

Performance Analysis

2024-25



Introduction

Recently, Lochalsh and Skye Housing Association received a presentation from the Scottish Housing Network on our Annual Return on the Charter for 2024–2025.

The Annual Return on the Charter is how we report on our performance as a landlord and demonstrate how we are meeting the standards and outcomes of the Scottish Social Housing Charter set by the Scottish Housing Regulator. The questions are set by the Regulator, so all housing associations are measured against the same standards. As part of this process, our results are benchmarked against housing associations of a similar size and rural location to ensure fair comparison.

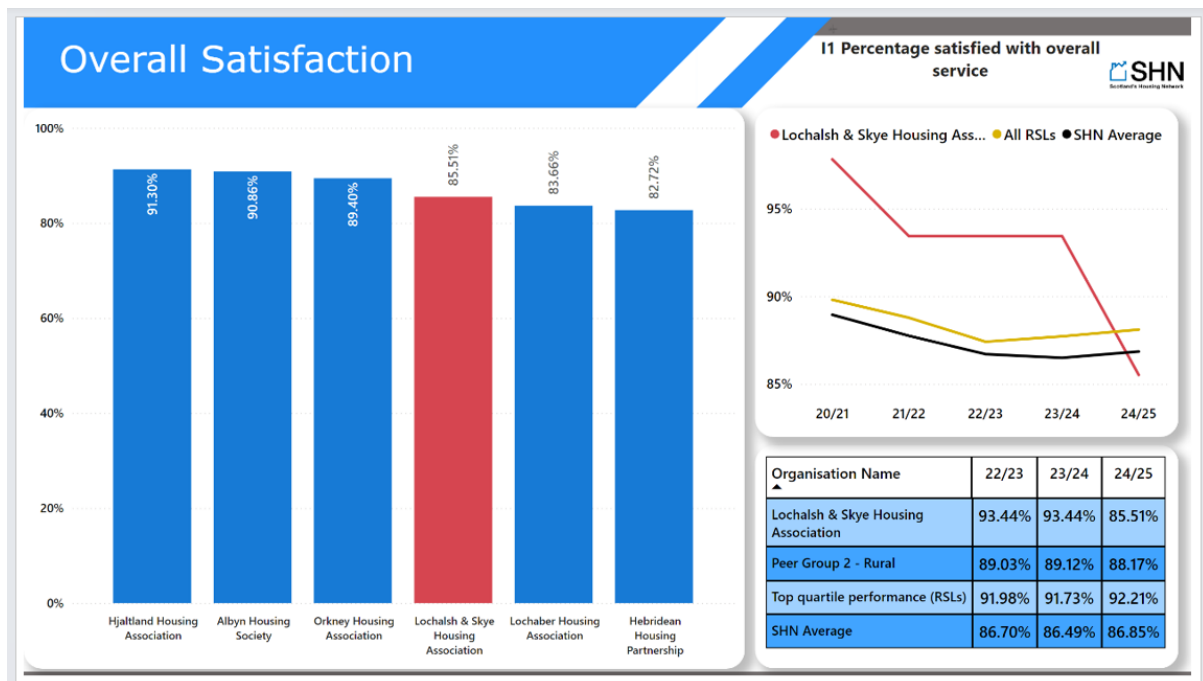
This year, we have been compared with peer organisations including Albyn Housing Society, Hebridean Housing Partnership, Hjaltland Housing Association (based in Shetland), Lochaber Housing Association and Orkney Housing Association. This comparison helps us understand where we are performing well and where we need to improve in relation to our peers.

Below is a summary of some of the key results and what they mean for you as our tenants.

Tenant Satisfaction & Experience

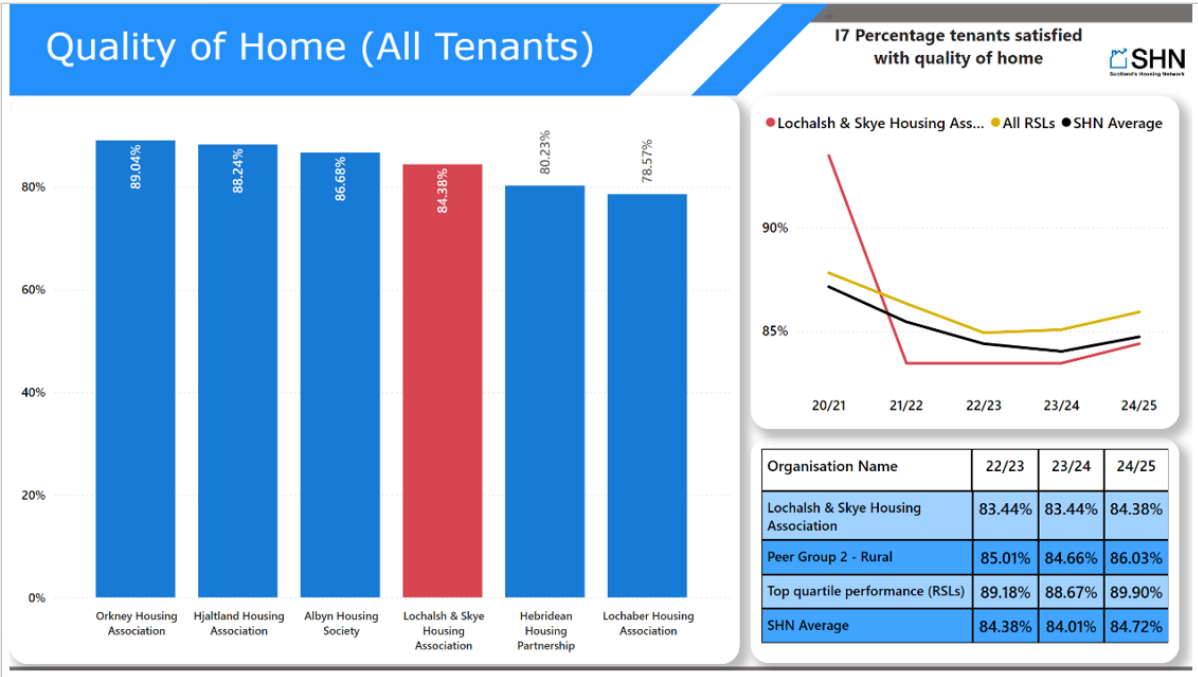
This year's performance shows a mixed picture of tenant satisfaction. While many services remain strong, some key areas have declined since the last survey.

For example, overall satisfaction has fallen from 93.44% to 85.51%, and satisfaction with being kept informed has dropped slightly from 98.44% to 94.32%. Satisfaction with opportunities to participate also decreased from 98.44% to 85.80%, and value for money fell from 83.75% to 71.02%.

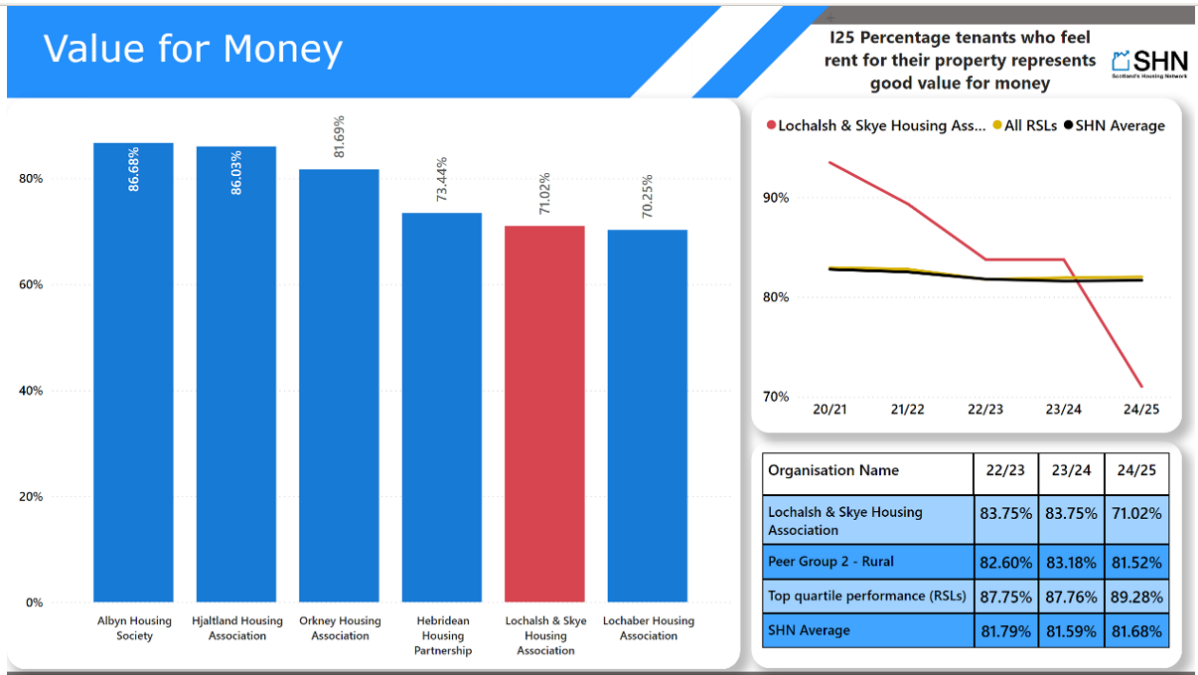


The line graph and the chart show where LSHA sit in comparison with other peer groups as well as Scottish Housing Network's average (this is taken from all RSLs who are members of SHN).

Satisfaction with the quality of homes increased slightly from 83.44% to 84.38%, showing steady progress in maintaining property standards.



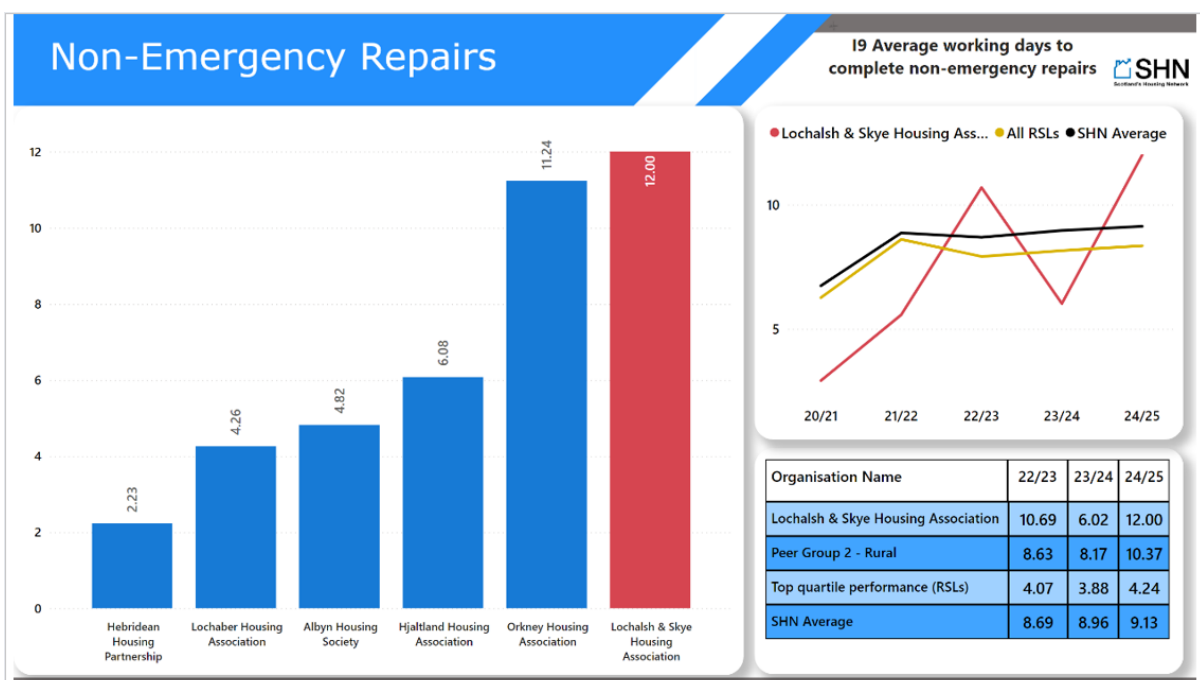
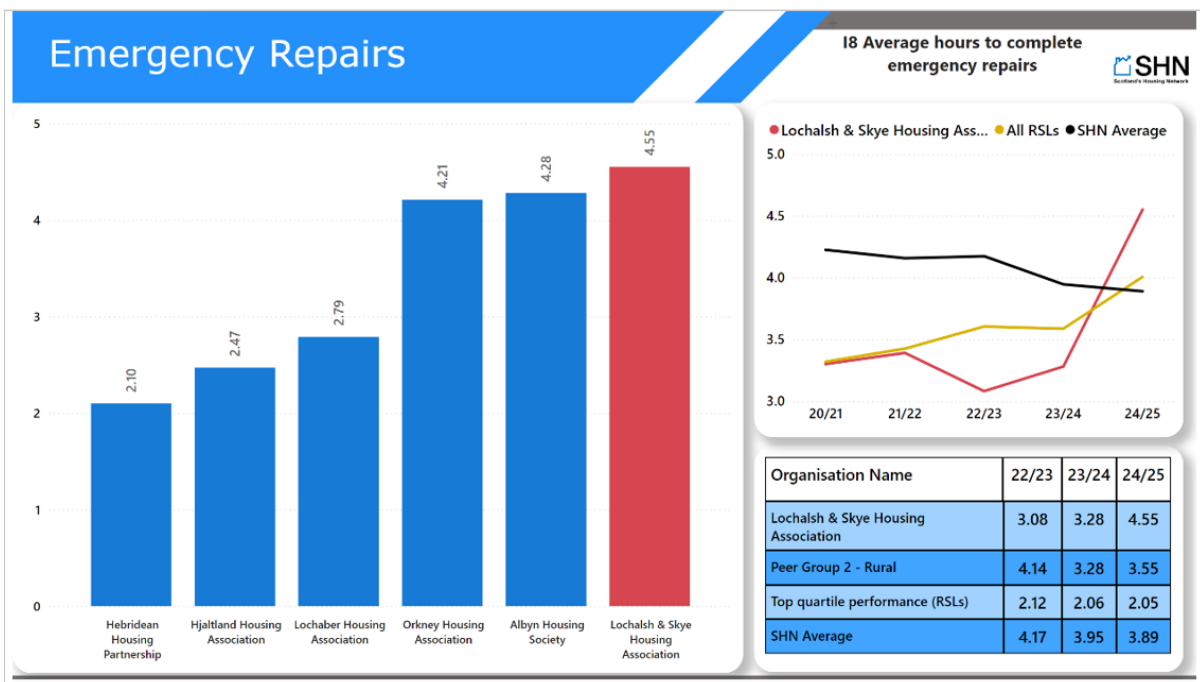
Tenants continue to provide valuable feedback, and these results help the us focus on where improvement is needed most.



This graph shows that LSHA have gone down in tenants' view of value for money since 20/21 and is now lower than our peer groups and SHN's average. In the Tenant Satisfaction Survey 2024, tenants reported that the rents are 'expensive' and 'high'. 69% of tenants said that they considered 'how affordable rents are' to be the most important factor when evaluating value for money. Therefore, LSHA have tried to keep the rent increase as low as possible this year.

Repairs & Maintenance

Repairs performance has been highlighted as an area for improvement. The average time to complete emergency repairs is now 4.5 hours, and non-emergency repairs take an average of 12 working days. Although 4.5 hours for emergencies is within our target, it is longer than in previous years. Non-emergency repairs are unfortunately both out with our target, and longer than previous reporting years. This is relatively the same as other members in our peer group due to our unique large geographical area and limited contractors.



Satisfaction with repairs services has also fluctuated. The Association continues to monitor response times closely and work with contractors to improve performance. Repairs remain one of the most important services to tenants, so improving timescales and communication is a priority.

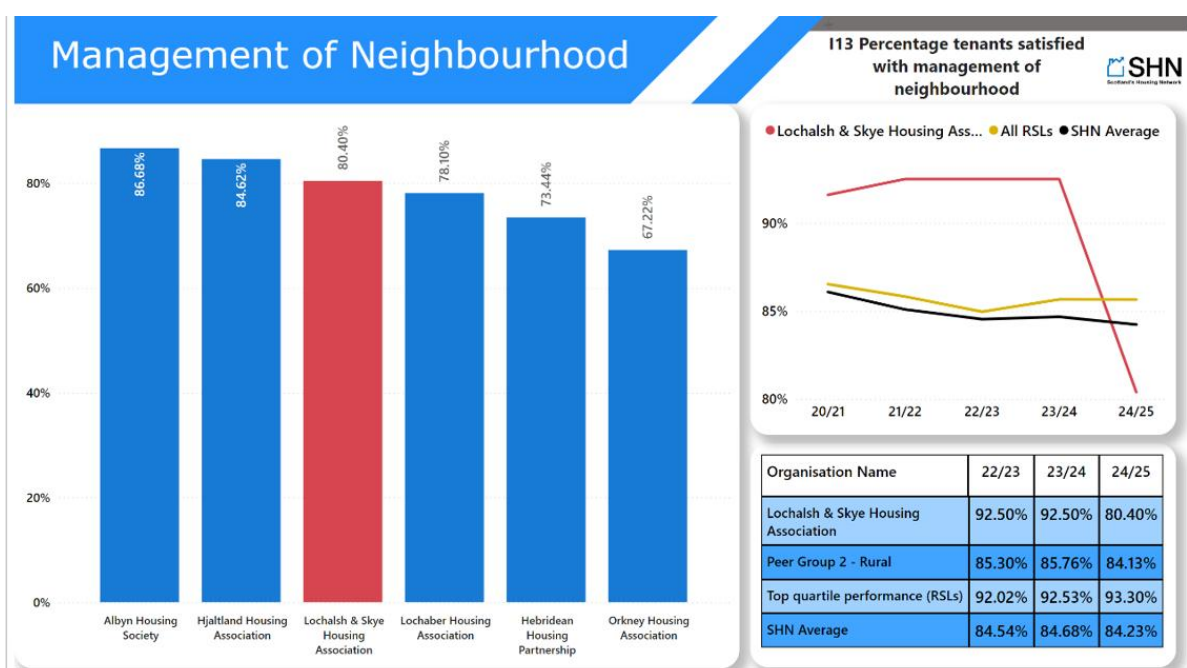
We are very pleased that 100% of properties meet the EESSH energy efficiency standard, helping reduce energy costs and improve comfort which is a high priority for tenants.

We continue to achieve short re-let times, with our Technical Team prioritising the preparation of empty homes quickly and efficiently for new tenants. This approach minimises the loss of rental income and helps ensure homes do not sit vacant for long periods. However, we are increasingly seeing properties returned in a poorer condition, which requires additional time and investment to bring them back up to our lettable standard. By working hard to turn homes around efficiently and protect rental income, we can reinvest more into the services and improvements that matter most to our tenants and their priorities.

Housing Management, Neighbourhoods & Complaint Handling

Neighbourhood satisfaction has reduced from 92.50% to 80.40%, a drop the Association wants to understand better. From reviewing the feedback in the most recent Rent Consultation, it appears that some concerns raised relate to matters that sit outside of the Housing Association’s direct responsibility — for example, issues that fall under the remit of the local authority or other external agencies. We understand that this distinction is not always clear, and that from a tenant perspective, the most important thing is simply that the issue is resolved.

We will emphasise more what is LSHA’s responsibilities and will signpost other agencies, so tenants know who to contact about what.

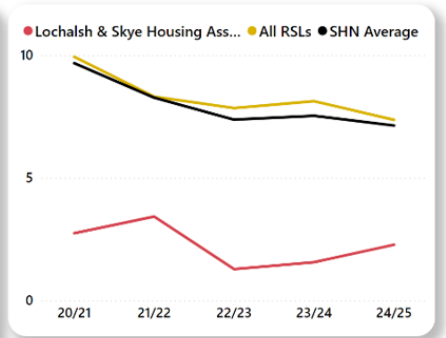
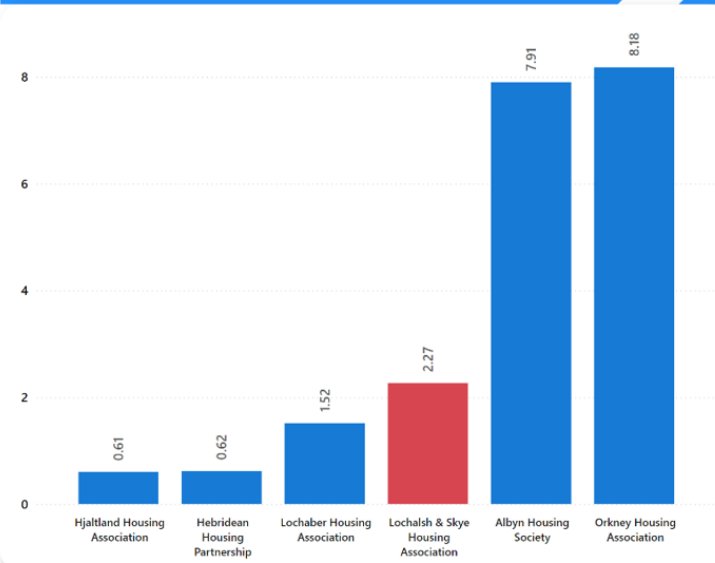


Complaints are important to us, to get feedback on what we can do better and learn lessons to proactively avoid reoccurrence. We want to maximise tenant satisfaction and deliver good services. A key question raised around our current complaints reporting is whether our data is fully representative of the number of issues raised. Only eight complaints were logged in 2024/25 so we will be look at making sure that all complaints are recorded effectively and on time, to help identify issues earlier and improve responsiveness.

Antisocial behaviour was previously at 1.56% and now raised to 2.27%. This shows LSHA in the middle of the six housing associations measured against and below the SHN average.

Anti-Social Behaviour

115 ASB cases per 100 homes



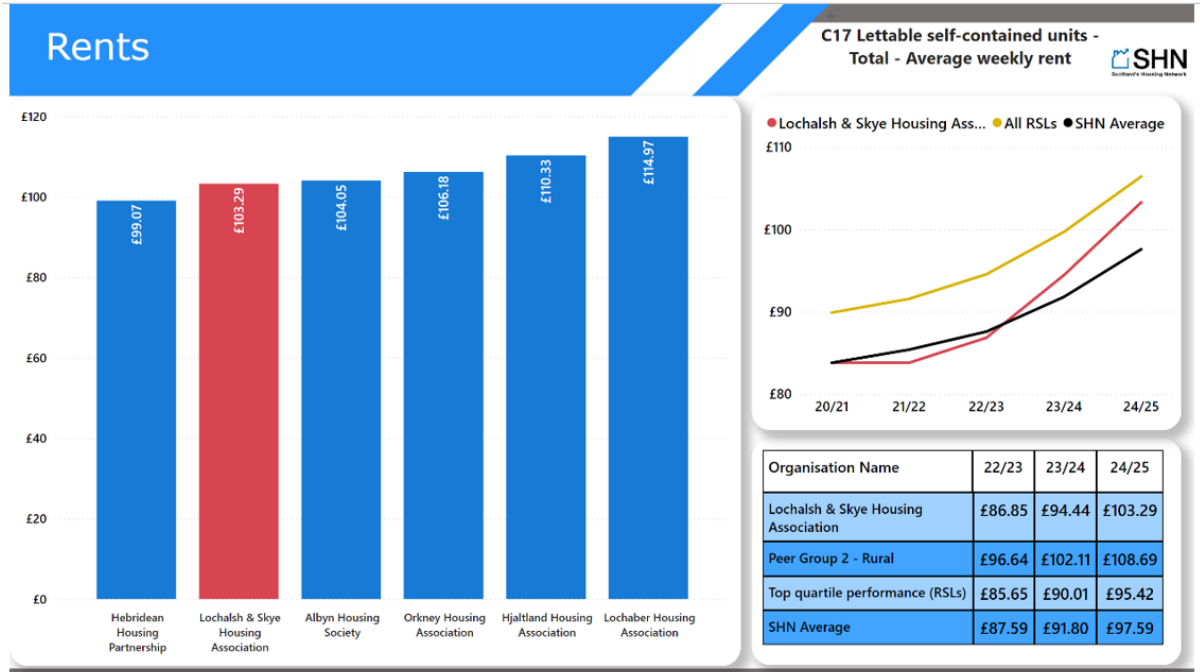
Organisation Name	22/23	23/24	24/25
Lochalsh & Skye Housing Association	1.27	1.56	2.27
Peer Group 2 - Rural	5.33	5.79	6.57
Top quartile performance (RSLs)	3.60	3.66	3.77
SHN Average	7.37	7.52	7.13

Despite these challenges, tenancy sustainment is strong: 95% of tenancies lasted at least 12 months, with only five tenancies ending early.

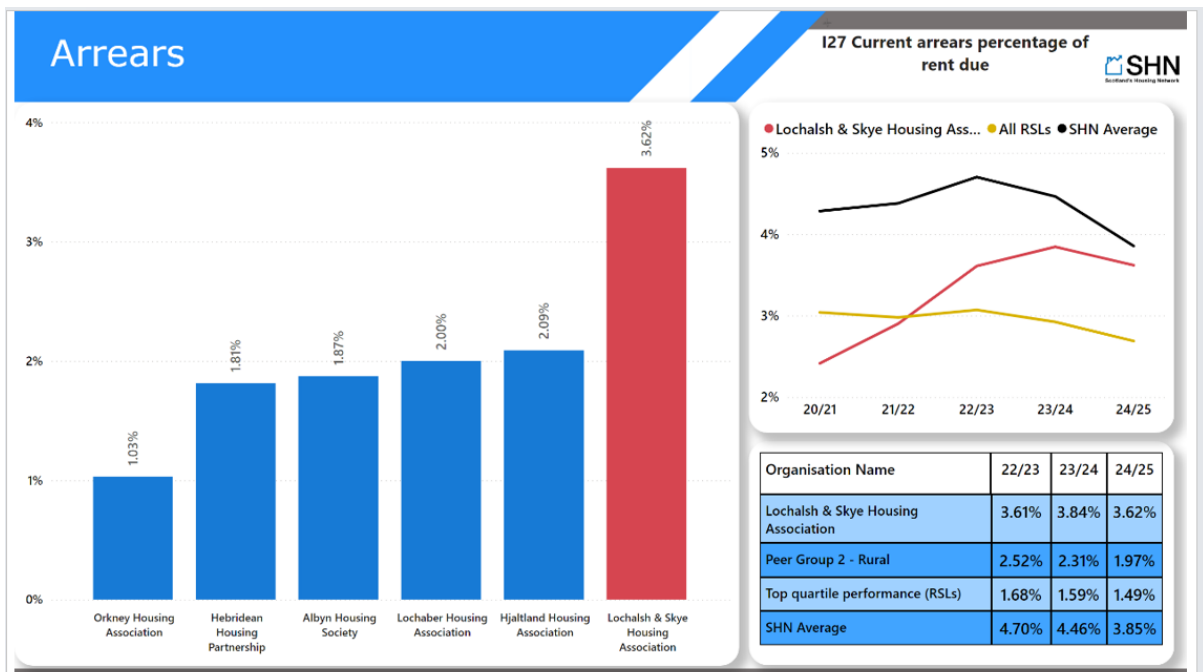
There was also only one abandonment and zero evictions, showing positive and supportive housing management and tenancy sustainment work.

Rent, Arrears & Affordability

For several years, rent increases were above inflation, but the Association has now reduced the increase for 2026/27 to help tenants manage rising living costs.



Current arrears sit at 3.6%, which shows improvement, though this remains an area requiring attention. The Association is monitoring arrears closely and reviewing ways of collecting rent, as well as working with tenants who need support. The more rental income we're able to collect, the more money can go towards tenants' priorities.



While we remain firmly committed to eviction being a last resort and always seek to work with tenants to provide support and explore all reasonable options, we cannot tolerate persistently high levels of rent arrears. Significant arrears have a direct impact on the organisation's financial stability and limit our ability to invest in homes and services. Ultimately, this affects other tenants, as rental income is essential to maintaining properties and delivering the priorities that matter most to our communities.

If you would like to discuss this further, or if you have any additional ideas on how we can improve our performance, please do not hesitate to email wehearyou@lsha.co.uk. We welcome your thoughts and suggestions and are keen to explore any opportunities to help us perform even better.