



# Orkney Housing Association Limited

**Annual Report  
2023-2024**

# Chair's Report

**The last 12 months have seen more changes and challenges to the Association and wider housing sector. It also sees my 5-year term as Chair coming to an end. It has been a privilege, and I would like to thank my colleagues on Management Committee and the senior staff team for their support during this time and which I know they will give to the new Chair.**

During the year we were pleased to welcome 2 new Committee Members – Kate Hayes, a Chartered Surveyor, and Mary Ann Lewis, a retired Senior Nurse Manager, at the AGM in 2023. In November, Suzanne Lawrence, who has a background in healthcare and as an Employee Director, joined us as a co-optee.

Our housing and services are seen to be high quality and good value, thus demand for our services remains high. We are very conscious of the continuing pressure of the cost of living and seek to support tenants whenever and however we can. Over the winter months, staff again brought focused effort in contacting our residents in an attempt to assist the most vulnerable.

We were delighted to secure another £150 for each of our rented households from the Scottish Housing Fuel Support Fund which tenants could put towards heating or other energy costs. Our Energy Officer continues to provide advice to tenants with all aspects of energy efficiency and usage; due to current costs of energy and heating it has never been more essential that we provide this service.

The Association was also successful in attracting £175,000 from the Scottish Government's Social Housing Net Zero Fund, designed to support heat and energy efficiency projects in the social housing sector. This enabled us to move forward with some non-planned projects in some of our older stock - installing triple glazed windows, loft insulation top ups, cylinder jackets and external doors.

As we continue with forward plans to develop new, highly energy-efficient housing in Orkney, uncertainty around funding levels and borrowing costs continue to make our plans challenging. Similarly, in order to meet the Net Zero targets set by Government, we will require stable legislation and ongoing grant funding support.







We continue to collaborate locally and nationally in the best interests of our customers. In February, Paul McLennan, the Scottish Housing Minister, visited Orkney which provided an opportunity for us to meet with him on site at Walliwall. Also present were representatives from the More Homes Division of the Scottish Government, OIC and Orkney Builders (Contractors) Ltd, the main contractor for this development.



Fiona attended Orkney College's graduation ceremony and presented Joe Moodie with the 2023 Carpentry and Joinery Apprentice Award, sponsored by the Association.

Committee and Resident Panel members enjoyed a Summer Engagement Tour round Deerness, Holm, Burray and St Margaret's Hope in late summer. This provided opportunity to meet with residents in the estates for afternoon tea in the Marengo Road Centre, where we had a wander through the lovely gardens.

My time as Chair has been something of a rollercoaster ride, with situations arising we would never have dreamed of. I'd like to personally thank all the staff for their willingness to deal so well with the many challenges; constantly adapting their working practices and finding resources to ensure we always do the best we can for our customers. Their work also ensures that Orkney Housing Association continues to be a strong presence for good in the wider Orkney community. So, thank you all.

*Fiona Lettice  
Chair*

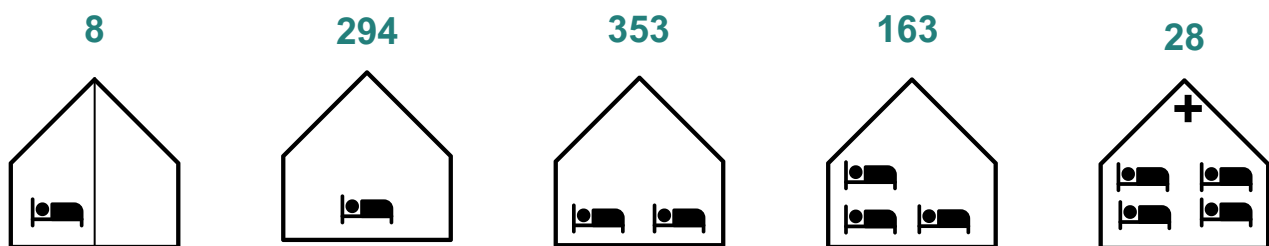


# How we've delivered

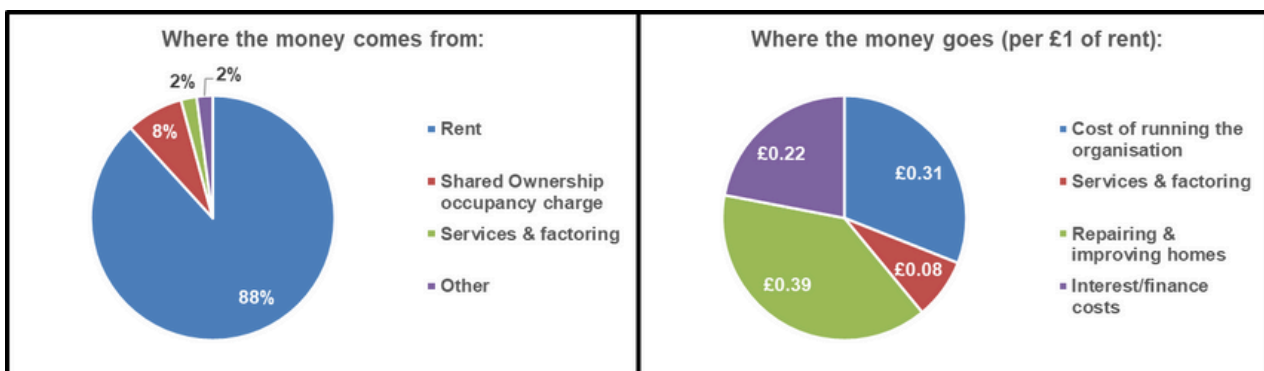
We have compared our performance as submitted to the Scottish Housing Regulator with the overall Scottish National average as well as our Rural Peer Group (RPG) average, based on landlords of a comparable size operating in remote and rural locations ie Hjaltland HA, Lochaber HA, Lochalsh & Skye HA and Orkney Islands Council.

Type	OHAL Average Rent	Scottish Average Rent	RPG
Bedsit	£69.57	£82.24	£71.95
1 Bed	£91.48	£87.87	£88.47
2 Bed	£100.56	£90.29	£100.08
3 Bed	£107.14	£98.30	£105.91
4 Bed +	£116.36	£108.29	£117.92

## Total number of rented properties



## OHAL Average Rent





# Relets & Rents

New tenancies sustained for more than a year, by source of let	
Existing tenants	100%
Applicants who were assessed as statutory homeless by the local authority	100%
Applicants from landlord's housing list	87.5%
Nominations from local authorities	N/A
Others	N/A

Relets increased from **76** during 2022/2023 to **90** in 2023/2024. Demand for housing in Orkney continues to grow and at the end of March 2024 there were **1435** households on the waiting list of which **1160** were assessed to have some level of housing need.

Relets by source	
The number of lets to existing tenants	10
The number of lets to housing list applicants	60
The number of mutual exchanges	1
The number of lets from other sources	0
<ul style="list-style-type: none"> <li>• section 5 referrals (RSLs)</li> <li>• nominations from the local authority</li> <li>• other</li> </ul>	20 0 0
The number of other nominations from local authorities	0
Total number of lets excluding exchanges	90

	OHAL 22/23	OHAL 23/24	Scottish Average	RPG
Average length of time to relet properties	12.67 days	12.55 days	56.73 days	25.56 days
Percentage of lettable houses that become vacant	8.97%	8.55%	7.18%	8.07%
Rent due lost through properties being empty	0.33%	0.29%	1.39%	0.59%
Rent collected as percentage of total rent due	99.30%	99.32%	99.43%	100.27%
Gross rent arrears	3.30%	3.16%	6.74%	5.38%

# Developments

## New Build Programme

The standards for new housing continue to become more onerous and the general cost of developing housing in rural areas is already significantly more than in urban Scotland. It is also expected that the need and demand for housing in Orkney will continue to exist. Despite the challenges, the Association remains dedicated to developing and building new homes and have planned an ongoing, sustainable development programme of 20 units/year for the foreseeable future. This year has seen the completion of 14 rented properties in Kirkwall, our highest demand area.

In addition to providing rented stock for our tenants, the Association also looks to other routes of home ownership. In August 2023, 6 properties (consisting of 4 x 2 bedrooms and 2 x 4 bedrooms) were completed for sale under the New Supply Shared Equity scheme, which enables interested parties to purchase a percentage of an individual property.


The Association is committed to the development programme and continues to provide quality affordable homes in Orkney. While doing so, our Leadership Team and Management Committee regularly monitor and maintain the delicate of balance of keeping our rents affordable while investing in new builds and maintaining our existing stock.




# Planned Maintenance

The Association's aim is to ensure that all our properties provide good quality homes and environments for our tenants that are well maintained. Every year we invest in a variety of planned maintenance projects in accordance with how long we expect items to last and varying external standards. The planned maintenance programme is a crucial part of the service provided by the Association. It helps to keep tenants' homes comfortable for the occupiers and meet the ever-increasing standards set by the Scottish Government. Wherever possible, we will look for the incorporation of innovation and improvements as part of our programmes that provide a long-term benefit to our tenants and the environment, especially those which reduce running costs or improve the quality of life for residents.

**21**   
homes were fitted with new windows

**20**   
homes had their storage heating upgraded

**8**   
homes had new external doors fitted

**41**   
homes had their external paintwork refreshed

**6**   
homes had renewed fascias, soffits and rainwater goods

## Net Zero Funding

The Scottish Government's grant scheme titled the Social Housing Net Zero Heat Fund (SHNZHF), was made available to support heat and energy efficiency projects in the social housing sector. A total of £200 million was made available until 2026 to support social landlords to install zero direct emissions heating systems and energy efficiency measures across their existing stock.

This funding avenue has allowed the Association to complete additional non-planned fabric first works in a handful of small estates, including some of the remotest parts of our community. This has helped reduce the heating demand in those properties and increase the EPC rating.

Although no further checkpoints have been advertised, the funding has been pledged up to 2026. The Association will continue to monitor this and any other available funding resources while assessing our current housing stock to identify properties that may benefit from such schemes.

### Net Zero Works 2023-24

- 49 properties received new **windows**
- 18 properties received new **doors**
- 39 properties had their **loft insulation** topped up
- 34 properties had **cylinder jackets** installed
- 2 properties received new **Velux** windows

### Overall

- 354 new **windows** installed
- 26 new **doors** installed
- 41 Quantum **storage heaters** upgraded
- 19 QRAD **panel heaters** upgraded
- 20 heated **towel rails** replaced
- 2320 m<sup>2</sup> of **loft insulation** laid
- 34 **cylinder jackets** installed
- 6 new **Velux** windows installed



# Satisfaction with Services

As the Association undertakes its Residents Satisfaction Survey bi-annually, OHAL's figures remain unchanged from 2022/2023 in the top table.

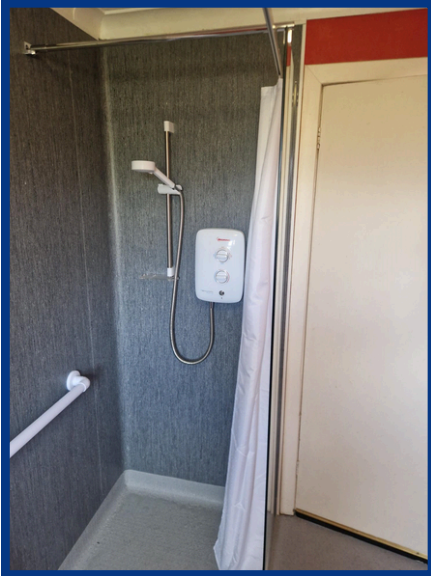
Satisfaction	OHAL 22/23	OHAL 23/24	Scottish Average	RPG
Tenants that think our rents offer value for money	76.97%	76.97%	81.59%	79.27%
Tenants satisfied with overall service	83.44%	83.44%	86.49%	86.84%
Kept informed about services and decisions	84.47%	84.47%	90.46%	89.85%
Opportunities to participate	65.22%	65.22%	87.67%	83.37%
Tenants satisfied with the quality of their homes	86.60%	86.60%	84.01%	82.40%

Repairs	OHAL 22/23	OHAL 23/24	Scottish Average	RPG
Tenants satisfied with repairs service	89.84%	90.13%	87.31%	92.92%
Average length of time taken to complete emergency repairs	3.76 hours	2.86 hours	3.96 hours	4.06 hours
Average days taken to complete non-emergency repairs	12.54 days	14.68 days	8.95 days	9.58 days
Percentage of reactive repairs carried out and completed right first time	82.78%	71.20%	88.41%	84.69%
Properties meeting the Scottish Housing Quality Standard (SHQS)	97.95%	96.93%	84.36%	90.21%



# Care & Repair Service

The Association delivers the Orkney Care & Repair Service for the Local Authority, providing critical adaptations and small repairs to private home owners or tenants.

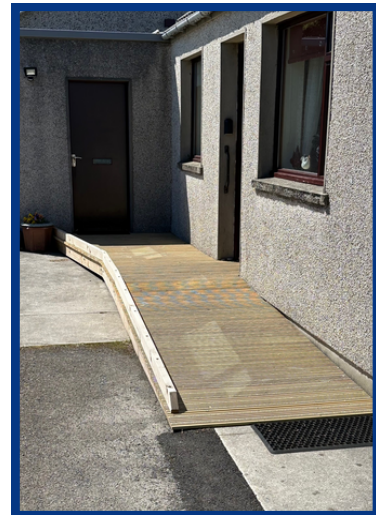


Most satisfied with the speed in processing the work and the quiet and efficient way the work was done.

A big thank you to the care repair team for my repair! This has alleviated a lot of anxiety.

Thank you and your team for your help with doing our mother's wet room. It is appreciated so much. We are delighted with it and you have all been so very helpful.

Absolutely brilliant – all fixed and so swiftly, please accept my thanks to you and your team for the sterling work you do for us oldies, it is very much appreciated.



Key Performance Indicators	Target	Actual
Hospital discharges completed by target	90% or more	100%
Client satisfaction	95% or more	100%

**Major Works**  
 Advice only completions: 340  
 Works complete: 176  
 Disabled adaptations and major repairs - total spend: £407,893

**Small Repairs Service**  
 Cases complete: 1148  
 Total cost of works: £39,628  
 Average cost per repair: £34.52

# Finance & Staffing

Finance Key Performance Indicators	Target	Actual
Management and maintenance admin cost	Less than £1,535	£1,455
Reactive maintenance cost	Less than £810	£660
Interest cover	More than 110%	364%
Debt to net worth	Less than 40%	22.4%
Staffing Key Performance Indicators	Target	Actual
Staff absence	2.7% or less	1.12%
Staff training and development	75%	64%

## Staff Training & Development

Mark Stillwell, our Trainee Housing Officer, is working towards his Chartered Institute of Housing Level 4 Certificate in Housing Practice.

Cat Browne, our Senior Finance Assistant, continues her studies towards an AAT Level 4 Diploma in Professional Accounting and Alison Rothnie, Trainee Finance Assistant towards an AAT Level 3 Diploma in Accountancy.

In addition to this, training on a variety of topics was delivered during the year including health and safety, supervisory skills, complaints handling, repairs and voids, employment law, allocation of properties, suicide prevention, first aid, child protection, housing benefit and universal credit.





# Retirements



This year saw another round of retirements within the Care & Repair team. Brian Clouston, Technical Officer retired after very nearly 30 years' service and Alan Gray, Small Repairs Assistant after 16 years. They received gifts from staff including a bespoke optic and a wooden table, both containing the Care & Repair logo made by a very talented colleague. We wish both Brian and Alan long and happy retirements.

## Modern Apprenticeship



We were delighted to have appointed our latest Modern Apprenticeship (MA) role and welcomed Alanna Smith in July. Alanna is based within our Housing & Customer Services team, attends college half a day per week and is working towards her SVQ in Business Administration at Level 6. Alanna is enjoying the position which offers on the job experience as well as working towards a formal qualification.



Donna Wilson, Housing Services Officer, successfully completed her Chartered Institute of Housing Level 4 Certificate in Housing Practice.



We welcomed new staff to our teams as follows:

- **Housing & Customer Services** - Mhairi Shaw (Trainee Housing & Allocations Assistant), Alanna Smith (MA) & Paul Dennison (Customer Services Assistant)
- **Care & Repair** - Carl Hellewell (Small Repairs Assistant)
- **Development & Properties** - Dean Campbell (Building Services Manager), Stephen Haddow, Estates & Trades Team Assistant.
- **Finance** - Kirstin Mackay (Director) & Alison Rothnie, Trainee Finance Assistant



# Finances

<b>Income and Expenditure</b>		
<b>22/23</b>		<b>23/24</b>
<b>£'000</b>		<b>£'000</b>
<b>5,195</b>	<b>Income from lettings etc</b>	<b>5,647</b>
<b>644</b>	<b>Other income</b>	<b>1,242</b>
<b>68</b>	<b>Surplus on property sales</b>	<b>89</b>
<b>38</b>	<b>Investment income</b>	<b>104</b>
<b>(1,225)</b>	<b>Repairs and maintenance</b>	<b>(763)</b>
<b>(51)</b>	<b>Improvements &amp; adaptations</b>	<b>(21)</b>
<b>(2)</b>	<b>Irrecoverable rents</b>	<b>(10)</b>
<b>(1,748)</b>	<b>Other operating costs</b>	<b>(2,695)</b>
<b>(667)</b>	<b>Mortgage interest etc</b>	<b>(845)</b>
<b>(1,075)</b>	<b>Property depreciation</b>	<b>(1,158)</b>
<b>1,177</b>	<b>Net surplus</b>	<b>1,590</b>
<b>(207)</b>	<b>Pension (deficit)/surplus adjustment</b>	<b>(245)</b>
<b>970</b>	<b>Surplus for year</b>	<b>1,345</b>
<b>Balance Sheet</b>		
<b>22/23</b>		<b>23/24</b>
<b>£'000</b>		<b>£'000</b>
<b>89,439</b>	<b>Housing properties etc</b>	<b>88,781</b>
<b>2,554</b>	<b>Net current assets</b>	<b>413</b>
<b>(61,555)</b>	<b>Capital grants</b>	<b>(60,611)</b>
<b>(17,627)</b>	<b>Long term loans</b>	<b>(14,175)</b>
<b>(177)</b>	<b>Pension deficit creditor</b>	<b>(430)</b>
<b>12,634</b>	<b>Net assets</b>	<b>13,978</b>
<b>12,634</b>	<b>Capital &amp; reserves</b>	<b>13,978</b>

**Available in alternative formats  
or languages on request**

**Orkney Housing Association Limited**  
39a Victoria Street, Kirkwall, Orkney, KW15 1DN  
Tel: 01856 875253  
E-mail: [enquiries@ohal.org.uk](mailto:enquiries@ohal.org.uk)  
[www.ohal.org.uk](http://www.ohal.org.uk)

Find us on Facebook @OHALtd and Twitter @Orkney Housing