



Lochalsh & Skye Housing Association ANNUAL REPORT TO TENANTS 2023-2024

A welcome introduction from the Chair

In introducing this annual report to our tenants first of all our thanks to the many tenants who have helped improve our services during the year.

The best way we can achieve our aim of continuing to provide a great service is by listening to as many of our tenants as possible. This year has been no exception and in fact we have increased our tenant engagement activities. We are of course always looking to new ways to involve our various communities in decision making and influencing our Business Planning. Whether it is by attending panels, filling in surveys or working with us in our communities you as tenants always have a big impact on what we do.

We will be launching our full three-year tenant satisfaction survey this year and we hope you will be participating, and we look forward to receiving your views. You can also tell us what you think about this report by emailing wehearyou@LSHA.co.uk or writing to us at the office.

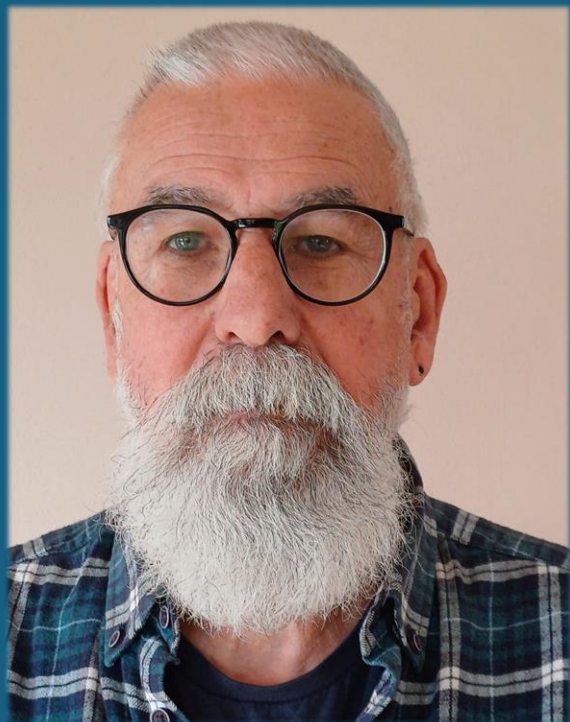
We certainly are not complacent in any way, and we know there are some service areas we can improve on. There is more information on this in the report.

It has been another busy year, with challenges that have impacted on our ability to deliver all our goals. Some projects have unfortunately been delayed due to circumstances outside our control, but we are optimistic about the future.

For example, we hope to continue to deliver heating upgrades and insulation improvements to homes and are starting to work on ways to make our digital services more effective for tenants so that you can easily get the information and support you're looking for.

Ian Young

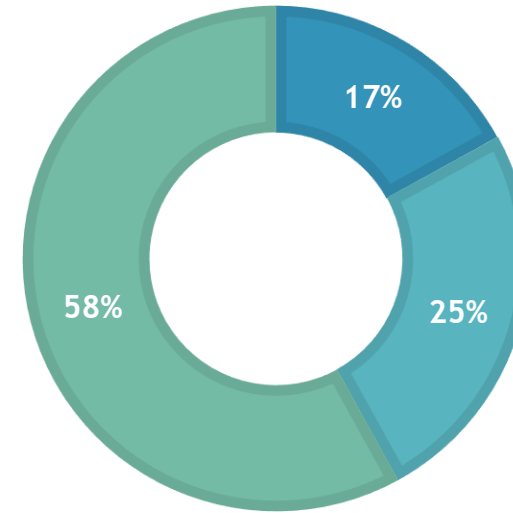
Chair-Lochalsh and Skye Housing Association



How your rent is spent

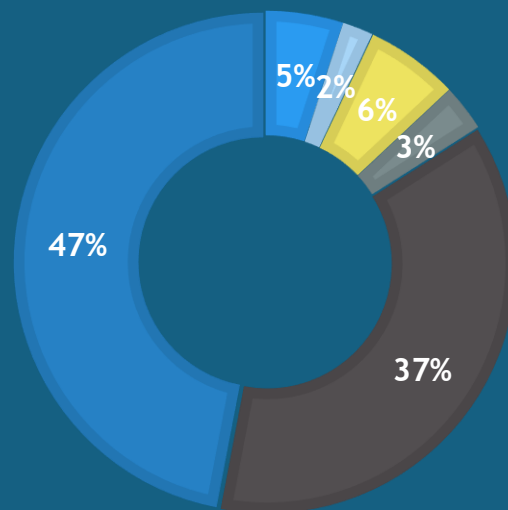
For every £1 of your rent, the money is split mainly between three things:

We continue to invest the majority of your rent in maintaining and upgrading properties. This has included new heating systems, Kitchens, insulation upgrades, reactive repairs and proactive maintenance to prevent deterioration or damage. Less than a third is spent on running costs and employing staff members. A small amount goes towards building new homes to meet the high demand for housing, which is mainly interest on loans from banks that we must pay back. A lot of grant comes from the Scottish Government to build new affordable housing to keep our costs lower.



- Loan interest (new affordable housing)
- Management and running costs
- Maintaining and upgrading your home

Procurement activity and value for money:



- Office related costs
- professional fees
- Care & Repair
- Motor expenses
- Housing costs
- Development



Tenancy Support Review

Our tenancy support service has responded dynamically to the ongoing economic challenges facing our tenants. With the April benefits increase and our proactive outreach, we have been able to extend our support to 376 households, securing an additional £215,460 for our Tenants.

Challenges and Strategic Responses

A key challenge this year has been supporting vulnerable tenants transitioning from legacy benefits to Universal Credit. The shift, while structured to streamline benefit delivery, often presents difficulties for those unfamiliar with the new system's demands. We have observed that the transition can lead to temporary disruptions in income, affecting tenants' ability to manage rent payments and other financial commitments. To address this, we have intensified our support services, providing targeted assistance in navigating the Universal Credit application process, ensuring that tenants are equipped with the necessary tools and information to make informed decisions.



Repairs and maintenance

We aim to complete emergency repairs or make the issue safe within 8 hours. We have worked very hard to meet this target with an average response time of 3.3 hours. This is better than the Scottish average.

Completing non-emergency repairs often takes us longer due to the challenges we have with geographical distance and the time it takes to travel between jobs means we can only get so many done in a day and the delivery of supplies to remote/rural locations is often long which can delay completion. Despite this, we have been able to complete non-emergency repairs within six days, which is almost three days quicker than the Scottish average.

Landlord name	% properties meeting SHQS at end of reporting year	Average hours to complete emergency repairs	Average working days to complete Non-emergency repairs	% reactive repairs completed right first time	% tenants satisfied with repairs service
Scottish Average	84.36	3.96	8.95	88.41	87.31
Lochalsh and Skye HA Ltd	75.4	3.3	6.0	91.4	90.1



Energy Advice

The Energy Advice team have had another busy year despite seeing changes to staffing and have been successful in securing external grant funding to help deliver affordable warmth. They continue to gather data on consumption and performance of our houses in order to find future solutions that will work for LSHA and tenants, available for home visits to discuss concerns regarding meter advice, managing high humidity and help in combatting damp and mould, billing advice and concerns regarding heating costs.

Here are some highlights:

Funding was received from the Scottish Government Net Zero Fund to install 30 new heating systems and monitoring is being carried out to record the real-world performance of the new systems.

We created an ongoing partnership with ALLenergy a fuel poverty charity based in Oban with a local Energy Adviser who offered free in-home advice to our tenants across Lochalsh and Skye.



100% grant funding secured from Scottish Government Net Zero Fund and the Isle of Skye Renewables Co-operative to cover the cost of consultants 'Power Circle' to research a new Energy Strategy for delivering affordable warmth to tenants through investment programmes in future years.

Over £70,000 Scottish Government Fuel Insecurity Grant was awarded (administered by Scottish Federation of Housing Associations) to support more than 175 households in greatest need with heating bills last winter.

We continue to attend Rural Fuel Poverty groups in order to share experience and lobby Government for change in regards to fuel costs on our tenants behalf and continue to upskill in provision of advice, ensuring peoples' billing is accurate, supplying fuel bank vouchers for emergencies and informing tenants with updates on tariffs and switching options. We keep our website homepage updated with the latest advice following quarterly updates as the Ofgem capped electricity price fluctuates.

Our energy advice service continues to offer investigative monitoring of properties to help identify the cause of damp and mould and help manage humidity levels in properties.

Care and Repair Services

Care & Repair completed Nine adaptations to LSHA properties during 2023/24. These jobs ranged from bathroom conversions to wet floor shower areas, ramped access to front doors and stairlift installations. To assist with this, the Association received a total of £51,732 grant funding from Scottish Government. Local contractors undertake all our Care & Repair work, meaning all grant monies are spent locally, helping support local tradespeople throughout Skye and Lochalsh. The Care & Repair Service is always looking to add new tradespeople to our contractors' list. Anyone interested should get in touch with John Lamont on **01478 612035** or john.lamont@LSHA.co.uk for more information

Handyperson Services

The Handypersons completed 2,741 tasks during 2023/24. We thank our funders for their continued financial support during these challenging times. This allows the Handyperson Service to continue to assist some of the most vulnerable within our community to remain safe in their own homes.

Housing Services – Allocations: new build developments and re-lets

We had significant development, with a total of 50 new build units completed in 2023-2024:

- 28 in Kyleakin
- 9 in Dornie
- 1 in Portree
- 12 in Ardsvar

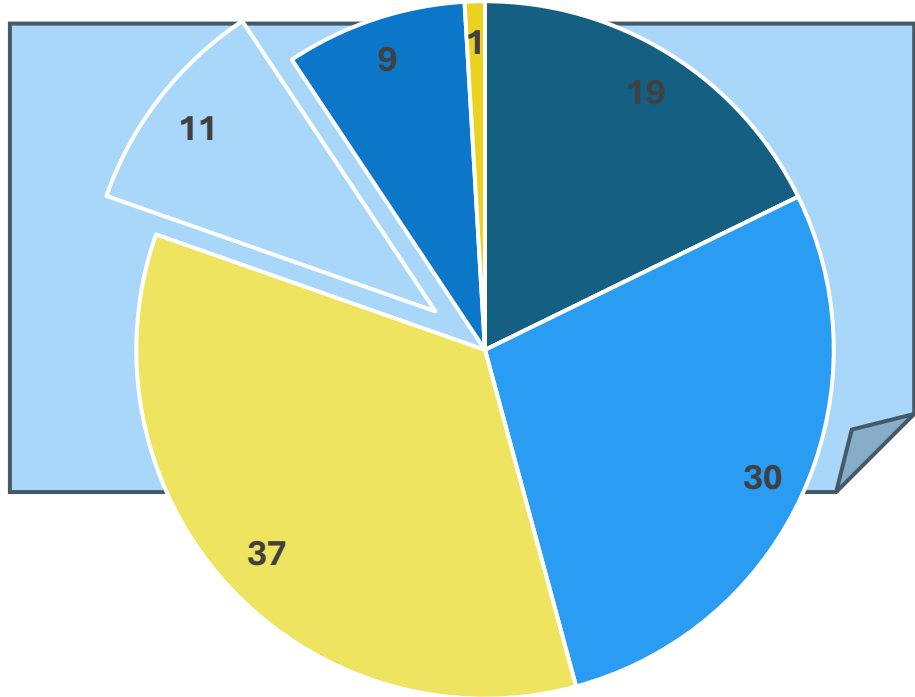
Of these, 49 properties were let to new tenants, and one property was leased to Police Scotland. In addition, there were 58 re-lets throughout the year, meaning a total of 107 lets and one lease. This was an unprecedented year in terms of the quantity of lets, made more remarkable by the lack of resources in the Housing Services department as the Housing team of four staff was reduced to only two staff during this period. Recognition is given to Moira Gillies, Acting Housing Services Manager, and Gail Sherwood, Housing Services Assistant, for what they achieved during this challenging year.



Who We Housed

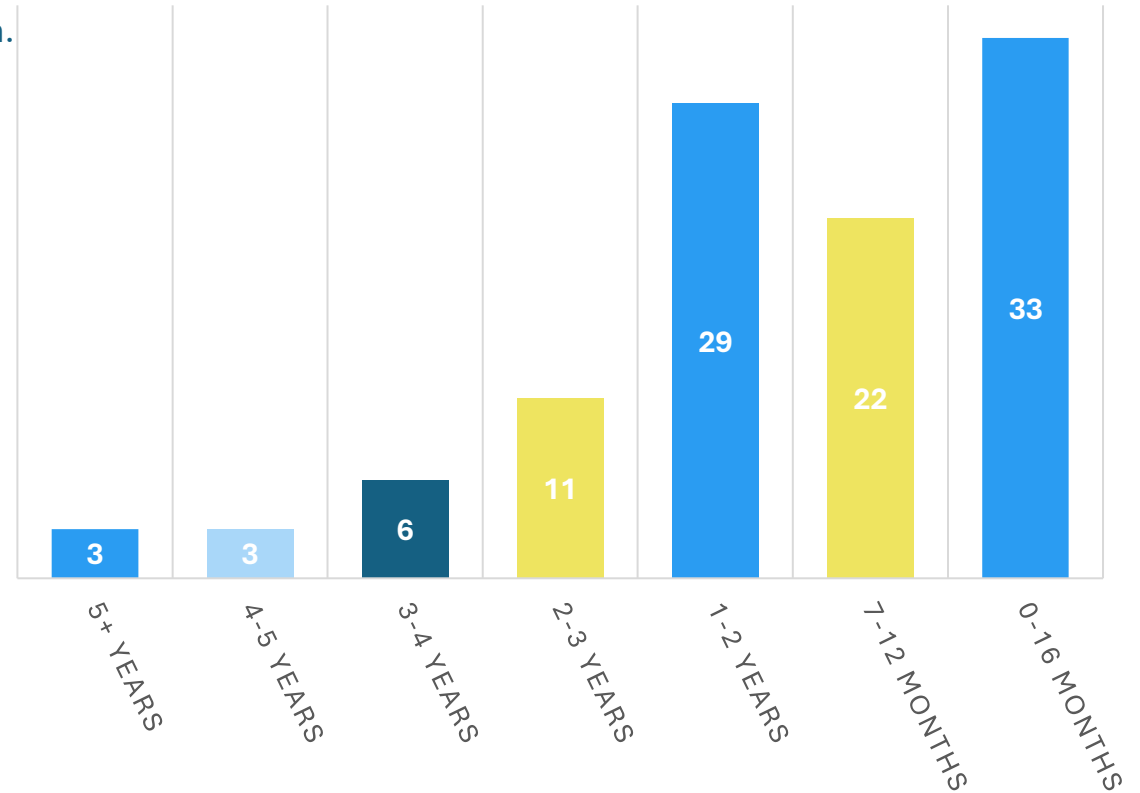
107 households were allocated properties in the 2023-2024 reporting year. This does not include mutual exchanges or lets to the NHS or The Highland Council.

Seven of the 19 properties in the under 25 age group were allocated in Kyleakin.



- 16-25 Years, 19 Properties
- 26-35 Years, 30 Properties
- 36-55 Years, 37 Properties
- 56-65 Years, 11 Properties
- 66-80 Years, 9 Properties
- 81+ Years, 1 Properties

Time on Highland Housing Register

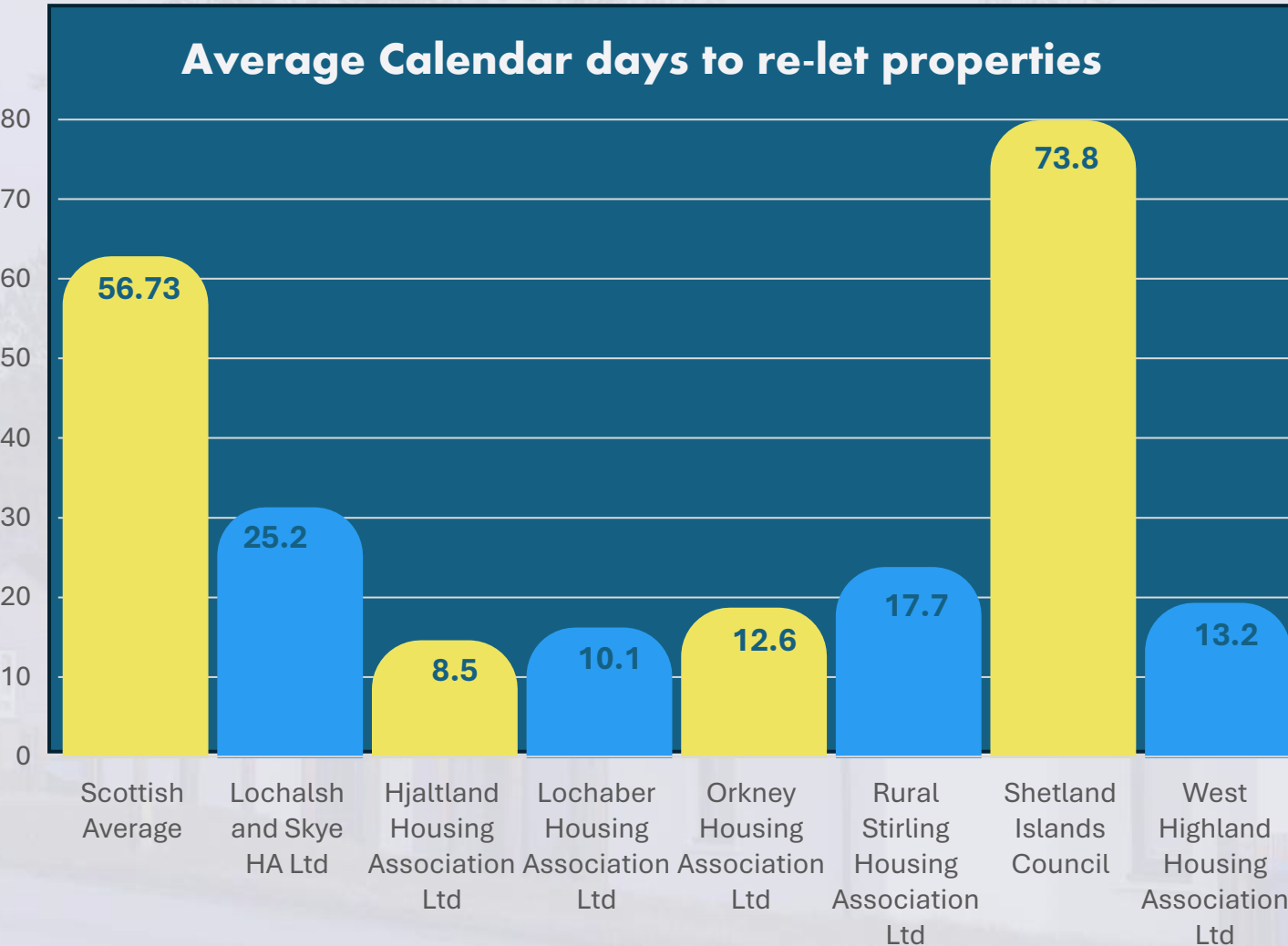


This has been calculated from the date the application was received at the holding office to the start date of the tenancy. The average time on the Highland Housing Register this year was: one year 168 days.

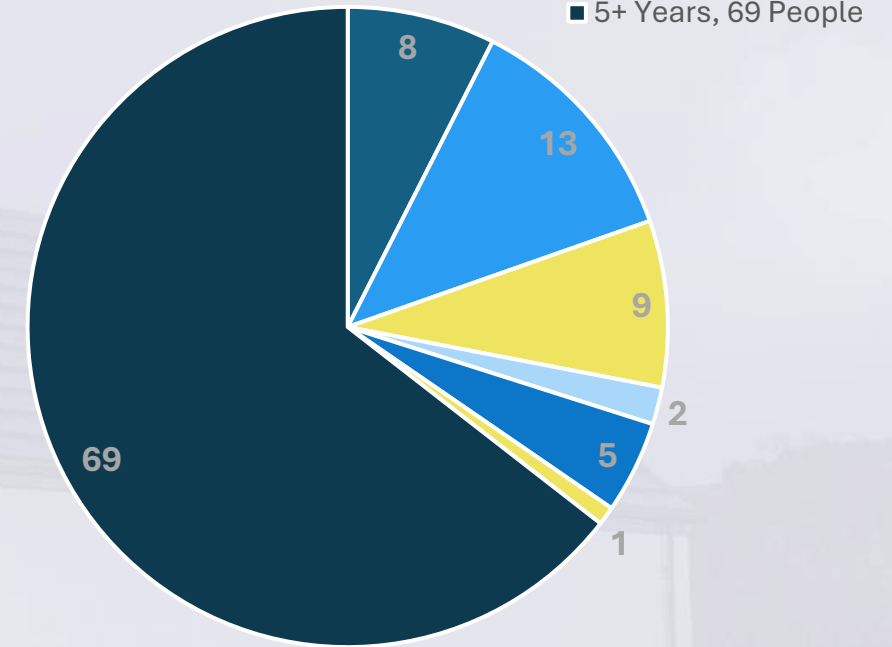
Voids

LSHA tries to allocate properties to new tenants as quickly as possible, but delays can be caused by things like complicated or lengthy repairs needing to be completed to bring the property up to lettable standard, or a change of circumstances of the new tenant.

In 2022-2023 our average number of void days for re-lets was 19 days. This has increased to 25.2 days in 2023-2024 but remains much better than the Scottish average. We will continue to work hard on finding ways to reduce this time and keep the loss of rental income as low as possible where there are factors within our control.



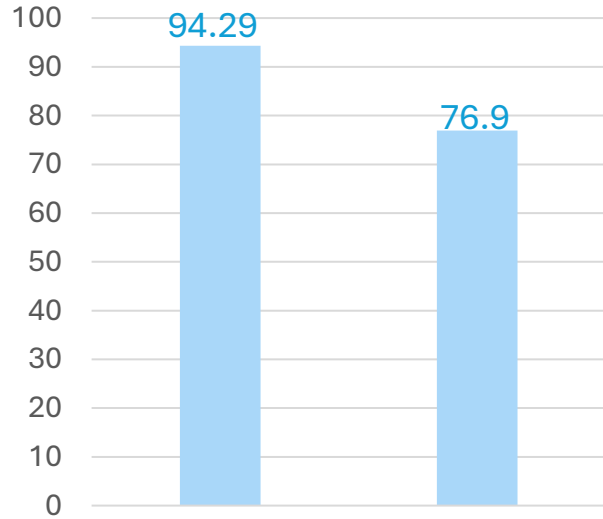
Time Living in the Area



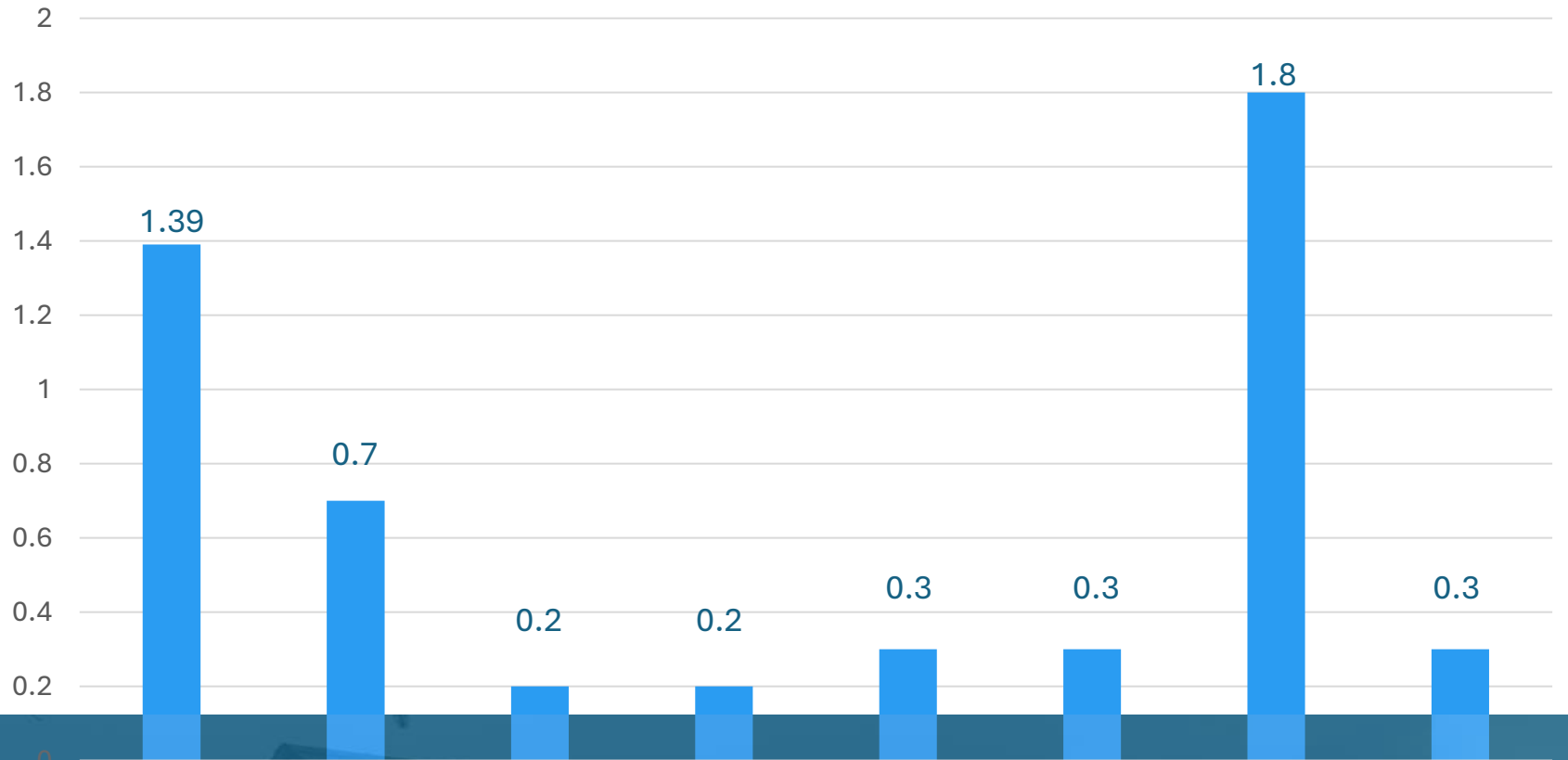
Most Applicants who were allocated housing this year have lived in the area for five or more years (including people who have lived here all their lives). Only one person was 'new', having not lived in the area before.

% Rent lost through empty properties

% Anti-social behaviour cases resolved



Scottish Average Lochalsh and Skye HA Ltd



Scottish Average Lochalsh and Skye HA Ltd Hjaltland Housing Association Ltd Lochaber Housing Association Ltd Orkney Housing Association Ltd Rural Stirling Housing Association Ltd Shetland Islands Council West Highland Housing Association Ltd

We are looking for local people to join our Board, to make lives better in Scotland's most beautiful and challenging place!

The **LSHA Board** is looking for enthusiastic and community minded people to contribute to a successful, dynamic and people-centred organisation. If you share in our values and have the time and commitment to support us in our efforts, as a leading rural and islands association, we would love to hear from you.

We are the main provider of affordable housing in the area, LSHA also carries out adaptations and telecare installations for the NHS, delivers energy advice, handyman and care and repairs services, and works in close partnership with HIE, Highland Council, development trusts and other bodies to support the ambitions of the communities it serves.

Our priorities over the next five years:

- Build more affordable homes, in the right places, and improve tenure choice, increasing affordable tenancies.
- Work with our communities to understand their ambitions and critical issues, e.g. retaining young people, adapting our plans to deliver local needs.
- Become a more efficient, digitally mature landlord, with digital tenant access, developed with their input.
- Deliver affordable warmth, reduce fuel poverty, and make our contribution to mitigating or adapting to climate change.
- Maximise staff and Board member potential and satisfaction through a People Strategy and empowered service delivery.
- Engage with government, sector policy makers, and our partners to increase their understanding of Skye and Lochalsh's needs and support for local solutions.

We are looking for new members to help us achieve the right mix of skills, experience and diversity to match our business needs. **We seek people who bring different backgrounds including tenants. We want to encourage women, young people, people from the LGBTQ+ community and those from minority ethnic groups to join. In addition, we are interested in people with expertise in:**

- Finance
- Legal Services
- Governance
- Digital services or strategic IT
- Employment, HR and people management

Prior experience in social housing is not necessary, and we will provide support, networking and training to ensure you are confident in your Board role. We will reimburse out of pocket expenses, including childcare and travelling costs for attending meetings.

If you are interested to find out more about what is involved in being a Board Member, please contact me on, or you can email me at Lowri.Richards@LSHA.co.uk for an informal chat. I look forward to hearing from you.

Rent

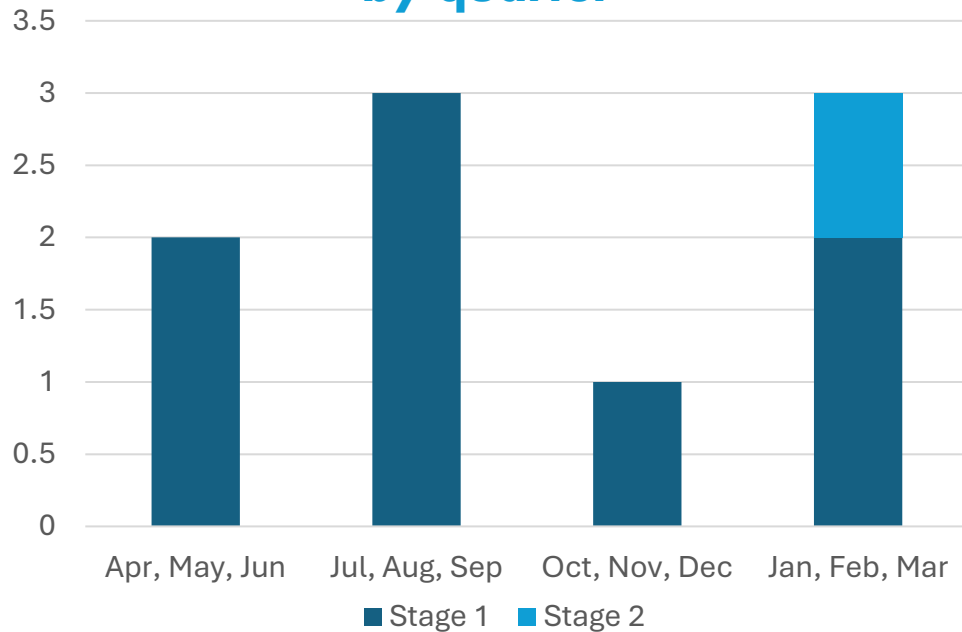
Many landlords increased their rent by similar amounts last year, as they also faced higher costs of materials for repairs, upgrades and new build construction costs. Inflation was very high which had an impact on private money borrowed from banks too. Insurance costs increased significantly, and we needed to generate more income to protect our core services.

Even with this increase, our average rents are lower than those within this peer group – this group includes landlords of the closest size (number of homes) and similar geography to LSHA; operating in rural/island locations who experience the same challenges as us.



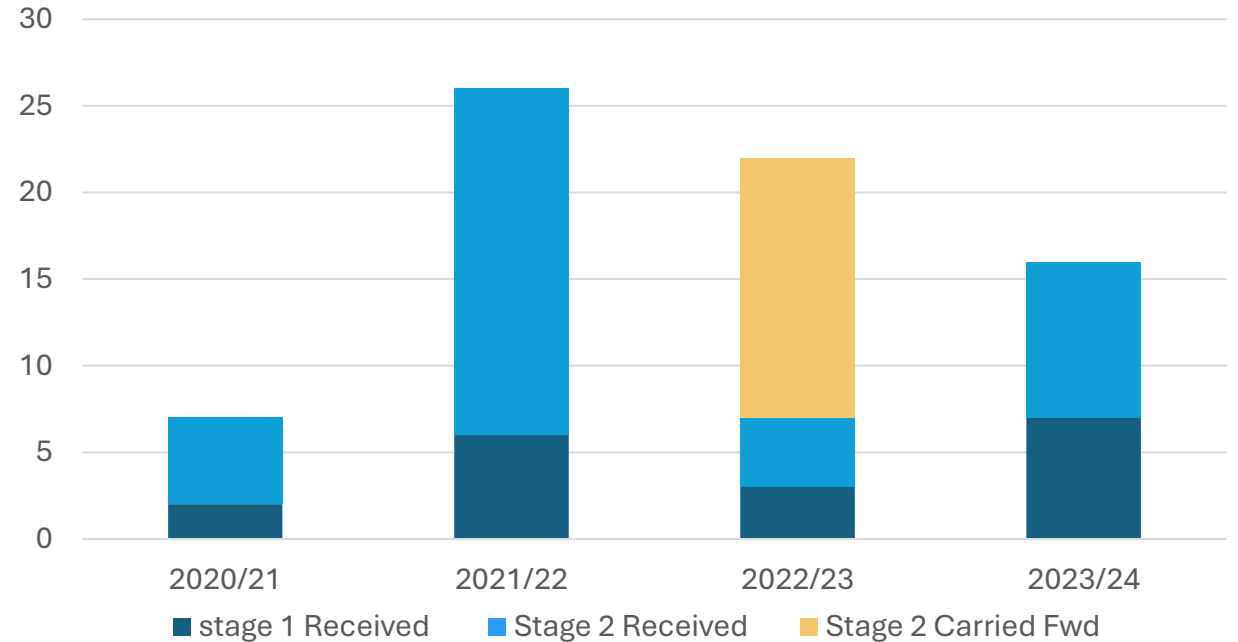
Landlord name	Total number of homes	% average weekly rent increase	2 Apt – Average weekly rent	3 Apt – Average weekly rent	4 Apt – Average weekly rent	5+ Apt – Average weekly rent	% collected of rent due
Group average	914	7	87.04	98.21	107.39	119.33	0.996
Lochalsh and Skye HA Ltd	836	7.7	85.96	93.19	102.94	110.79	0.991
Hjaltland Housing Association Ltd	822	6	97.4	106.6	111.9	124.78	1.002
Lochaber Housing Association Ltd	726	7.5	87.9	105.3	114.3	122.5	1.004
Orkney Housing Association Ltd	846	7.5	91.48	100.56	107.14	116.36	0.993
Rural Stirling Housing Association Ltd	661	7.7	79.77	89.65	97.64	101.74	0.992
Shetland Islands Council	1706	5	72.5	83.51	98.52	120.32	1
West Highland Housing Association Ltd	807	6.7	94.29	108.65	119.27	138.85	0.996

Complaints received 2023 - 2024, by quarter



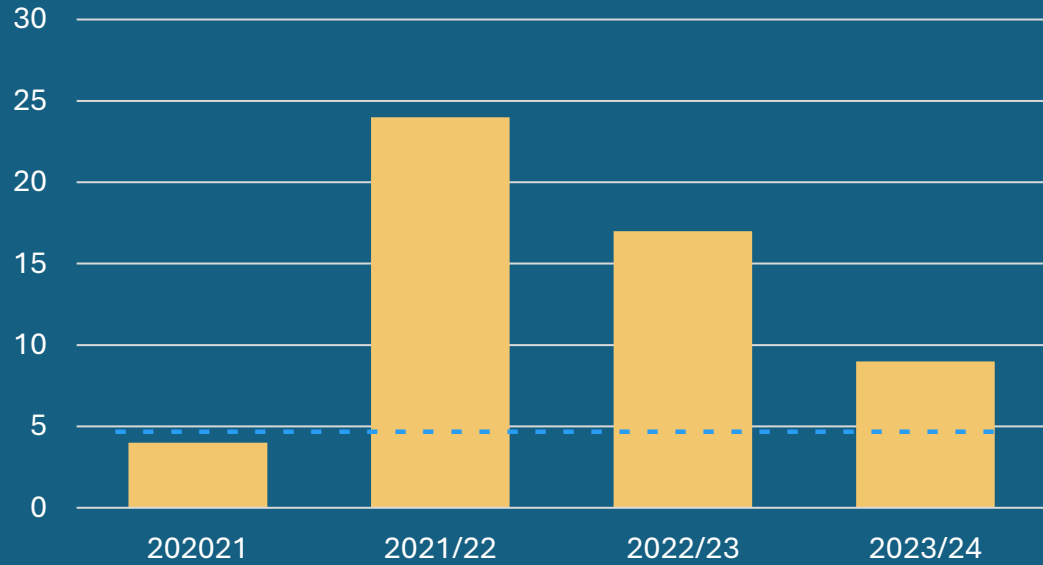
Q4 saw three new complaints relating to property maintenance and repairs, particularly heating systems. One of these complaints expressed dissatisfaction with the value for money, the cost of heating and time taken to commit to a replacement of the heating system.

Total Number of complaints (received and carried forward)



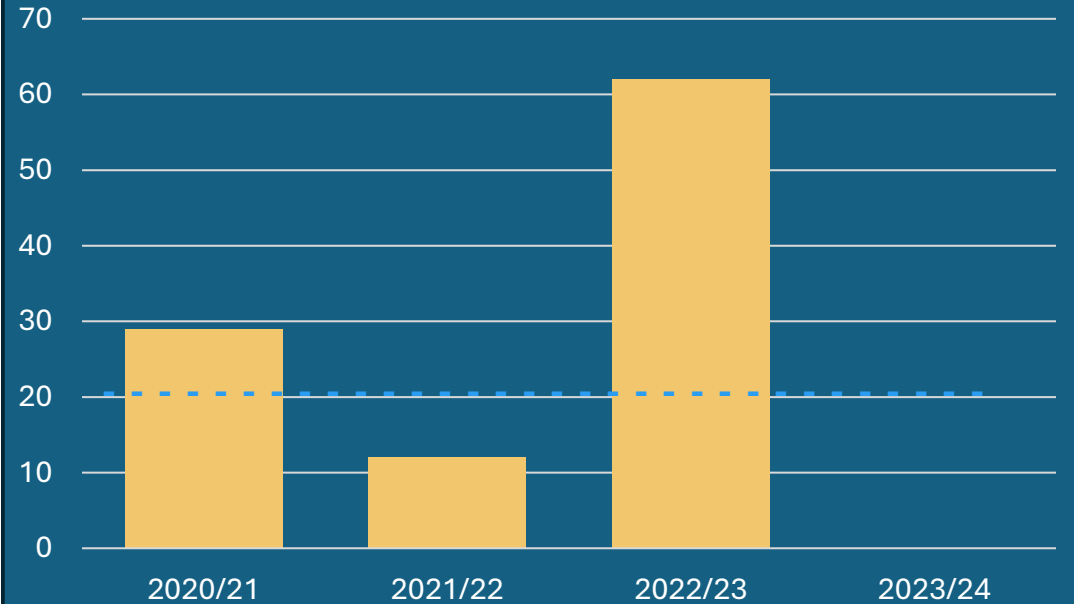
In 2021/22 nine Stage 2 complaints relate to collective complaints from tenants within one neighbourhood. The complex nature resulted in these being carried forward to 2022/23, accounting for the high number of Stage 2 complaint in these years. Outwith this collective complaint, the number of complaints received remains fairly static and low in number.

Average response time (working days) - Stage 1



----- Target (5)

Average response time (working days) – Stage 2



----- Target (20)

For a full report on peer group comparisons, the complete Annual Return of the Charter and more information on complaints handling including 'lessons learned', visit our website: [Performance](#)

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