



LOCHALSH AND SKYE HOUSING ASSOCIATION ANNUAL REPORT 24/25

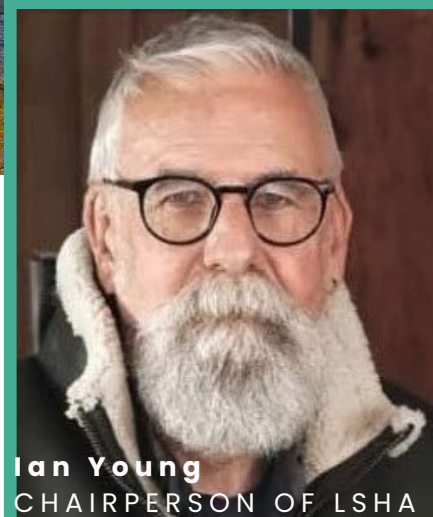
CHAIRPERSON'S FOREWORD

Once again it is a pleasure to share Lochalsh and Skye Housing Association's Annual Report with you.

The organisation's mission is to provide quality, affordable and sustainable homes, and also to provide valuable services to the community. I believe these aims are central to who we are and what we do.

Again, I would like to give all our thanks to the many tenants who have helped improve our services during the year. We continue to look at 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 collaborating with us in our communities, you, as tenants, always have a significant impact on what we do.

Whether it is maintaining and improving your home, delivering affordable housing, providing support to the elderly, or supporting those with



Ian Young
CHAIRPERSON OF LSHA

accessibility issues, we aim to provide the best value for money. We do this whilst always being aware of financial constraints our service users may experience.

Finally I would like to thank the staff, the Board, and our various partners and stakeholders who are integral to our success.

DEVELOPMENT

The Association invested £3.8 million in the development of new homes for social rent in Lochalsh and Skye in 2024/25. This investment was supported through grant from the Scottish Government and LSHA's private borrowing..



GLENELG - Darach Court

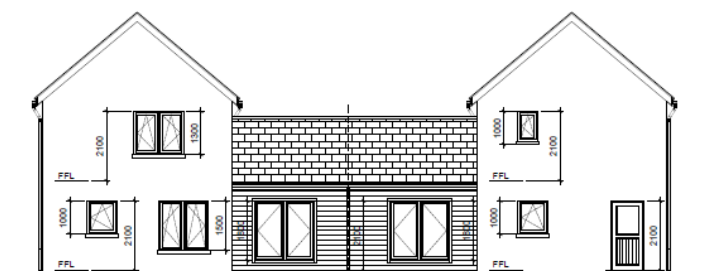
The first new affordable homes built in Glenelg in over 20 years provide much needed accommodation for families. The development consists of two 3 bedroom homes, and two 2 bedroom homes and is important to the sustainability of the local community.

Darach means 'oak' in Gaelic, and it is a fitting name for the determination and resilience needed to bring this project to fruition. The perseverance of the local community organisations, together with LSHA as lead developer, the Highland Council as the strategic investment enabler and Scottish Government as grant funder, has finally allowed tenants to move in and enjoy their new homes.

Campbells Farm 6

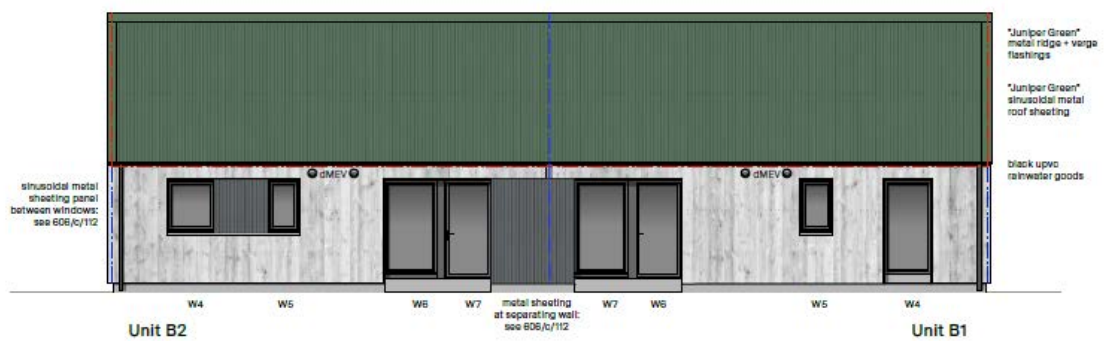
Built close to the previous developments at Georgiana Way and MacLennan Place, work began on this new development in March this year and will take approximately 16 months to complete. The development will consist of six semi-detached homes, six terraced homes and eight cottage flats.

**CAMPBELLS FARM 6
WILL PROVIDE 20
HOMES, INCLUDING
12 HOMES FOR
FAMILIES**



Raasay Phase 2

Housing has been a critical issue on Raasay for the last 15 years and the Scottish Government and Highland Council are supporting LSHA to construct a further six properties on the island. The proposals are for four, two bedroom and two three bedroom homes for affordable rent. Works began in February this year with the development due for completion in February 2026.



Home Farm 8A

Planning consent was secured for the Home Farm 8A development, progressing towards a site start in the Spring of 2026. We expect completion of the 14 homes by the summer of 2027.

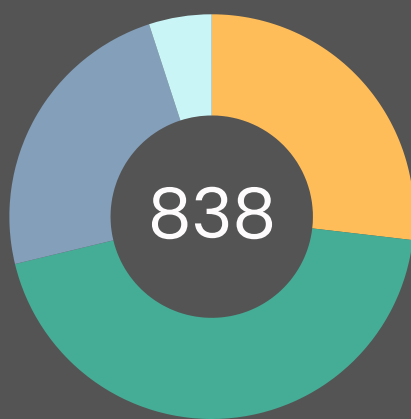
OUR HOMES

Lochalsh and Skye is a very popular area and at the end of 2024/25 there were nearly 500 applicants registered on the Highland Housing Register seeking a home in the Skye and Lochalsh area. Only a small percentage of properties become available for let, on average around 50 every year, so we can only meet a fraction of the demand.

Allocations in 2024/25 focused on homelessness, new applicants and transfer applicants.

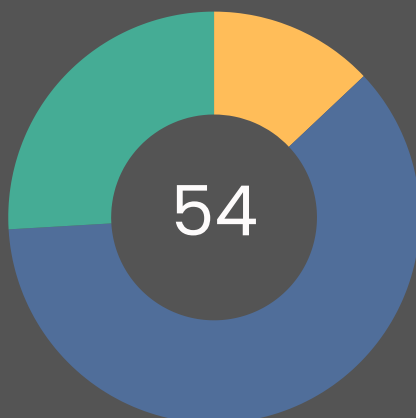
OUR HOMES FOR SOCIAL RENT

At the 31st March 2025 we had 838 homes for social rent.



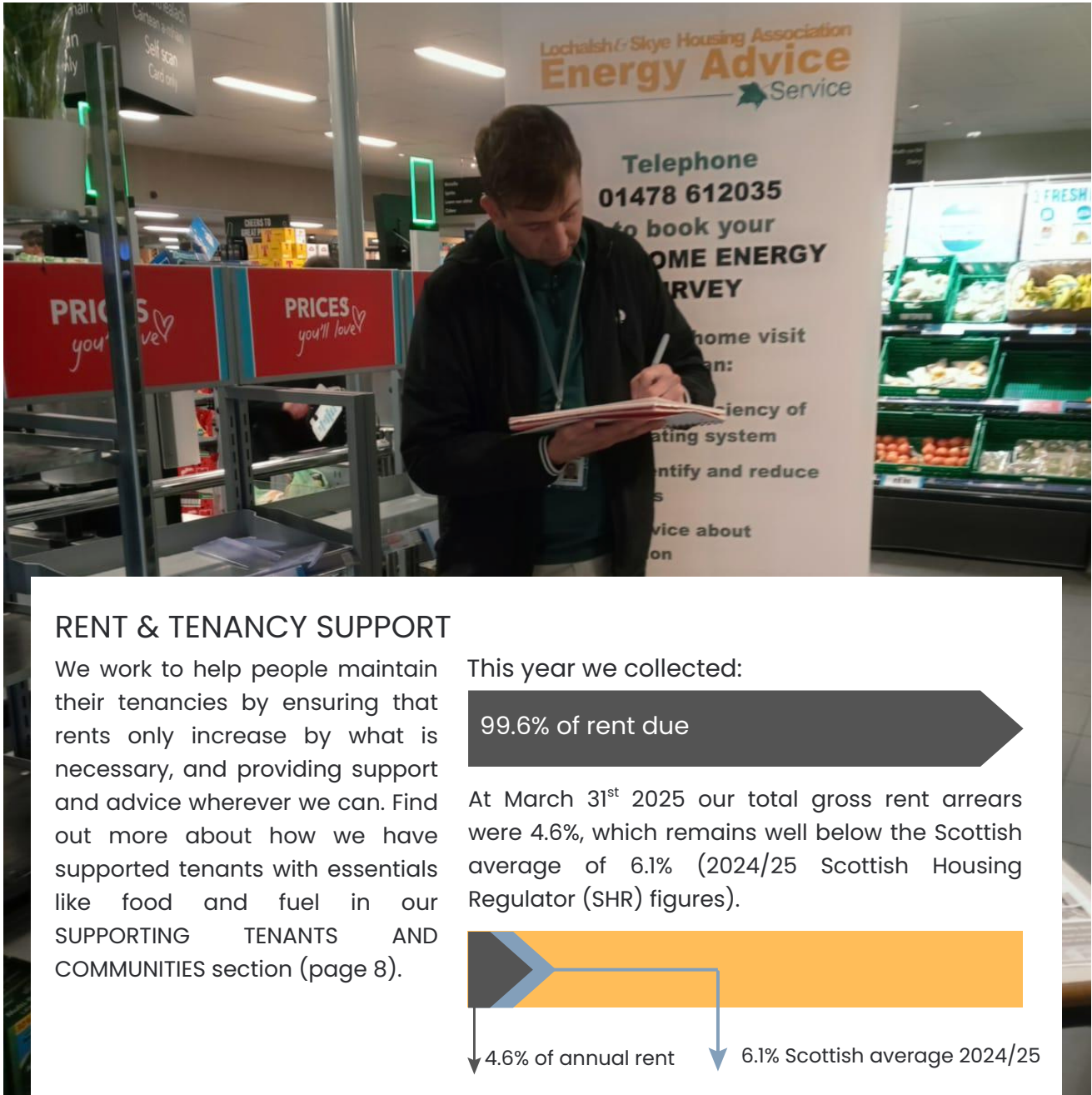
	1 bedroom houses	225
	2 bedroom houses	372
	3 bedroom houses	199
	4+ bedroom houses	42
TOTAL		838

HOW OUR HOMES WERE ALLOCATED



	Transfer Applicants	7
	Homelessness	33
	New Applicants	14
TOTAL		54*
General needs lets		49
Supported needs lets		5

*excluding mutual exchange



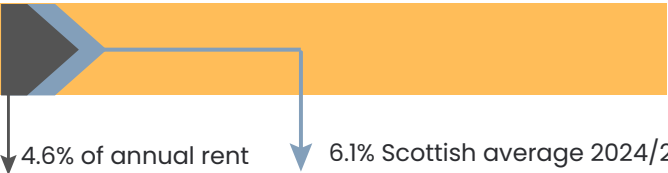
RENT & TENANCY SUPPORT

We work to help people maintain their tenancies by ensuring that rents only increase by what is necessary, and providing support and advice wherever we can. Find out more about how we have supported tenants with essentials like food and fuel in our SUPPORTING TENANTS AND COMMUNITIES section (page 8).

This year we collected:



At March 31st 2025 our total gross rent arrears were 4.6%, which remains well below the Scottish average of 6.1% (2024/25 Scottish Housing Regulator (SHR) figures).

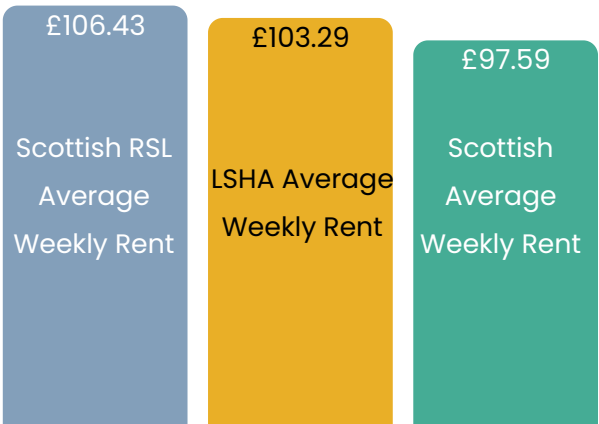


RENT INCREASE

Following a consultation with tenants in November 2024, LSHA applied a 7% rent increase in April 2025.

It is never an easy decision to increase rents and we always consider any increase carefully. Like all businesses, we have been impacted by high inflation and rising costs, with difficult decisions required to balance rent affordability for tenants with funding the required investment in maintaining and improving their homes.

LSHA Average Weekly Rent compared to Scottish Average and Scottish RSL Average



HOUSING QUALITY AND MAINTENANCE



This year we carried out
1,332 repairs
and asked tenants how satisfied
they were with our service.

Of the 352 who responded,
86%
told us that they were satisfied
with our repairs service.

Our average timescale for completion
of emergency repairs in 2024/25 was
4 hours 55 minutes
and 12 days for
non-emergency repairs

ACCESSIBILITY

This year we carried out

29 adaptations

so that our tenants could live in homes
suited to their individual needs.

£84,698

was spent on adaptations



£7,348

Association funded

£77,350

funded by the Scottish Government
through Highland Council.

CYCLICAL MAINTENANCE WORK

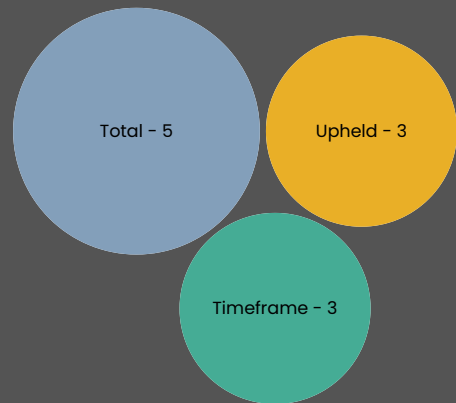
- Fixed electrical installation testing (EICR) compliant within 830 homes
- Smoke detectors compliant within 838 homes
- Servicing of heat pumps within 244 homes
- Gutter cleaning undertaken within 13 schemes



LEARNING FROM COMPLAINTS

We aim to learn from any complaints we receive. We are constantly reviewing our complaints processes and policy to maintain our high level of service.

- Total complaints received in the past year
- Complaints upheld in the past year
- Complaints responded to within Scottish Public Service Ombudsman timescales in the past year



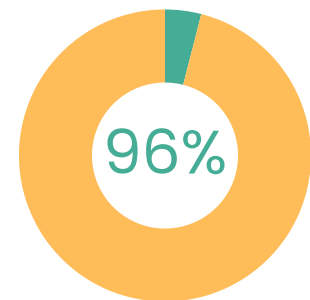
*these figures are based on the SPSO's KPIs and differ from how we report in the Annual Return on the Charter.

STOCK CONDITION SURVEY

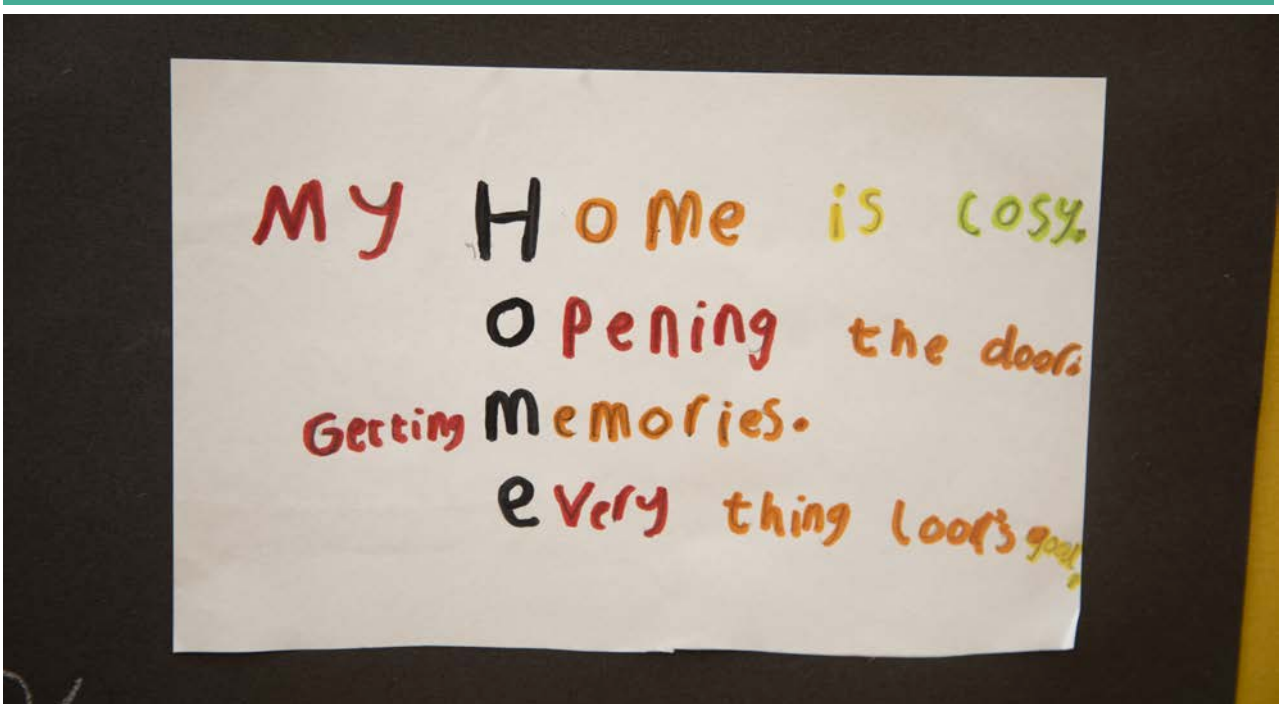
During 2024/2025 we progressed stock condition surveys to our homes. We completed 18.95% of our homes in the last five years using a combination of qualified internal property services officers as well as commissioning external surveying practices. We will aim to have completed 40.78% of our homes during 2025/26.

The surveys of all the elements within homes means we can accurately identify and plan for component replacements (including kitchens, bathrooms, windows and doors) and enables us to prioritise long-term improvements. Surveys also allow us to identify any priority investments needed to reduce tenants' heating bills and meet national targets for Net Zero.

PERCENTAGE OF HOMES MEETING SHQS



SCOTTISH AVERAGE 87%



SUPPORTING TENANTS AND COMMUNITIES

OUTREACH SERVICE

Help with benefits, tenancy support, and more



LSHA's Tenancy Sustainment Team

Meet us at convenient community venues for free, friendly advice and support

Kyle – The Lighthouse Café 12:00–14:00
First Wednesday of the month

Broadford – Library and Service Point
Second Wednesday of each month 12:00–13:45

☎ 01478 612035 Press option 3
✉ advice@lsha.co.uk



WELFARE RIGHTS AND ENERGY ADVICE

If you are worried about falling behind with your rent, we are here to help. We can support you to make arrangements to pay off any arrears in instalments, and our Tenant Adviser provides free, confidential, expert advice, helping you claim all of the benefits which you are entitled to, and any grants which may be available.

The team works with other agencies including the Skye Food Bank and CAB to provide the best support.

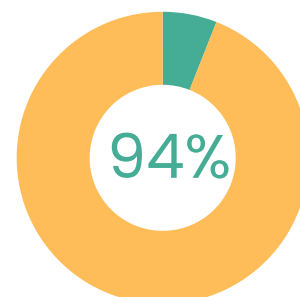
The Energy Advice team has had another busy year and has been successful in securing external grant funding to help deliver affordable warmth. They continue to provide specific advice to residents, gathering data on consumption and performance of our homes to find solutions to benefit tenants.

COMMUNICATION

When communicating with tenants and other customers, we aim to do so in a timely, transparent and accessible way. We know that listening to customers is important to understand what they are feeling and experiencing when using our services. We use customer feedback to enhance and improve the services we deliver.

65% of our tenants said that they would like to access Association services online.

Tenant Satisfaction with being kept informed about services and decisions



TOTAL

SCOTTISH AVERAGE 90%

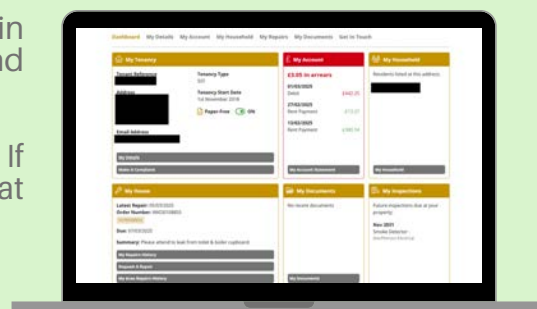
NEW TENANT PORTAL

We launched our Tenant Portal in July 2025 which can be accessed 24 hours a day, 7 days a week.

The Tenant Portal allows you to complete a number of tasks when the office is closed, such as reporting repairs, and lets you access recent letter and documents we have sent to you.

By signing up to the portal, you can assist us in minimising the amount of paper we send you, and reduce time spent on the phone.

So far over 66 households are using the portal. If you would like to get access, please email us at wehearyou@lsha.co.uk.



SURPLUS AND RESERVES

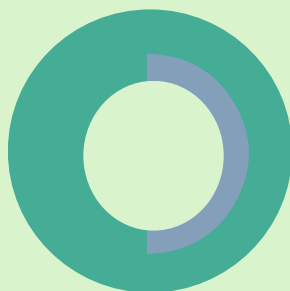
Our surplus for the year to 31st March 2025 was:

£187,000

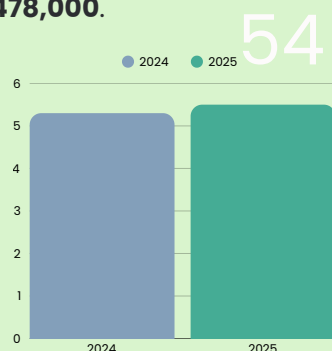
vs.

£(372,000)*

*2024



The Association's reserves have increased from **£5,307,000** to **£5,478,000**.



INCOME AND EXPENDITURE

The tables below summarise the Association's income and expenditure and financial statement for the year ended 31st March 2025 and 31st March 2024.

STATEMENT OF COMPREHENSIVE INCOME	2024/2025 £000s	2023/24 £000s
Turnover	6,909	6,516
Operating Costs	(5,551)	(5,559)
Net interest	(1,293)	(1,174)
Property gains / (losses)	122	(45)

STATEMENT OF FINANCIAL POSITION	2024/2025 £000s	2023/24 £000s
Housing Properties	86,927	85,401
Other properties & fixed assets	994	842
Debtors and properties for sale	1,196	683
Cash	2,441	492
Current liabilities	(2,194)	(1,311)
Long term liabilities	(27,351)	(24,378)
Deferred Grants	(56,064)	(57,281)
Pensions liability & provision	(471)	(557)
Total Reserves	5,478	5,307



GET INVOLVED

WANT TO PLAY YOUR PART?

Support your Housing Association by becoming a member.

If you are 16 or over and live in Lochalsh and Skye, you can join for a one-off payment of £1.

We encourage you to join us as a member to have your say and to help shape the future of the organisation and housing in your community.

MEMBERSHIP BENEFITS INCLUDE:

- Attend and vote at General Meetings
- Elect the members of the Board of Management
- Stand for the Board of Management and nominate members for election
- Special membership publications sent to your door

Contact us for an application form and help shape the future of your neighbourhood.

CONTACT US

Morrison House, Portree, IV51 9EW

CALL US AT:

01478 612035

EMAIL US AT:

info@lsha.co.uk



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