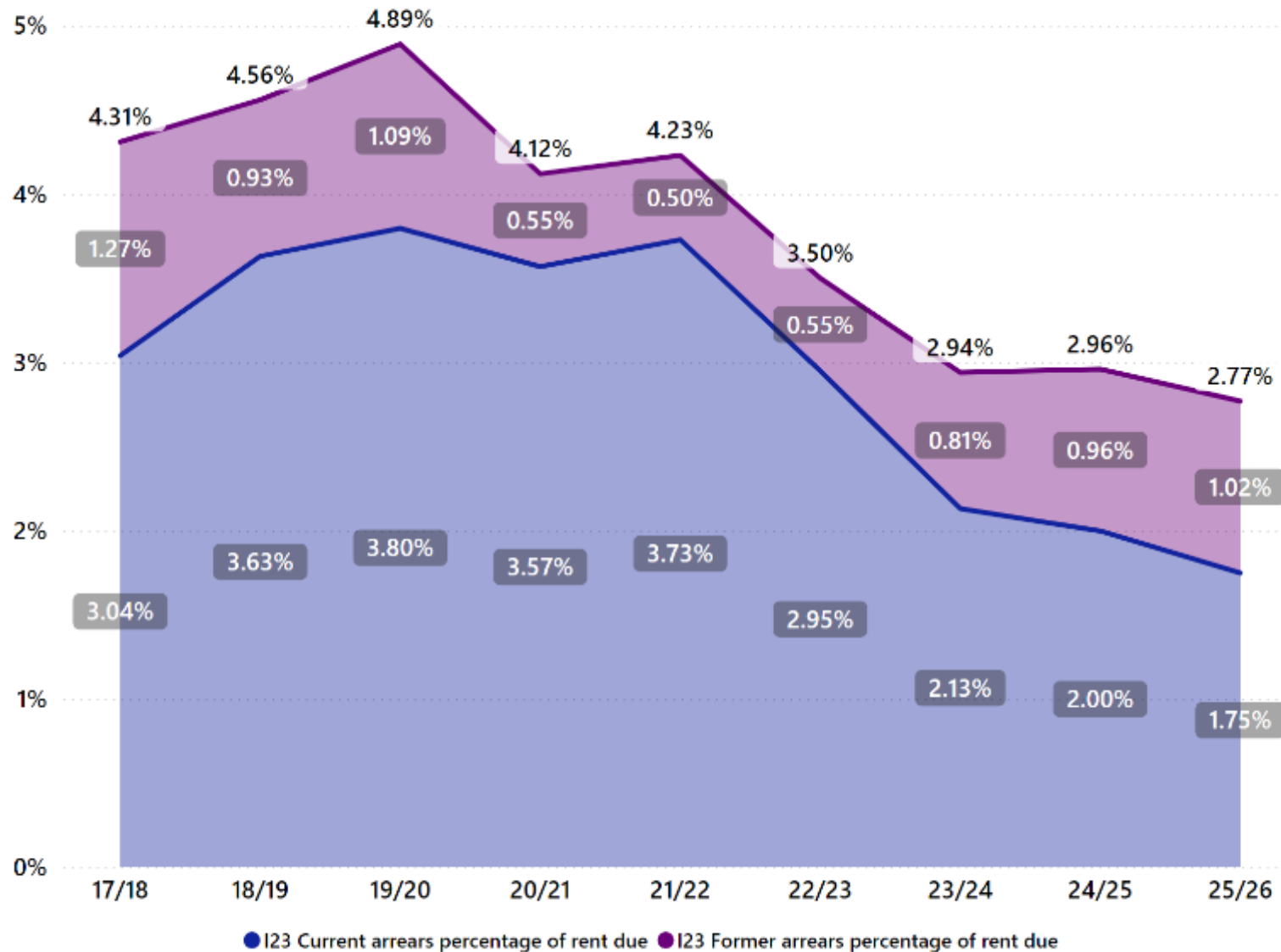
● Lochaber Housing Association ● All RSLs ● Scotland



| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 4.23% | 3.50% | 2.94% | 2.96% | 2.77% |
| Rural                        | 3.74% | 4.07% | 3.83% | 3.46% | 3.10% |
| All RSLs                     | 4.24% | 4.46% | 4.35% | 4.05% | 3.82% |
| Scotland                     | 6.34% | 6.86% | 6.77% | 6.17% | 5.90% |

# Arrears (Trends)

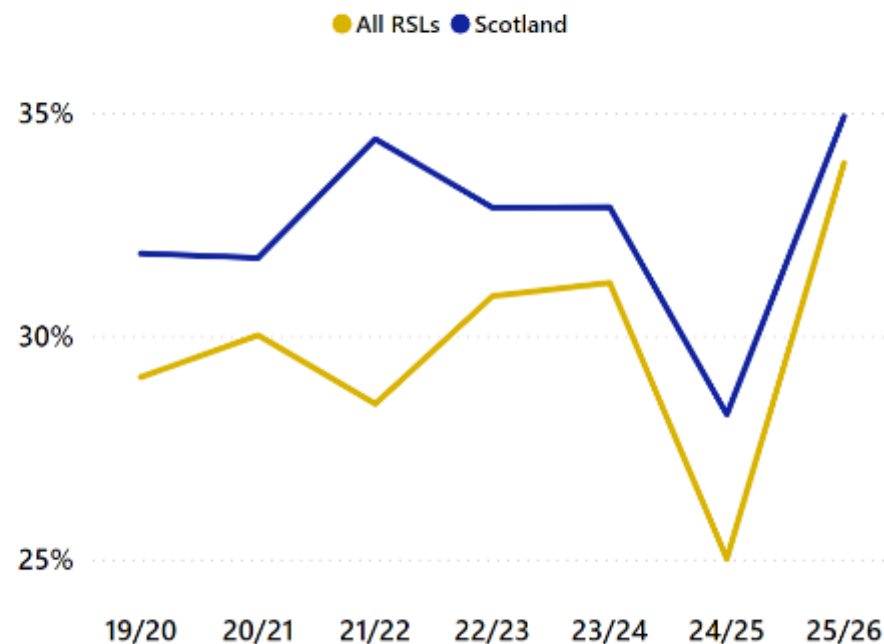
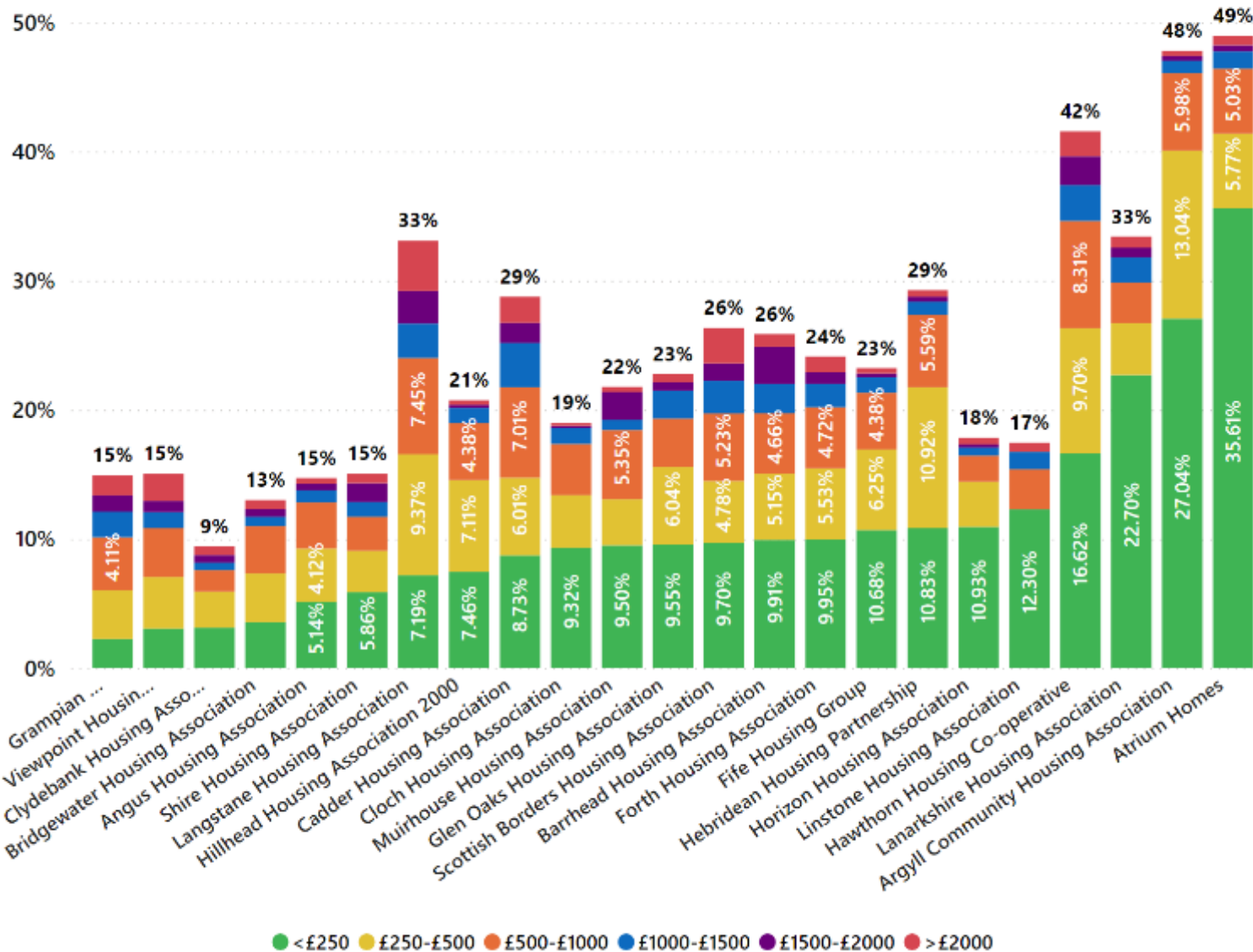
I23 - Percentage gross rent arrears of rent due



| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 4.23% | 3.50% | 2.94% | 2.96% | 2.77% |
| Rural                        | 3.74% | 4.07% | 3.83% | 3.46% | 3.10% |
| All RSLs                     | 4.24% | 4.46% | 4.35% | 4.05% | 3.82% |
| Scotland                     | 6.34% | 6.86% | 6.77% | 6.17% | 5.90% |

# Tenancy Arrears

N33 Percentage of tenancies in arrears at year end



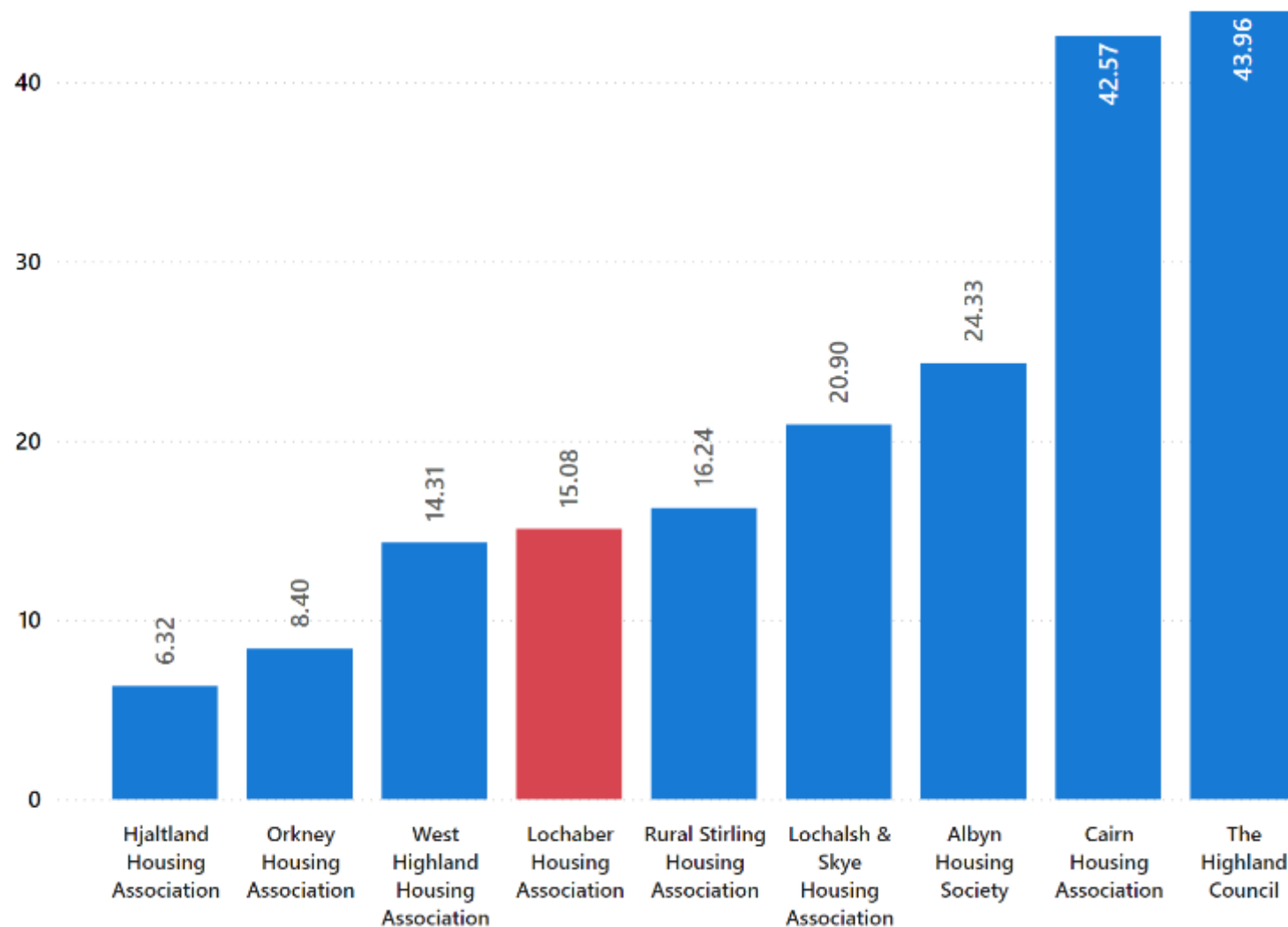
| Organisation | 25/26  |           |            |             |             |        |
|--------------|--------|-----------|------------|-------------|-------------|--------|
|              | <£250  | £250-£500 | £500-£1000 | £1000-£1500 | £1500-£2000 | >£2000 |
| All RSLs     | 14.49% | 8.04%     | 6.20%      | 2.19%       | 1.18%       | 1.77%  |
| Scotland     | 15.27% | 7.82%     | 5.46%      | 2.24%       | 1.32%       | 2.80%  |

# Voids

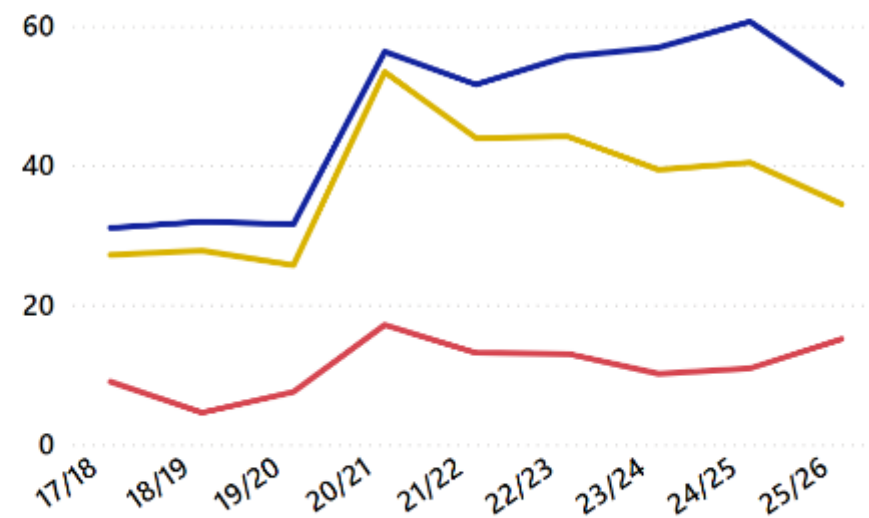
# Relet Times

126 - Average calendar days to re-let properties

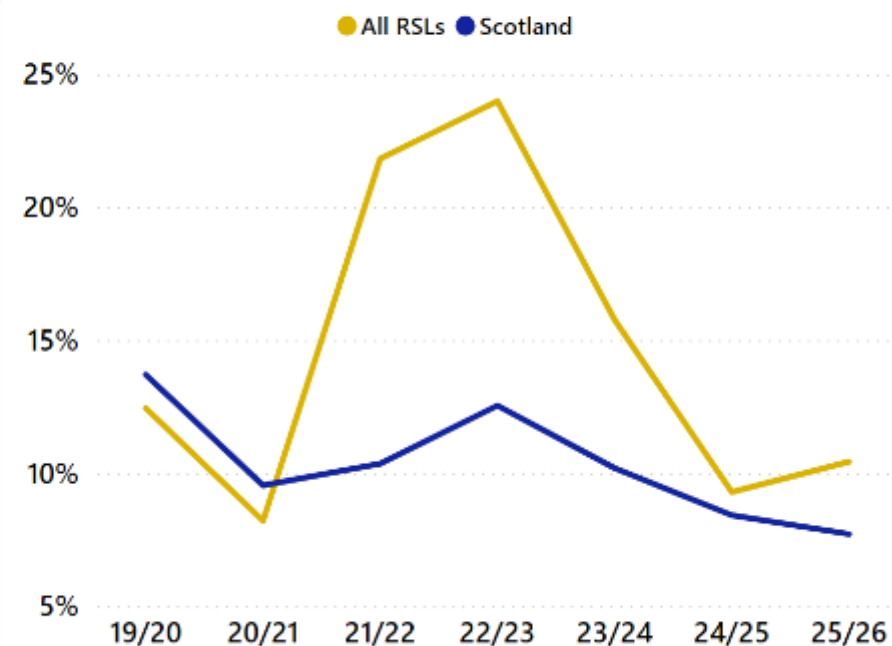
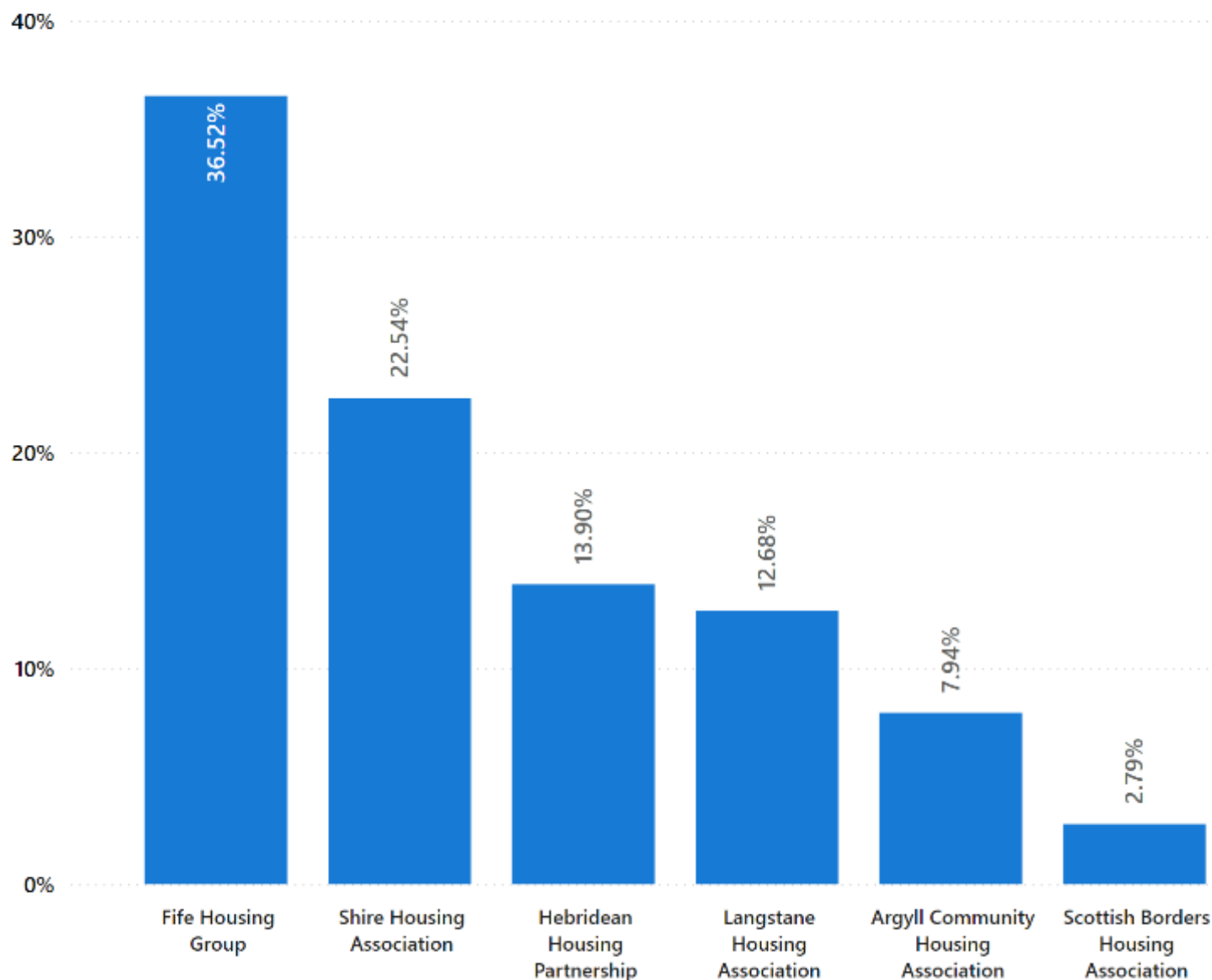
25/26



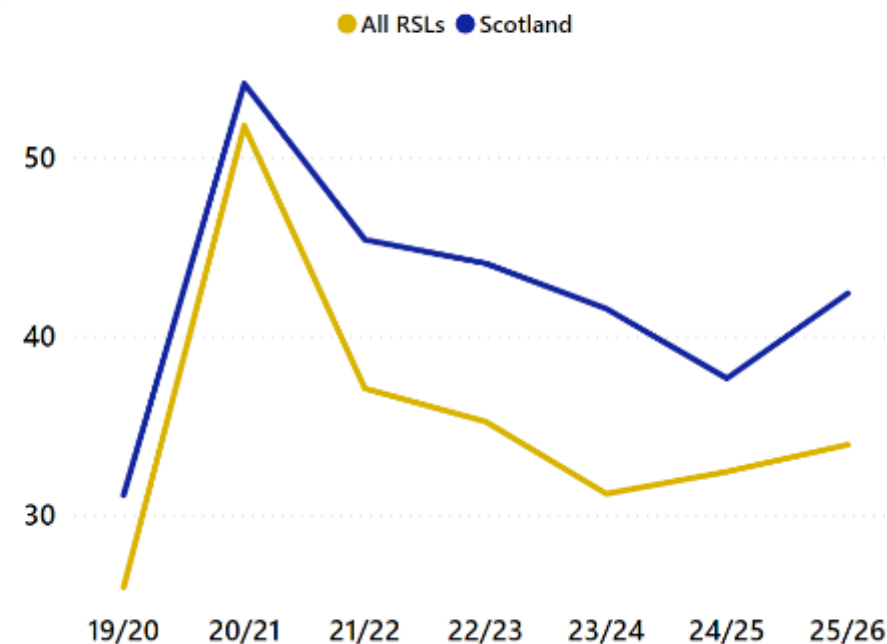
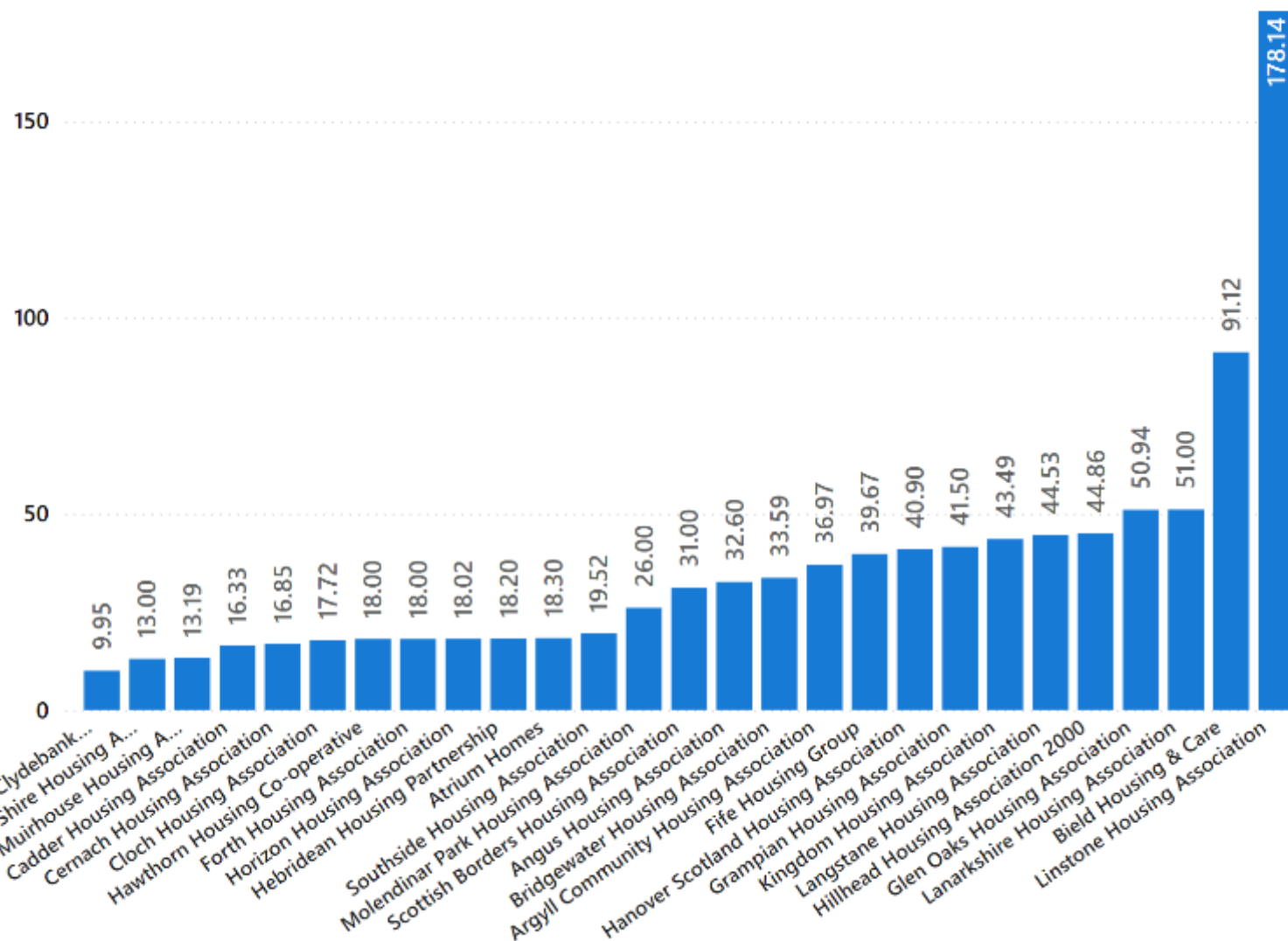
Lochaber Housing Association All RSLs Scotland



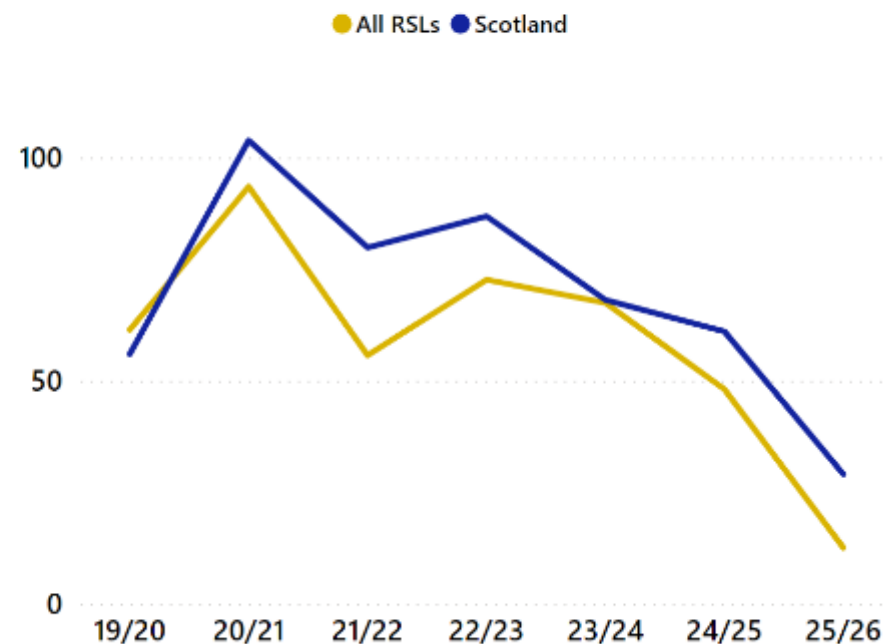
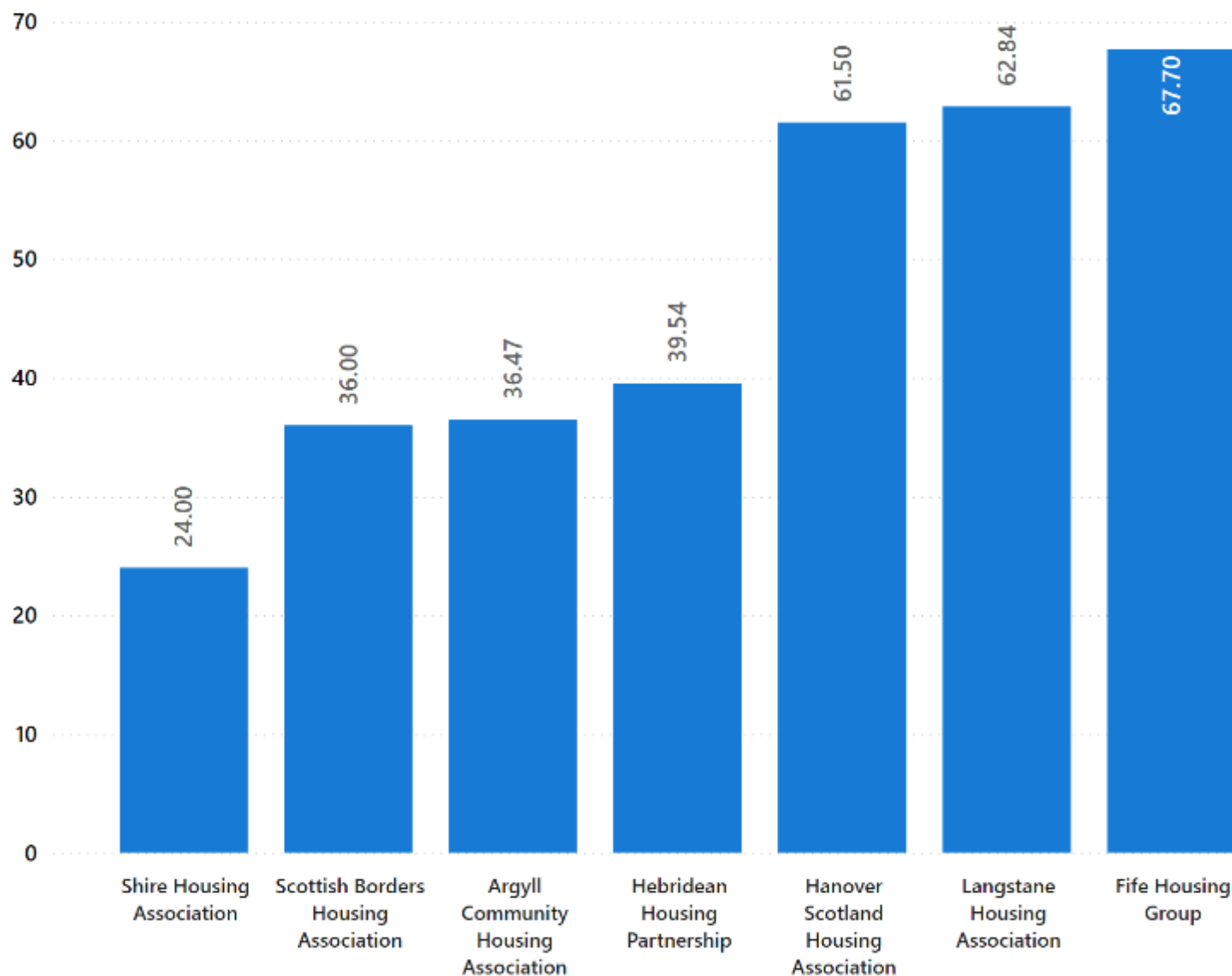
| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 13.10 | 12.98 | 10.10 | 10.88 | 15.08 |
| Rural                        | 30.24 | 30.12 | 25.53 | 25.75 | 22.19 |
| All RSLs                     | 43.90 | 44.14 | 39.35 | 40.39 | 34.45 |
| Scotland                     | 51.58 | 55.61 | 56.89 | 60.59 | 51.70 |



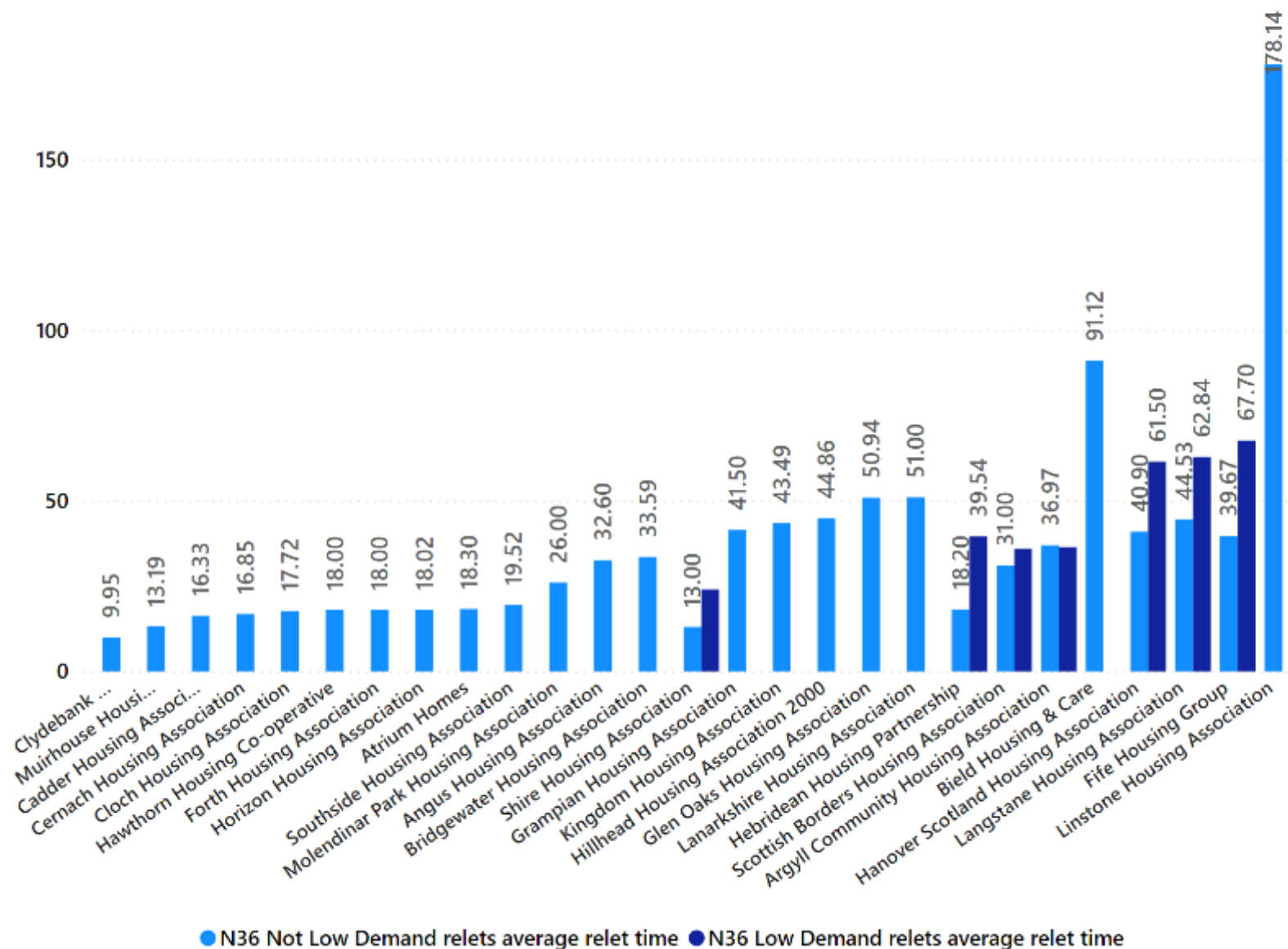
| Organisation | 21/22  | 22/23  | 23/24  | 24/25 | 25/26  |
|--------------|--------|--------|--------|-------|--------|
| All RSLs     | 21.82% | 23.98% | 15.76% | 9.28% | 10.43% |
| Scotland     | 10.35% | 12.54% | 10.18% | 8.41% | 7.70%  |



| Organisation | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|--------------|-------|-------|-------|-------|-------|
| All RSLs     | 37.06 | 35.21 | 31.17 | 32.40 | 33.91 |
| Scotland     | 45.39 | 44.07 | 41.53 | 37.63 | 42.38 |



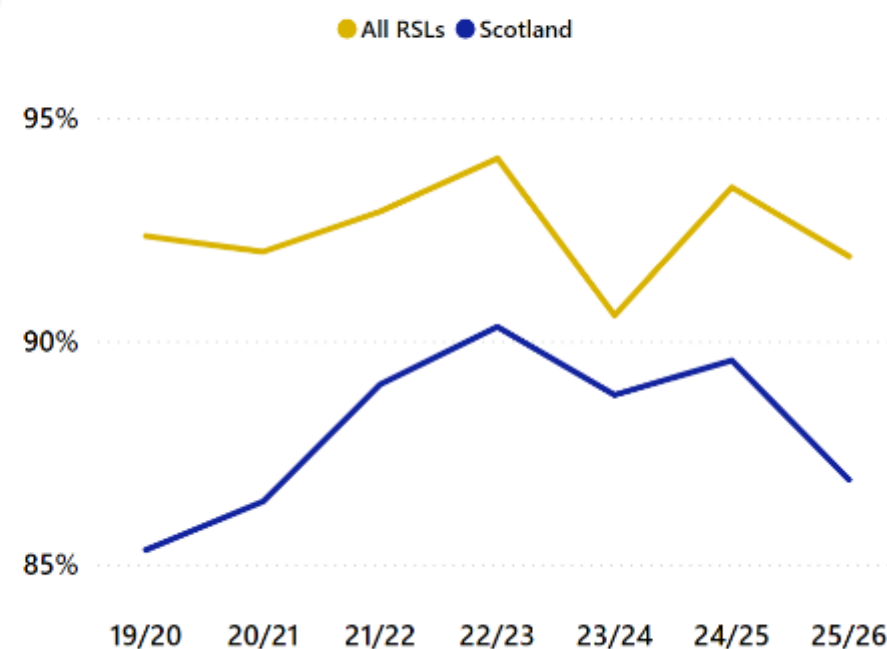
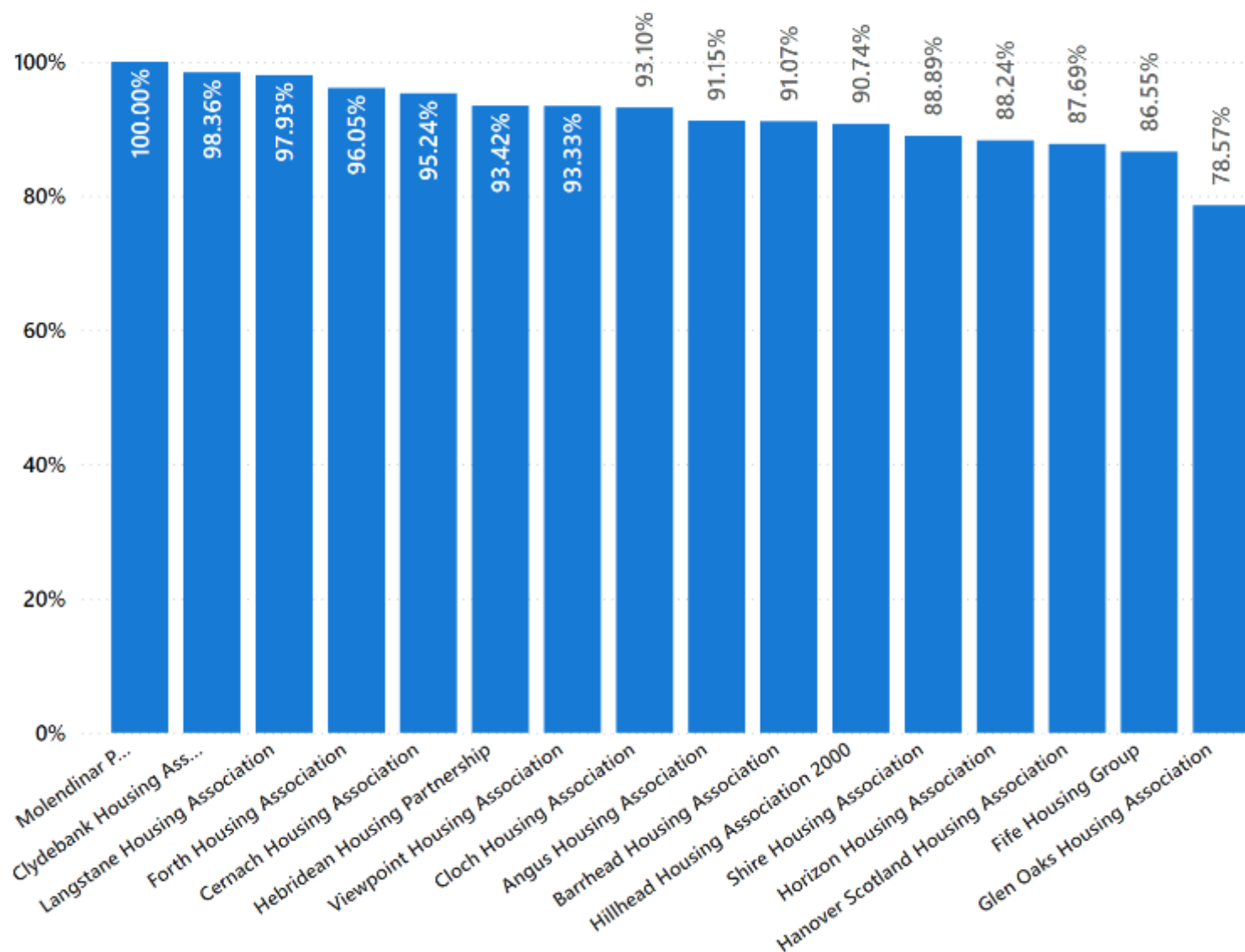
| Organisation | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|--------------|-------|-------|-------|-------|-------|
| All RSLs     | 55.69 | 72.61 | 67.42 | 48.09 | 12.62 |
| Scotland     | 79.82 | 86.81 | 68.10 | 61.04 | 29.06 |



|              | 25/26                                    |                                              |
|--------------|------------------------------------------|----------------------------------------------|
| Organisation | N36 Low Demand relets average relet time | N36 Not Low Demand relets average relet time |
| All RSLs     | 12.62                                    | 33.91                                        |
| Scotland     | 29.06                                    | 42.38                                        |

# Standard of Home when Moving In

N43 Percentage satisfied with standard of home when moving in

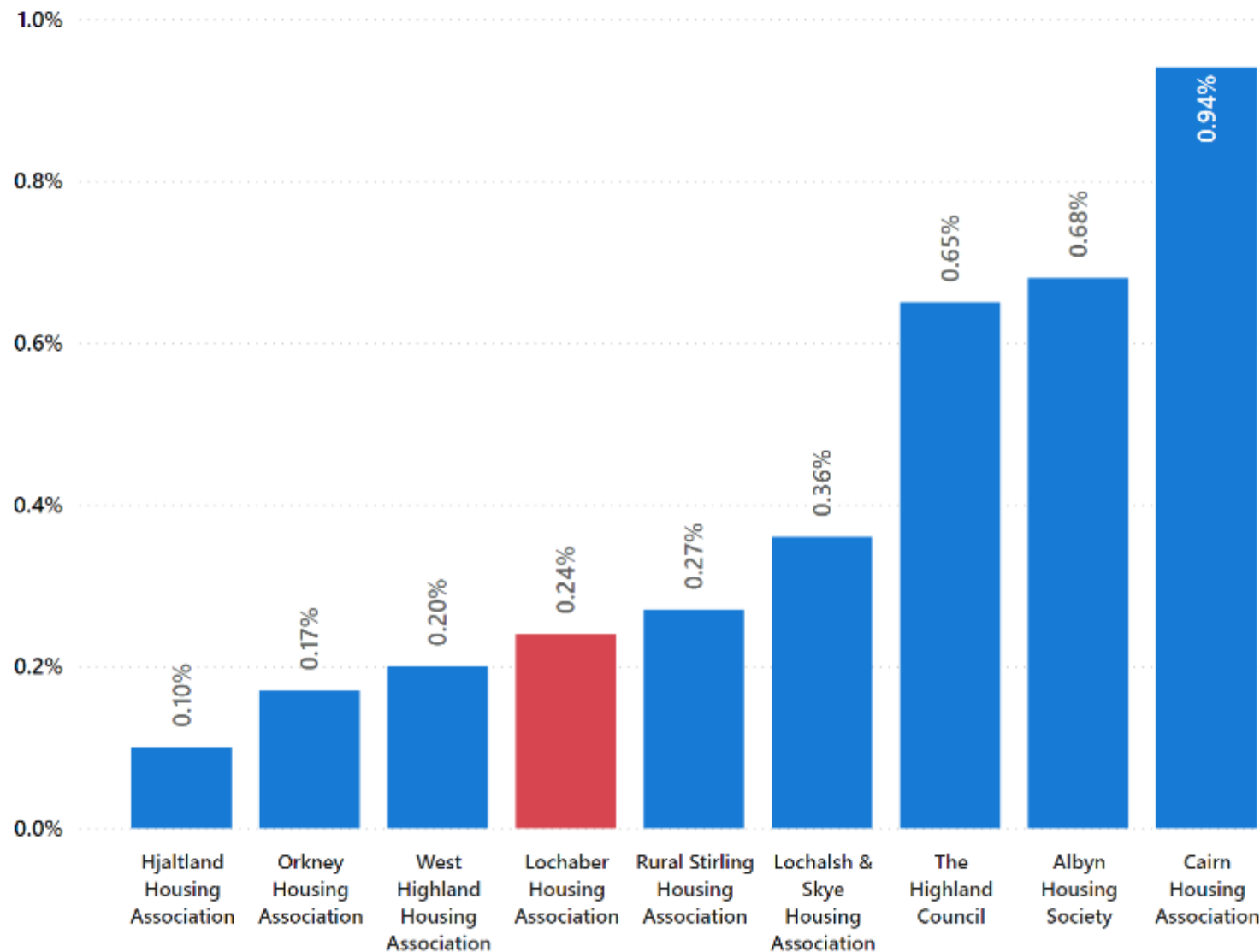


| Organisation | 21/22  | 22/23  | 23/24  | 24/25  | 25/26  |
|--------------|--------|--------|--------|--------|--------|
| All RSLs     | 92.90% | 94.09% | 90.57% | 93.44% | 91.90% |
| Scotland     | 89.03% | 89.32% | 88.79% | 89.57% | 86.89% |

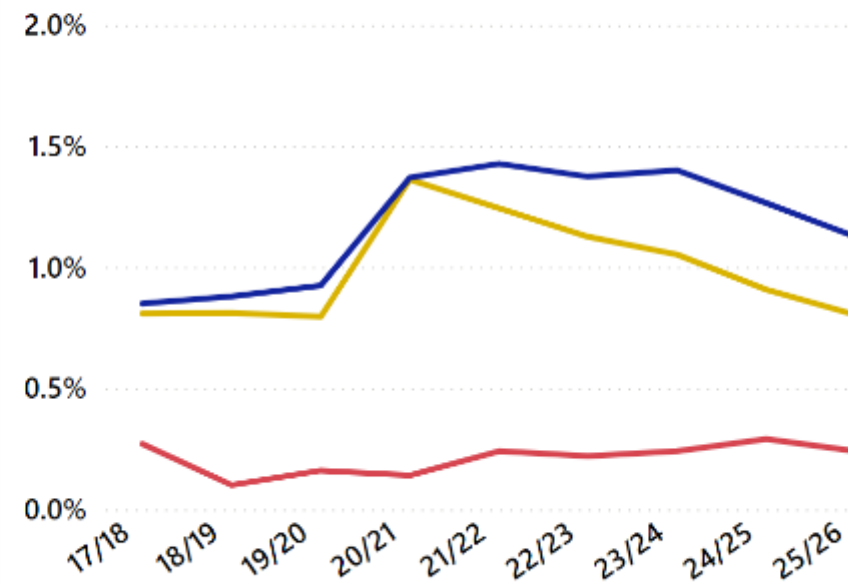
# Void Rent Loss

## 117 - Percentage of rent due lost through empty properties

25/26



Lochaber Housing Association All RSLs Scotland



| Organisation                 | 21/22 | 22/23 | 23/24 | 24/25 | 25/26 |
|------------------------------|-------|-------|-------|-------|-------|
| Lochaber Housing Association | 0.24% | 0.22% | 0.24% | 0.29% | 0.24% |
| Rural                        | 0.86% | 0.64% | 0.60% | 0.62% | 0.51% |
| All RSLs                     | 1.24% | 1.13% | 1.05% | 0.91% | 0.80% |
| Scotland                     | 1.43% | 1.37% | 1.40% | 1.26% | 1.13% |

## Service

Satisfaction:

Overall

Keeping informed

Opportunities to Participate

SHQS

Emergency repairs time

Non-emergency repairs time

Right first time

Repairs satisfaction

ASB cases completed

## Value for Money

Average weekly rent

Annual rent increase

Void relet time

Void rent loss

Rent collected

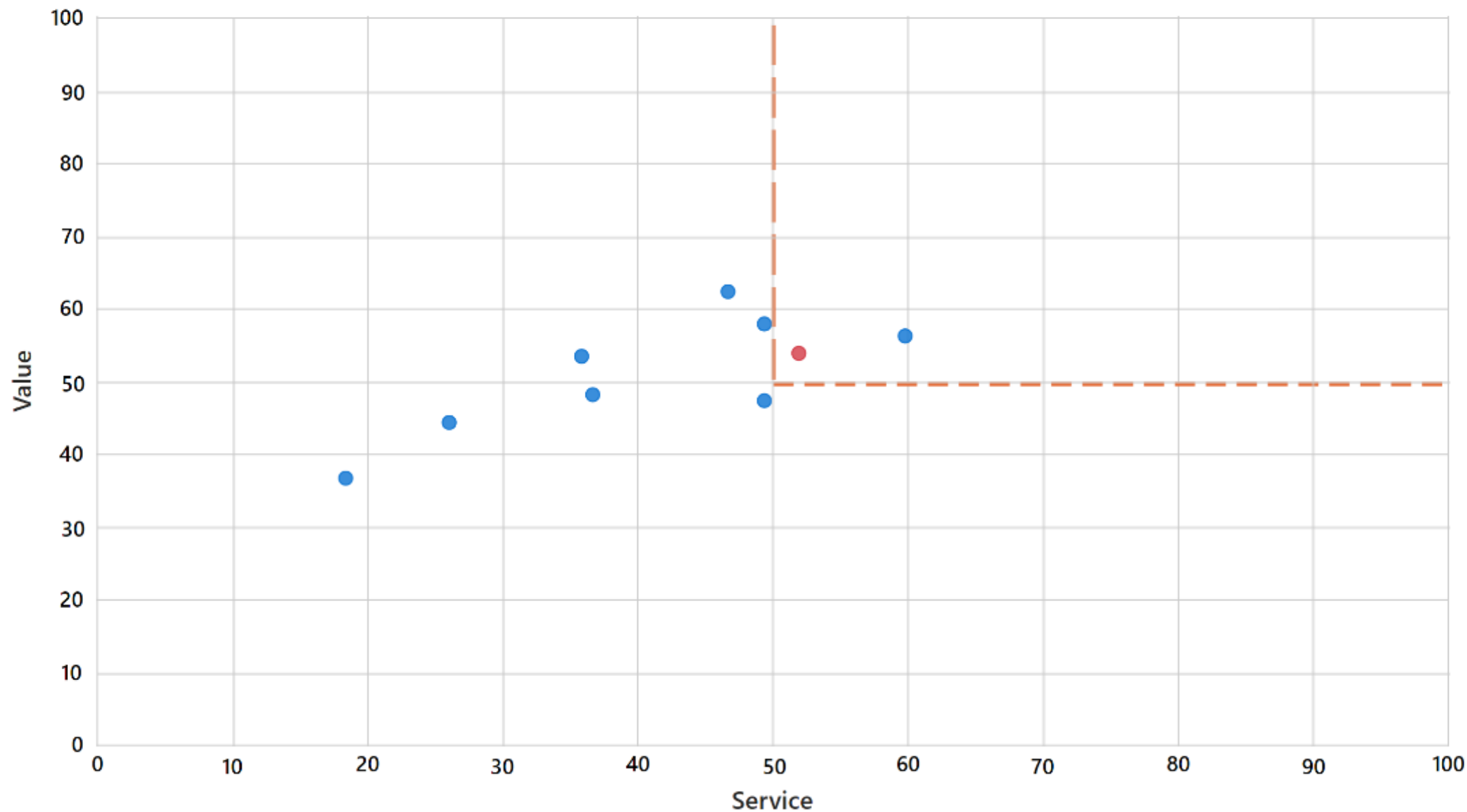
# Landlord Report

| Organisation                        | Overall satisfaction | Informed | Involved | SHQS  | Emergency repairs | Non-emergency repairs | Right first time | Repairs satisfaction | Anti-social behaviour | Rent increase | Average rent 3-apt | Average rent - all | Rent collected | Void rent loss | Re-let time |
|-------------------------------------|----------------------|----------|----------|-------|-------------------|-----------------------|------------------|----------------------|-----------------------|---------------|--------------------|--------------------|----------------|----------------|-------------|
| Rural Stirling Housing Association  | 94.10                | 96.68    | 96.68    | 96.67 | 3.01              | 5.64                  | 96.77            | 73.78                | 94.38                 | 5.80          | 110.50             | 108.76             | 99.84          | 0.27           | 16.24       |
| Hjaltland Housing Association       | 93.45                | 95.71    | 82.67    | 99.88 | 2.73              | 6.65                  | 96.69            | 95.50                | 100.00                | 5.60          | 117.22             | 115.22             | 101.02         | 0.10           | 6.32        |
| West Highland Housing Association   | 92.21                | 93.51    | 81.17    | 96.47 | 3.19              | 11.18                 | 98.10            | 83.33                | 50.00                 | 4.00          | 122.51             | 120.62             | 99.95          | 0.20           | 14.31       |
| Albyn Housing Society               | 90.86                | 95.56    | 97.39    | 91.06 | 4.18              | 4.44                  | 95.48            | 88.54                | 100.00                | 2.70          | 106.85             | 106.91             | 100.78         | 0.68           | 24.33       |
| Orkney Housing Association          | 89.40                | 90.70    | 72.15    | 99.88 | 2.61              | 9.80                  | 96.38            | 90.51                | 100.00                | 4.00          | 111.87             | 110.28             | 99.95          | 0.17           | 8.40        |
| Lochalsh & Skye Housing Association | 85.51                | 94.32    | 85.80    | 95.61 | 4.26              | 11.92                 | 97.08            | 97.12                | 62.50                 | 3.80          | 110.03             | 110.87             | 99.14          | 0.36           | 20.90       |
| Cairn Housing Association           | 84.22                | 82.67    | 90.89    | 76.98 | 2.86              | 7.11                  | 86.01            | 82.38                | 94.21                 | 3.90          | 106.56             | 104.23             | 99.75          | 0.94           | 42.57       |
| Lochaber Housing Association        | 83.66                | 88.39    | 75.43    | 98.51 | 3.34              | 5.64                  | 98.91            | 98.33                | 100.00                | 4.50          | 119.67             | 121.17             | 100.33         | 0.24           | 15.08       |
| The Highland Council                | 72.12                | 77.98    | 81.85    | 61.65 | 4.67              | 7.97                  | 86.34            | 95.04                | 77.43                 | 8.00          | 99.39              | 100.55             | 99.50          | 0.65           | 43.96       |

# Landlord Report

Service vs Value for money

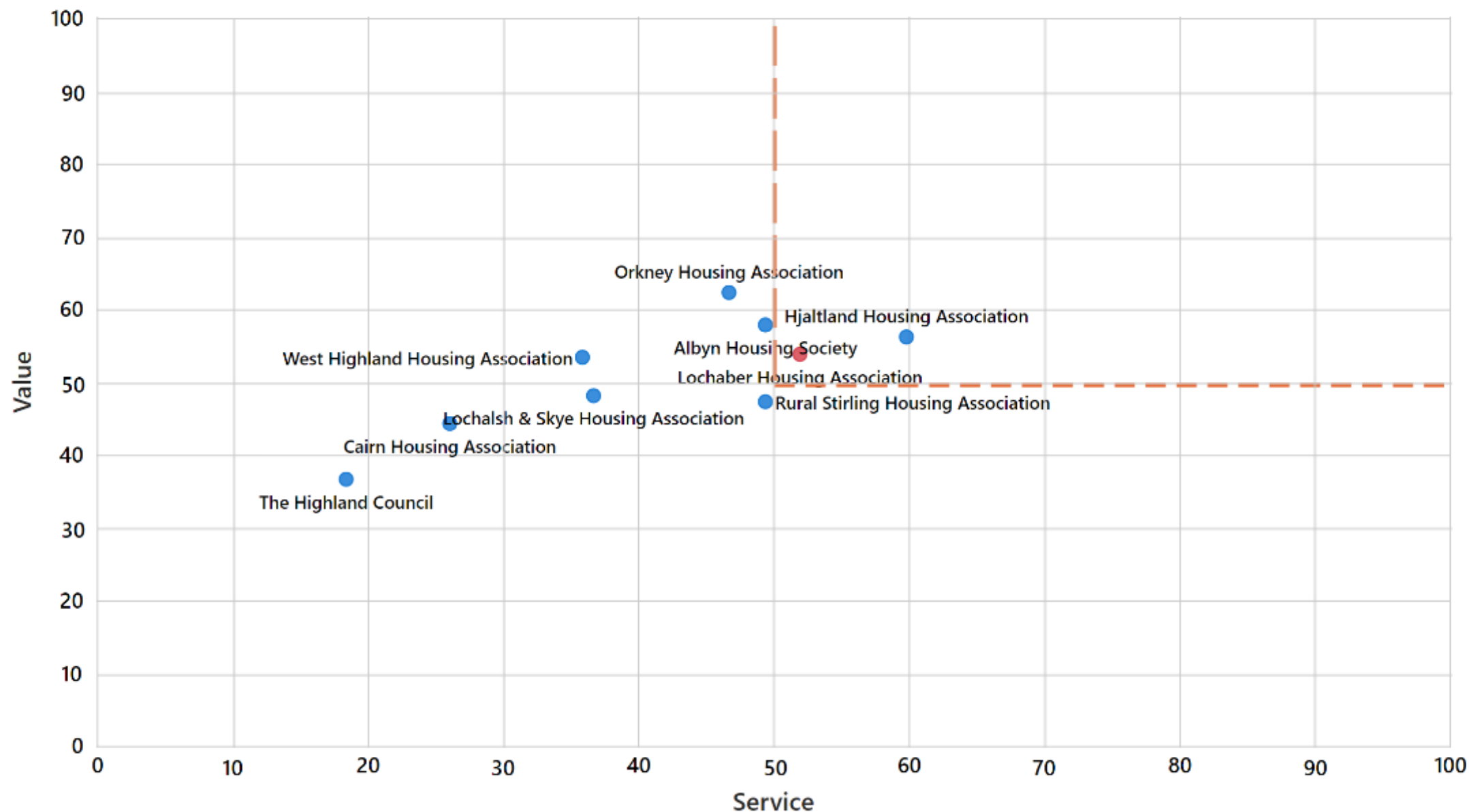
Comparison with Comparator Group



# Landlord Report

Service vs Value for money

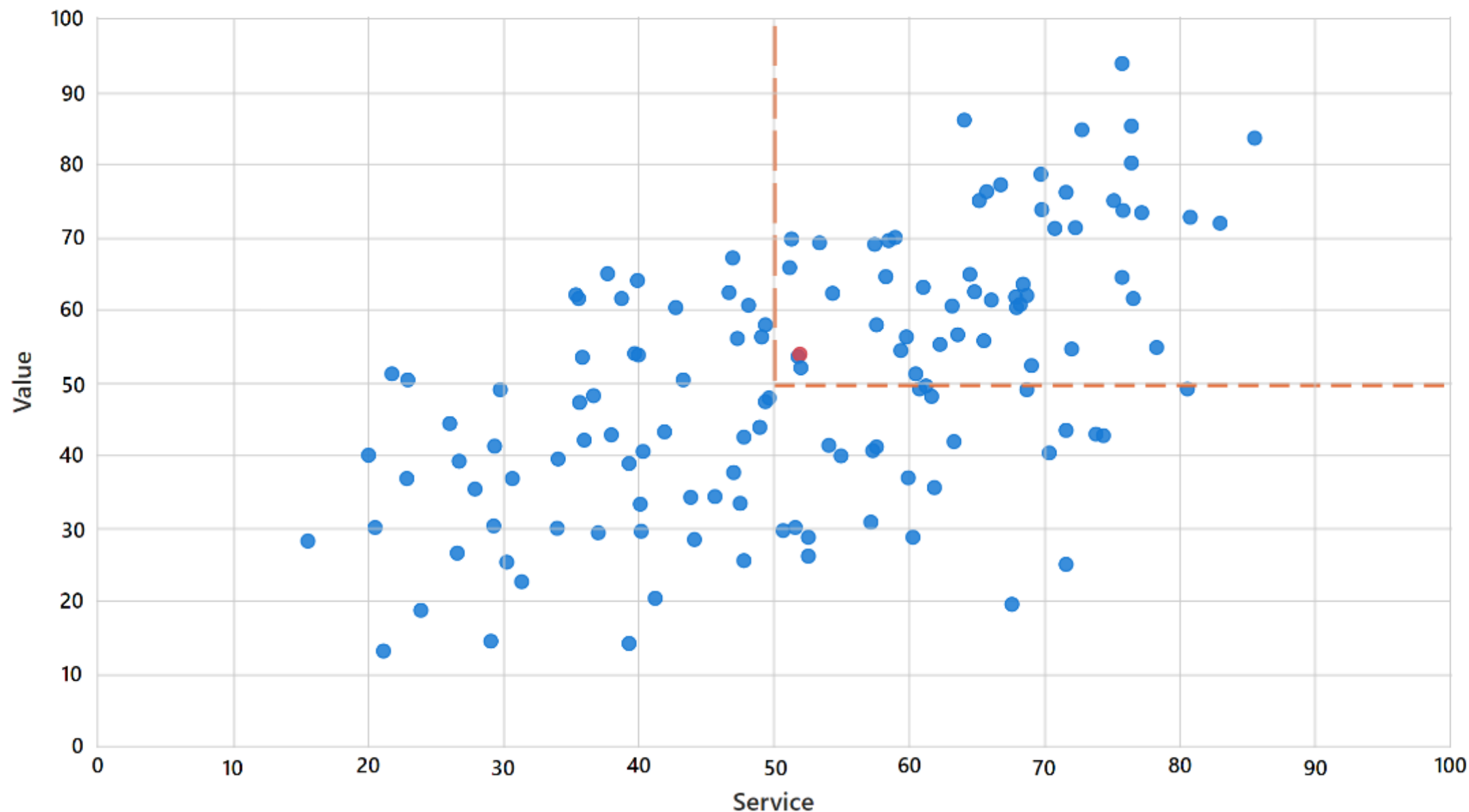
Comparison with Comparator Group



# Landlord Report

Service vs Value for money

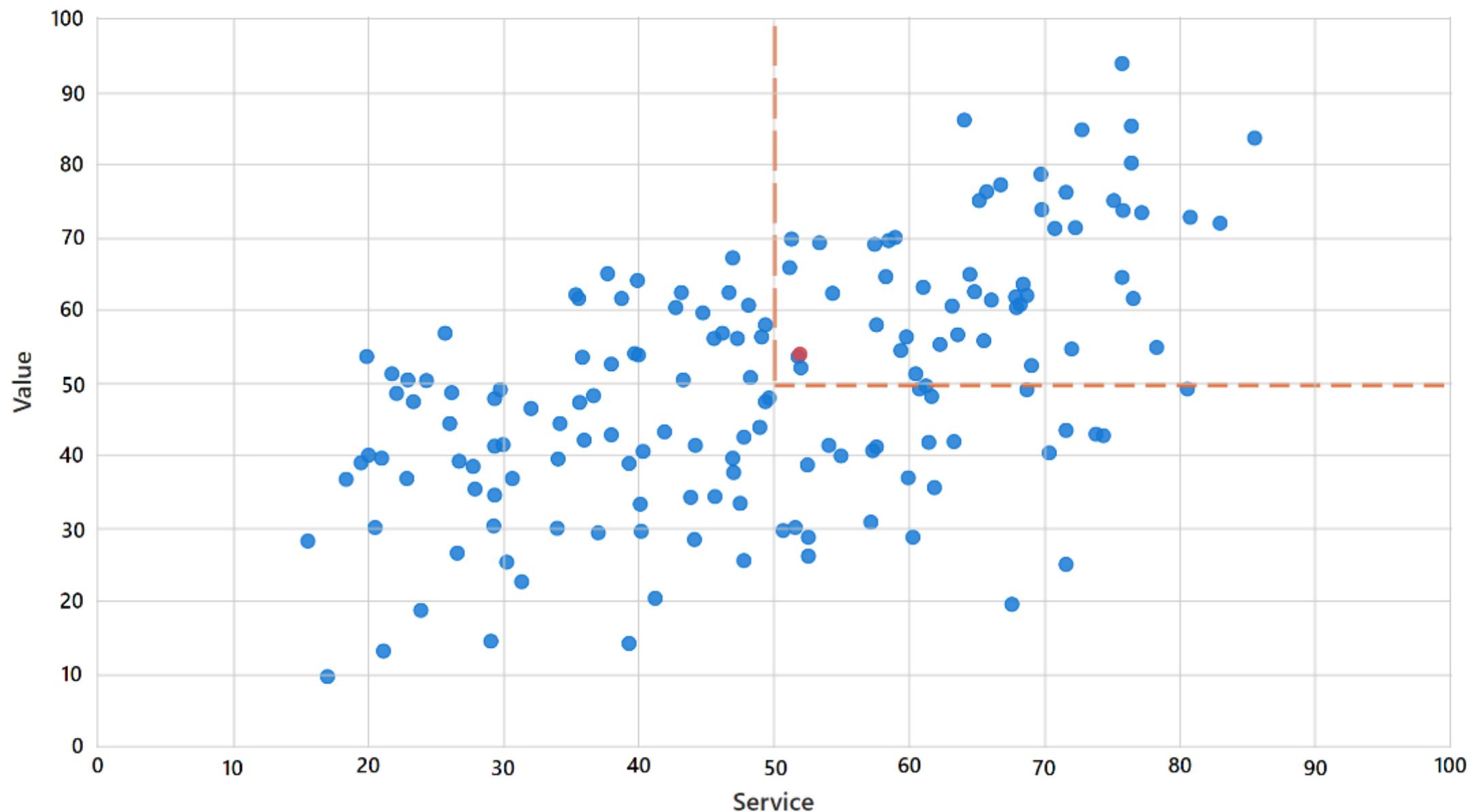
Comparison with RSLs



# Landlord Report

Service vs Value for money

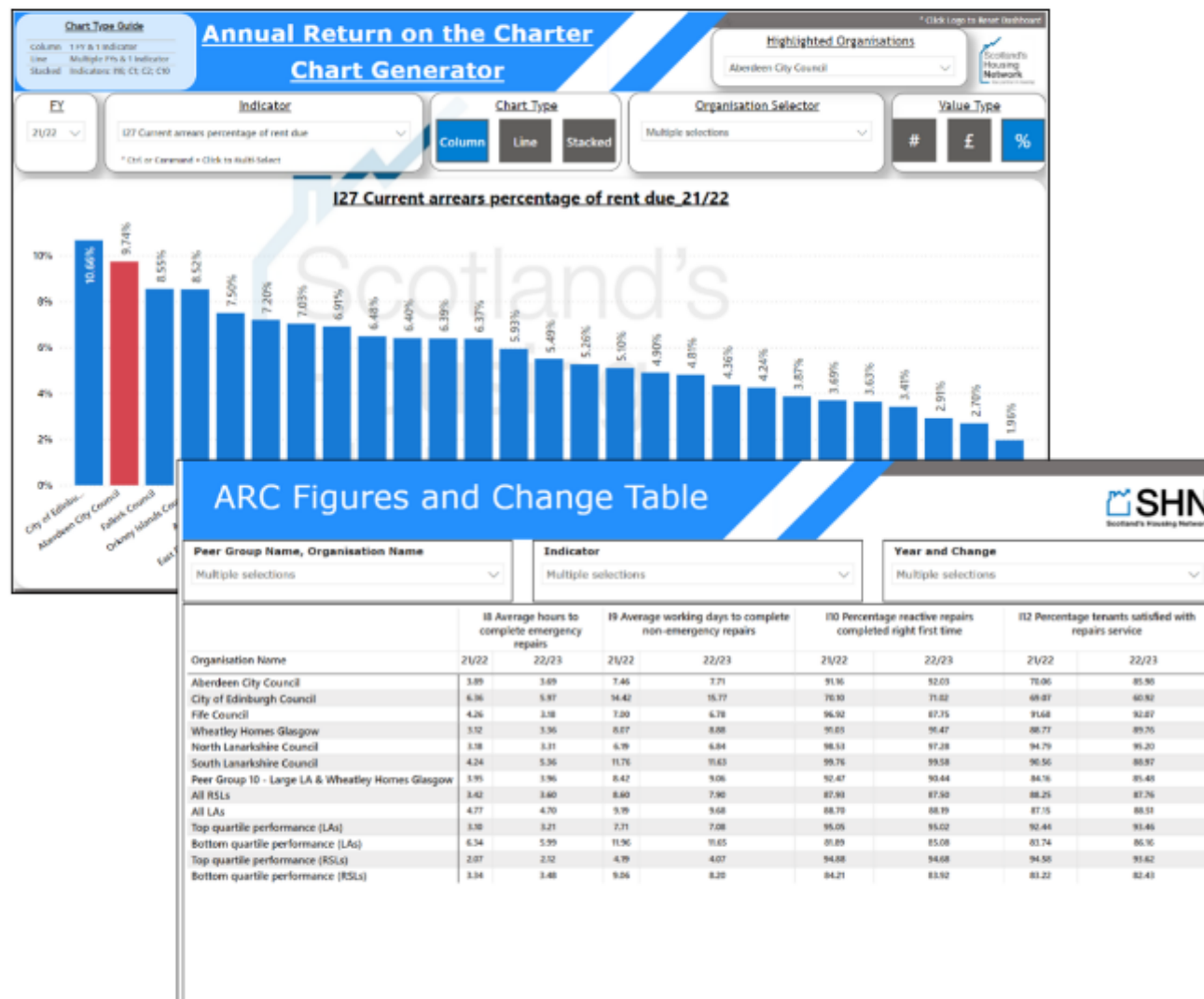
Comparison with Sector



# Overall Summary



# SHN Business Intelligence Tools



- New Business Intelligence Tools utilising Microsoft Power BI
- Integrated into SHN website and accessible to all SHN members
- Create bespoke reports using our interactive dashboards, including:
  - Annual Return on the Charter (ARC) Chart Generator
  - ARC Table Generator
  - Annual Network Indicators thematic dashboard
  - Quarterly Benchmarking Chart Generator
  - Homelessness Chart Generator
  - Housing Revenue Account (HRA) Tool
- Intention to build thematic dashboards for ease of reference
  - SHQS
  - Rent arrears
  - Repairs etc.

- Asset Management and Development
- Community and Resident Engagement
- Data Users
- Homelessness
- Housing Management
- Local Housing Strategy
- Mid-Market Rent
- Performance and Service Improvement
- PRS Homelessness
- Private Sector Housing
- Repairs and Maintenance
- Rural Housing
- SOLO and Link Officers
- Specialist Housing and Support
- Welfare Reform





- Communities of Practice
- Data Insights and Benchmarking
- Value for Money
- Development Value for Money
- Self-Assessment Tools
- Exclusive Publications and Guidance Documents
- Training
- Private Sector Services
- Welfare Reform Services
- Data Validation Services



## Scotland's Housing Network

5 South Charlotte Street  
Edinburgh  
EH2 4AN

**T:** 01315819222

**E:** [info@scotlandshousingnetwork.org](mailto:info@scotlandshousingnetwork.org)

**W:** [www.scotlandshousingnetwork.org](http://www.scotlandshousingnetwork.org)

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