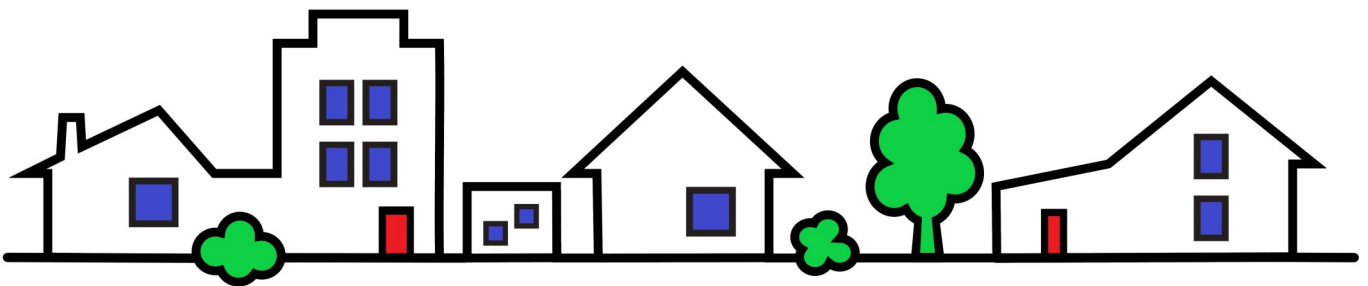




**LOCHABER
HOUSING
ASSOCIATION**

Tenant Talk & Annual Report 2021



**Providing Affordable Housing
and Services Throughout Lochaber**

Welcome to Tenant Talk 2021

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 700 new housing opportunities for rent and low-cost home ownership. We also factor 227 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 our customers in their preferred communities, thereby helping to sustain and develop thriving communities throughout Lochaber”

Responsibility for running the Association lies with a voluntary Board of Management, which is elected from a board membership of local people drawn from a diverse range of backgrounds including tenant members. The Board is 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.

We want to show you how we measure against others and reassure you of the quality services we deliver whilst ensuring that we meet our regulatory requirements.

Your Tenant Talk Annual Report will compare our performance against our peers:



Your Voice

We are keen to involve tenants in monitoring and improving our services and we continue to work with our tenant participation group **Your Voice**.

Despite the pandemic restrictions, we have tried to ensure our **Your Voice** group has continued meeting online to renew policies and discuss service changes.

We are looking forward to continuing to work with the group on our Tenant Participation Strategy for 2020-23 and engaging further with tenants post COVID-19 restrictions.



2019/20 figure was 98%
Peer Group average was 93%
Scottish average was 90%



2019/20 figure was 90%
Peer Group average was 85%
Scottish average was 85%

So why not contact us and get involved with some of your neighbours, join the **Your Voice** group and have a say!

Contact us at info@lochaberhousing.org.uk or speak to your Housing Officer.



Rents and Finances

During the year we consulted our tenants on proposed rent increases. We supplied information on how the implementation of three different options would have on our maintenance programme. Our tenants' views were considered by our Board of Management before a decision was reached.



Average weekly rent is £93.44

Peer Group average 2021/22 was £90.17

Scottish average 2021/22 was £83.70



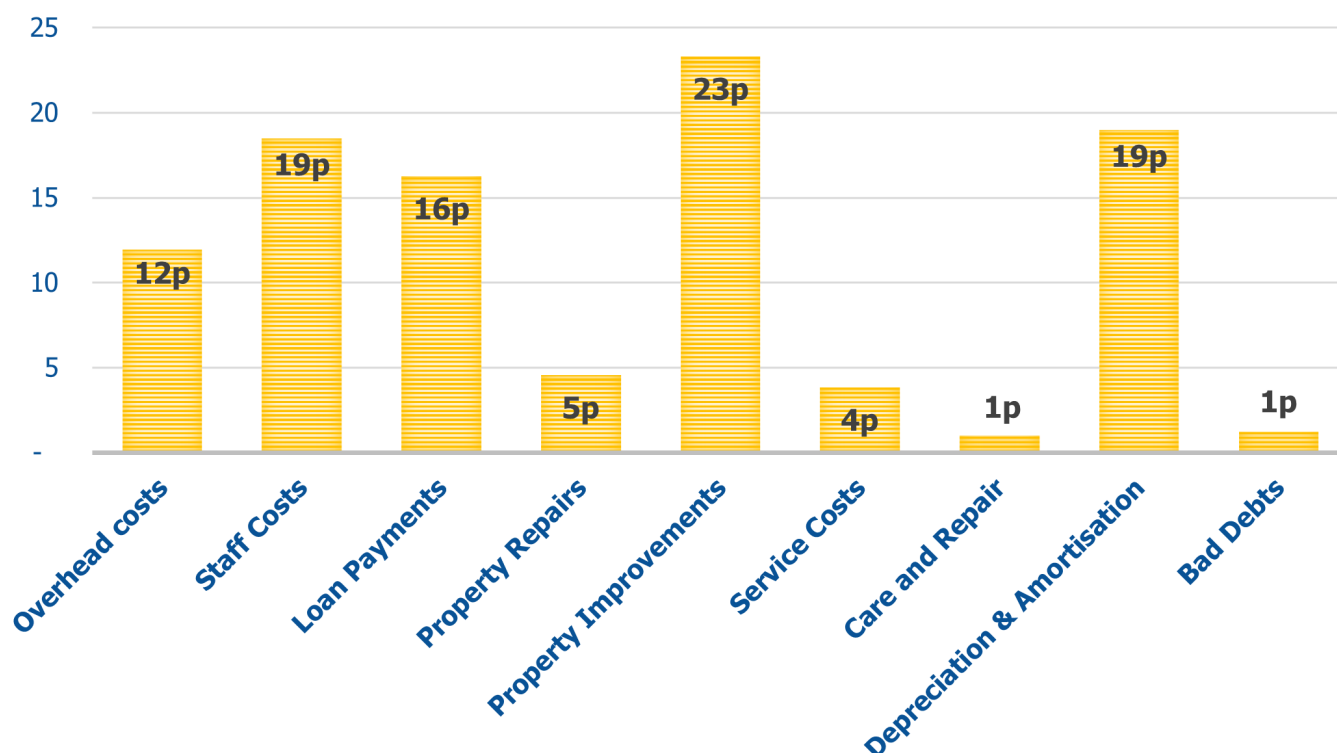
2019/20 figure was 87.3%

Peer group average 2019/20 was 71.1%

Scottish average 2019/20 was 83.6%

How every pound is spent

Taken together, work done on peoples' homes (property repairs and property improvements), **23p** in every £1 accounts for the biggest amount spent.



Annual Charter Return

As part of our regulatory requirement we must report our performance in our Annual Charter Return to the Scottish Housing Regulator. These results are noted below along with some key details on what we have provided and give reassurance of the value for money our services provide.

The Scottish Housing Regulator publish the full Annual Charter Return results which are available to view on our website or by contacting the Association.

LHA seeks to let our homes as quickly as possible to meet the needs of those on the waiting list and to maintain our rental income.



Average time to re-let homes...

2019/20 figure was 7.5 days

Peer Group average was 39.2 days

Scottish average was 56.2 days

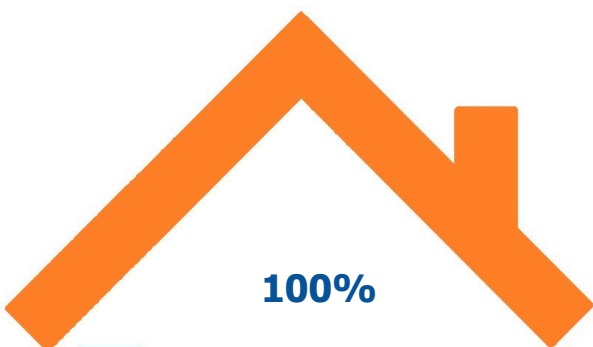


As a result of a home being empty we were unable to collect...

2019/20 figure was 0.2%

Peer Group average was 0.9%

Scottish average was 1.4%



The amount of money we collected for current and past rent was equal to...

2019/20 figure was 99.5%

Peer Group average was 100%

Scottish average was 99.0%

During the year we had a turnover of 22 homes as a result of mutual exchanges, internal transfers, people moving area or to more suitably sized houses.

Our Communities

Managing Our Communities

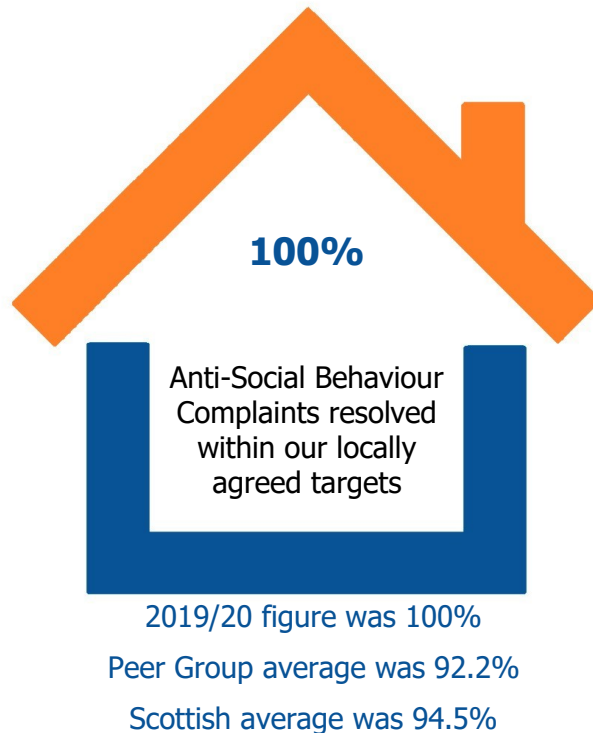
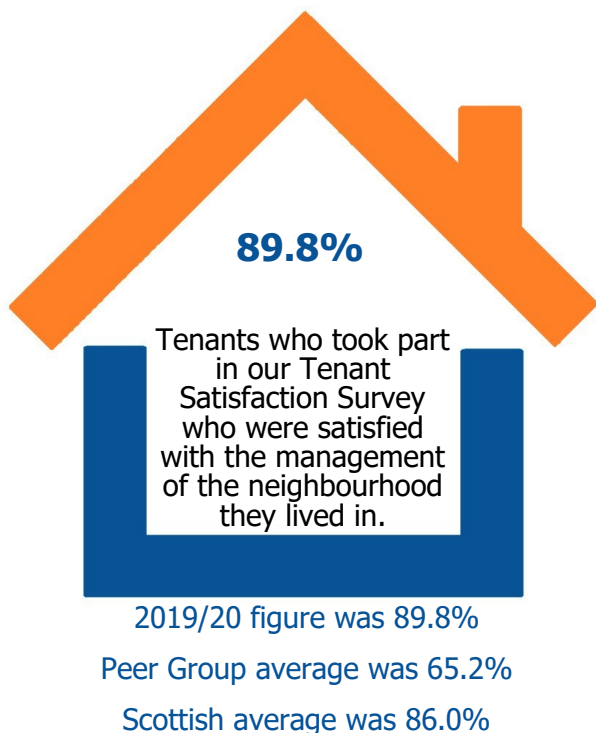
The Association cares about the communities we manage and ensures resources are in place to support our tenants.

We have in place a process for regularly inspecting neighbourhoods ensuring we are maintaining standards and we are always looking at areas for improvement.

Anti-Social Behaviour

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

20 complaints were made last year, all of these complaints were resolved within our locally agreed targets.

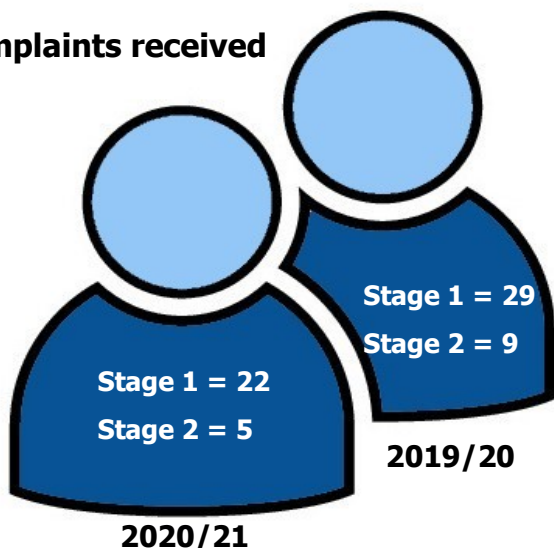


Complaints

We are dedicated to providing the best possible services to our customers.

Through a robust complaints handling process we continue to implement identified service improvements.

Complaints received



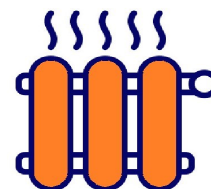
| | |
|---|-----------|
| The average time in working days for a full response at stage 1 | 4.76 days |
| The average time in working days for a full response at stage 2 | 9.75 days |

Rent Arrears

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

The Association was owed just over **£136,965** in rent arrears at the end of the financial year.

This amount would have allowed the following to be paid for...



22 new kitchens...

or

30 new bathrooms...

or

18 new heating systems.

Legal and Court Actions

| | 2020/21 | 2019/20 |
|---|---------|---------|
| Number of court actions initiated for non payment of rent | 0 | 2 |
| Properties recovered from tenants as a result of court action for non payment of rent | 0 | 1 |

Repairs and Maintenance

We carry out day-to-day repairs to homes and provide longer-term improvements also through our planned and cyclical maintenance programme.

| | 2020/21 | 2019/20 | Peer group average | Scottish average |
|--|-----------|-----------|--------------------|------------------|
| Average time it took to complete an emergency repair | 3.0 hours | 3.4 hours | 3.7 hours | 4.2 hours |
| Average time it took to complete a non-emergency repair | 3.7 days | 5.6 days | 8.1 days | 7.0 days |
| Repairs completed right first time | 99.2% | 97.5% | 90.9% | 91.4% |
| Properties that meet the Scottish Housing Quality Standard | 97.4% | 97.6 % | 88.2% | 87% |

Due to COVID-19 restrictions, no stock condition surveys were carried out.

12 adaptations were installed, including level access showers and external handrails.

Maintenance of our Homes

During 2020/21, due to COVID-19 restrictions, the programme for planned cyclical maintenance was reduced. However, a total of **£499,242** was spent. Works included:



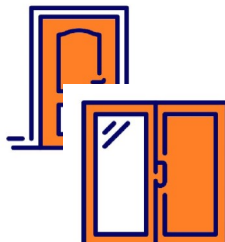
1 new kitchen



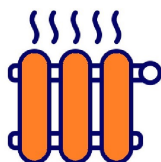
10 replacement hot water cylinders



3 new bathrooms



£100,000 spent on replacement external doors and windows in various locations



3 new heating systems



Painting properties in Caol, Lochaline and Spean Bridge

LHA Property Services continue to support the provision of a first class maintenance service for our tenants. 98.6% of tenants who have had repairs or maintenance carried out in last 12 months were satisfied with the repair.

Development

In the past year we have completed as part of our planned development programme three new homes for social rent at Strontian with a further two due to completing in the coming months.

Our development of 20 homes at Spean Bridge is still at this stage not able to be tenanted, which is disappointing to the prospective tenants as well as to the Association. There have, over this past year, been several issues which the contractor has had to deal with relating to the infrastructure design and consents, which involves gaining approvals from a number of agencies. This in turn has meant the Association has as yet not been able to take handover of these properties. This situation is extremely regrettable, and we will continue to keep the prospective tenants informed with any updates as we receive them. The Communities Housing Trust, our Development Partners, have been working tirelessly to co-ordinate all the parties involved to get this development to completion.



Strontian

Our renovation project of the former Highland Council offices at Fulton House was completed on budget and very close to timescale despite the difficulties which the construction sector is currently experiencing relating to both the costs and availability of materials. This development has created a further 12 homes for social rent.

While we had anticipated the development of 8 further homes at Mallaig for social rent would now be on site, we are hopeful the start date is now imminent.

There are a further 6 homes for shared equity in development at Lochyside with a further phase of 10 units, both rented and shared equity, following this first phase of 6.

We were hopeful to have developed an area at Glenkingie Terrace in Caol, however, following refusal of the planning application at committee, CHT has been in discussion with the Scottish Government, planners, and contractor on the next steps.

Lochaber Care & Repair

LCR promotes the independence and well-being of older and/or disabled people by assisting and supporting them with advice, repairs and adaptations to their homes, so that they can continue to live independently in warmth, safety and security at home within their own communities for as long as possible.

During 2020/21 LCR assisted **32** clients to complete Major Adaptations and Repairs to their homes, with **31** people receiving grants through the Scheme of Assistance.

We supported a further **86** clients with general advice and referrals to other services.



Lochaber Handyperson Service

The Handyperson service received **1963** referrals from a variety of sources, including Health and Social Care, Hospital Discharge Teams, Self-referrals and other Agencies, which generated **3166** jobs/tasks.

In addition, the number of equipment related tasks was **2558**, resulting in a combined total of **5724** tasks.

Chairperson's Report

This is my first report as Chairman of LHA, and in many respects it has been a challenging year for all. I am pleased, though, to be able to say that the LHA Group continues to perform well and also responsibly under current circumstances. Our priority throughout the year was to ensure that we were able to continue to provide an efficient service to our tenants, clients and customers, whilst ensuring all health and safety measures were in place and that the required safety inspections continued to be undertaken in our homes.



The pandemic has made everyone look at different ways of working, and the LHA Group is no different. We had already started to introduce digital services, such as our online tenant portal **My Home**, which gives tenants real-time access to our services. We are continuing to build on the services which we can make available on this portal, as well as looking at other systems such as the **Near Me** initiative which allows tenants to meet remotely with housing officers without the need for software such as Zoom. Whilst many tenants prefer to use digital services, we recognise that others may prefer to speak to people face to face, or may not find it practical to use and our staff will continue to meet with tenants in person wherever possible.

Our committees have also had to adapt to new ways of working, with our tenant group **Your Voice** meeting remotely. As we move out of the pandemic, we aim to return to holding meetings in our office. However, we also intend to offer the added option of joining remotely for those who would prefer to do so. I would encourage any tenant who would like to participate in any way to contact our office or speak to their housing officer.

Later this year we will be undertaking our tri-annual survey, as required by the Scottish Housing Regulator. Tenants will be contacted by a member of the Association to ask if they will participate in the survey. Again, I would encourage all tenants to take part where possible - it is your feedback that will help us shape the services we provide in the future.

I would like to take the opportunity to thank the staff and Board members of LHA and its subsidiaries for their commitment to the Group and its good governance - ensuring the Association has remained well focused and well run, and also that it continues to operate to the highest standards. They too, have had to adopt new ways of working and holding meetings. The work never stops, and this year our second annual Assurance Statement was submitted to the Scottish Housing Regulator following intense self-assessment by Board members. This second Assurance Statement, which is available on our website or by request, also had to take into account the impact COVID-19 has had on the organisation and the services we deliver. I am pleased to report the Association has again been assigned the status of being a low regulatory risk by the Scottish Housing Regulator.

We also undertook recruitment of our Chief Executive following the retirement of Blair Allan. Thanks must go to Blair, and also to Margaret Moynihan who led the Association so ably as acting Chief Executive. I am delighted that following the recruitment process, Margaret has taken up the position on a permanent basis.

Our two subsidiary companies, Lochaber Care and Repair and LHA Property Services also deserve credit for the way they have ensured the excellent services they provide, could continue wherever possible, despite the pandemic.

Our key partners and stakeholders cannot be forgotten - in particular the Highland Council, the Communities Housing Trust and the Scottish Government are to be thanked for their continuing support.

Andrew Carr

Auditors Alexander Sloan, Glasgow

Bankers Clydesdale Bank, Fort William

Financial Advisor David Smith, Oban

Lenders Royal Bank of Scotland
Nationwide Building Society
Triodos Bank
Social Investment Scotland
Unity Trust Bank
Allia

Member of the following organisations:

Employers in Voluntary Housing

Scottish Federation of Housing Associations

Tenant Participation Advisory Service Scotland

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



Lochaber Housing Association

✉ 101 High Street
Fort William
PH33 6DG

☎ **01397 702530**

✉ info@lochaberhousing.org.uk

💻 **www.lochaberhousing.org.uk**



LHA Property Services CIC

Registration No. 365453



Lochaber Care and Repair Ltd

Registration No. 038727

Please contact us if you would like this document in an alternative format or language.

