



ORKNEY
Housing
Association

Building **homes**, building **communities**

2024-25

Annual Report



Chair's Report

It is a privilege to be leading the Association into its 40th year as Chair and be celebrating this milestone anniversary. I would like to begin by paying tribute to our outgoing Chair, Fiona Lettice, who completed her 5 year term with professionalism and enthusiasm, she was always well prepared and had the Association's best interests at heart, never missing an opportunity to promote the good work we do. At last year's AGM we said goodbye to Philip Cook after 10 years' service.

Forty years ago, a group of dedicated locally-based individuals came together in the Supper Room of Kirkwall Town Hall to set up a new organisation, with an aim "to meet the varied housing needs in Orkney through new buildings and rehabilitation". This organisation had foundations in housing and worked alongside our community to be a force for good. A force for change, improvement, collaboration, innovation and in doing the best we can for our community.

I'm not sure exactly how those bold innovators envisaged their legacy being 40 years later, but I hope that they – and everyone else who has been involved over the last 4 decades – are proud.

Over that time, we have built 1,147 homes over 18 different parishes and islands, representing a financial investment in Orkney of over £150 million. But we do much more than just build homes - we help build and maintain communities - by working with our tenants to help them be good neighbours, and our key partners to support and contribute to the enhancement of these communities across our islands.

Our rented homes generate rental income which we use to employ local firms to maintain and upgrade existing properties and to assist with the development of new housing. And so we go on, building, improving and supporting – recycling our money back around the Orkney ecosystem.

First Committee - 1985

- John Foulis
- Jim Rendall
- Elizabeth Gunn
- Robin Hancock
- Ken Campbell
- Chris Soames
- Liz-Anne Winters
- Jim Macrae
- Wendy Baikie
- Rita Jamieson
- May Armour
- James Walker
- Ron Sabiston
- Pam Kemp
- Stephen Manson

Looking forward, we have a new and exciting opportunity on the horizon with the launch of Scotland's first Community Housing Bonds – giving local people an opportunity to invest in the Association. Our subsidiary, Orkney Housing Enterprises, we hope will begin providing and managing private rental property in the coming year.

I would like to thank our staff, both current and those who have gone before them in the last 40 years – they have played a vital role in leading delivery of housing and support for our tenants over the years. They do that all to an incredibly high standard, and I am really proud that the Association's performance is at the top end of social landlords nationally in how we care for, support and deliver services to our tenants.

Then there are our community shareholders – there have been a total of 303 members over the last 40 years, and I want to say "thank-you" to them, particularly our present voluntary Management Committee members.



Erik Sinclair receiving the 2024 UHI Orkney Carpentry and Joinery Apprentice Award from Brian Kynoch.

Erik is the 20th recipient of the award which has been sponsored by the Association since 2005.

I continue to be amazed by the high quality work that our staff turn out, the dedication of my fellow volunteers and how positively we are supported by our tenants and our community. But none of that would have happened if it hadn't been for that inaugural meeting 40 years ago.

Brian D Kynoch

Chair



Celebrations

We have had many celebrations over the years ... usually accompanied by cake!



Rosie Wallace (Chair 1997-99) and Wendy Baikie (Founding member and Chair 1993-97 & 2009-11)



Wendy Baikie and Sally Inkster (staff member from 1988 and Chief Executive 2006-15)



Pam Kemp, May Armour & John Foulis, founding members, with Kenny Hume, one of our first tenants.



Craig Spence (staff member from 2014 and Chief Executive 2015-present)



To coincide with our 40 year anniversary celebrations, we undertook a rebranding exercise and are delighted with our new logos.

Our Homes

100th house
WASDALE CRESCENT,
KIRKWALL



200th house
HAMNAVOE,
STROMNESS



300th house
QUILCO,
DOUNBY



400th house
HOWANBREK,
WESTRAY



500th house
LYNN CRESCENT,
KIRKWALL



600th house
SUTHERLAND PARK,
KIRKWALL



700th house
STOREHOUSE PLACE,
ST MARY'S



800th house
JEWADALE DRIVE,
FINSTOWN



900th house
MCLEOD DRIVE,
KIRKWALL



1000th house
LIBERATOR DRIVE,
KIRKWALL



1100th house
LIBERATOR CLOSE,
KIRKWALL



Building homes, building communities

Reflections



In September, we hosted a meeting of the Highlands & Islands Liaison Group, bringing together representatives from nine registered social landlords and councils across the region. Over the course of two days, attendees heard from a range of speakers on key topics, including the National Housing Emergency, development challenges, changes to legislation, hoarding and strategies for developing the future workforce.

Feedback from the event was overwhelmingly positive, with participants valuing both the networking opportunities and the reflective visit to the Italian Chapel.

Senior officials from the energy regulator, Ofgem, visited Orkney in October and were provided with a comprehensive overview of the energy challenges faced by local households.

During their visit, they met with Committee Members, staff, a representative from the Scottish Federation of Housing Associations, and one of our tenants who shared concerns about the unsuccessful replacement of her Radio Teleswitch and the anxiety caused by the lack of a clear solution. The Ofgem directors offered reassurance that the planned "switch-off" would be tested and confirmed that the concerns raised during their visit would be communicated to senior representatives within the energy supply companies.



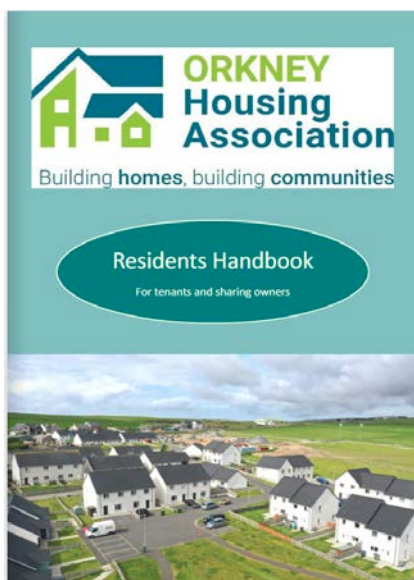


Challenge Poverty Week

In October, staff donated items for the local foodbank as part of Challenge Poverty Week 2024. The photo shows our Energy Officer, Robert Leslie handing over the donations to Alan Scott, Orkney Foodbank Manager.

Careers Fair

Also in October, staff from various departments represented the Association at the biennial Careers Fair, organised by Skills Development Scotland and Developing the Young Workforce Orkney, held at the Pickaquoy Centre. This event provided a valuable opportunity to engage directly with Orkney's future workforce and showcase the range of employment opportunities available within the Association.



Residents Handbook

In December 2024, we were delighted to share our new, digital Residents Handbook which is available via our website.

The Residents Handbook answers questions relating to tenancies and includes information about the services we provide, the rights and responsibilities of the tenant or sharing owner and how to contact us.

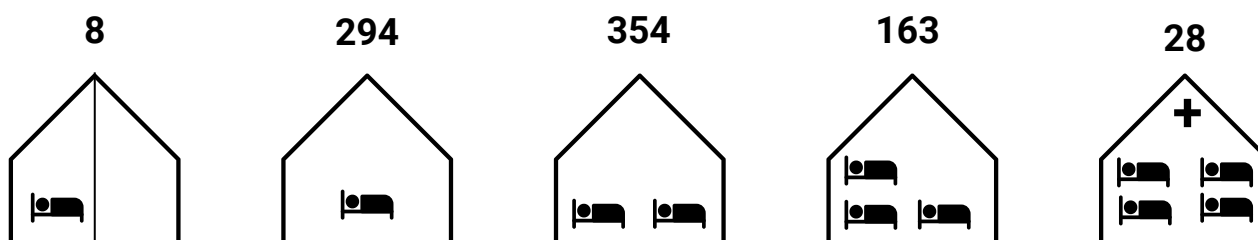
It also includes our **Customer Service Charter** which details not only what our residents can expect from us but what we expect from them.

Rents

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. Our RPG is based on landlords of a comparable size operating in remote and rural locations, these are Hjaltsland Housing Association, Lochaber Housing Association, Lochalsh & Skye Housing Association and Orkney Islands Council.

Type	OHA Average Rent	Scottish Average Rent	RPG
Bedsit	£75.09	£87.12	£76.84
1 Bed	£98.30	£93.27	£95.44
2 Bed	£107.85	£96.00	£107.56
3 Bed	£115.10	£104.51	£113.68
4 Bed +	£124.81	£115.58	£126.24

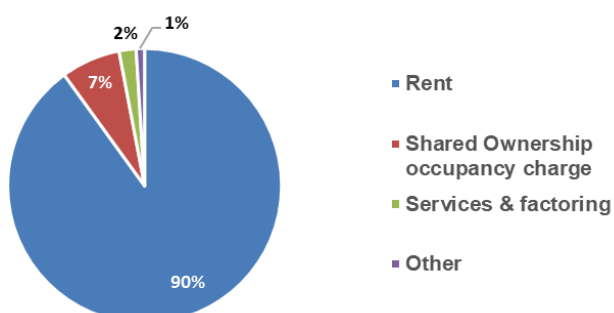
Total number of rented properties



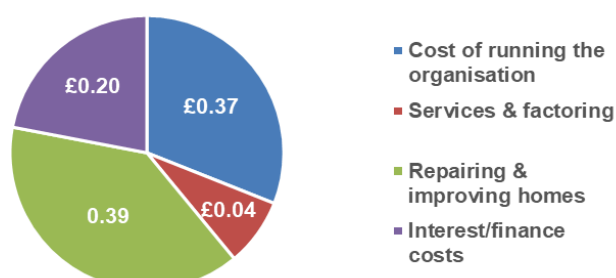
OHA Average Rent



Where the money comes from:



Where the money goes (per £1 of rent):



Relets

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	90.00%
Applicants from landlord's housing list	86.67%
Nominations from local authorities	N/A
Others	N/A

Relets decreased from **90** in 2023/24 to **54** in 2024/25. Demand for housing in Orkney remains high and at the end of March 2025 there were **1,131** households on the waiting list of which **924** were assessed to have some level of housing need.

Relets by source

The number of lets to existing tenants	4
The number of lets to housing list applicants	36
The number of mutual exchanges	6
The number of lets from other sources	0
<ul style="list-style-type: none"> • section 5 referrals • nominations from the local authority • other 	14 0 0
The number of other nominations from local authorities	0
Total number of lets excluding exchanges	54

	OHA 23/24	OHA 24/25	Scottish Average	RPG
Average length of time to relet properties	12.55 days	11.04 days	60.59 days	21.37 days
Percentage of lettable houses that became vacant	8.55%	7.22%	7.13%	7.17%
Rent due lost through properties being empty	0.29%	0.21%	1.27%	0.49%
Rent collected as percentage of total rent due	99.32%	99.16%	100.15%	99.76%
Gross rent arrears	3.16%	2.90%	6.17%	4.55%

Developments

Housing Development

The demand for social housing in Orkney continues to remain strong, while standards and requirements for new housing developments become increasingly stringent. Adding to these challenges, the cost of construction in rural areas remains significantly higher than in urban regions. Despite these pressures, we remain fully committed to delivering new homes and have set out an ambitious yet sustainable development programme targeting the delivery of quality affordable homes over the next decade.

In the past year, we successfully completed eight New Supply Shared Equity (NSSE) properties in Kirkwall and acquired a former shared ownership property in Finstown, which has been added to our rented housing stock. Looking ahead to 2025/26, we have already purchased a former NSSE property in Finstown for our rental portfolio, and we plan to complete 9 rented units and a further 8 NSSE properties in Kirkwall, the area of highest demand.

We continue to engage constructively with the Scottish Government's More Homes Division, Orkney Islands Council and other key partners to explore opportunities for future housing developments, ensuring we meet the ongoing needs of the Orkney community.



Planned Maintenance


The Association is committed to providing high-quality homes and well-maintained environments for our tenants. Each year, we invest in a range of planned maintenance projects, replacing and upgrading key parts of properties as they get to the end of their life such as doors and windows.


Our planned maintenance programme is a vital part of the services we deliver. It ensures that our properties remain comfortable, safe, and upgraded to meet the increasing standards set by the Scottish Government.

Wherever possible, we incorporate innovation and enhancements into our programmes - particularly those that offer long-term benefits such as reduced running costs, improved energy efficiency and a better quality of life for our tenants. These forward-thinking investments also support our broader environmental and sustainability goals.


26 new windows installed


6 new external doors installed


19 homes had their heating systems upgraded


1,199m² of loft insulation laid


16 new Velux windows installed

KPIs

Finance Key Performance Indicators	Target	Actual
Management and maintenance admin cost per unit	Less than £1,375	£1,643
Reactive maintenance cost per unit	Less than £810	£711
Interest cover	More than 110%	406%
Debt to net worth	Less than 40%	14.9%
Staffing Key Performance Indicators	Target	Actual
Staff absence	2.7% or less	2.1%
Staff training and development	75%	69%

Satisfaction

We were pleased to see an overall increase in tenant satisfaction in our 2024 Tenant Satisfaction Survey, compared to the 2022 results. The feedback received was largely positive and more closely aligned with the strong satisfaction levels reported in our 2020 and 2018 surveys, reflecting a consistent and encouraging trend.

Looking ahead, we remain committed to enhancing outcomes for our tenants and residents. A key area of focus will be strengthening face-to-face, estate-based engagement, with the aim of identifying opportunities to enhance the appearance and overall environment of our estates wherever possible.

Satisfaction	OHA 23/24	OHA 24/25	Scottish Average	RPG
Tenants that think our rents offer value for money	76.97%	81.69%	81.68%	74.68%
Tenants satisfied with overall service	83.44%	89.40%	86.85%	84.69%
Kept informed about services and decisions	84.47%	90.70%	89.98%	89.12%
Opportunities to participate	65.22%	72.15%	86.34%	78.23%
Tenants satisfied with the quality of their homes	86.60%	89.04%	84.72%	81.48%

Repairs	OHA 23/24	OHA 24/25	Scottish Average	RPG
Tenants satisfied with repairs service	90.13%	90.51%	86.75%	91.26%
Average length of time taken to complete emergency repairs	2.86 hours	4.21 hours	3.89 hours	4.75 hours
Average days taken to complete non-emergency repairs	14.68 days	11.24 days	9.13 days	9.84 days
Percentage of reactive repairs carried out and completed right first time	71.20%	79.60%	88.02%	86.76%
Properties meeting the Scottish Housing Quality Standard (SHQS)	96.93%	98.83%	87.24%	97.32%

Care & Repair

Orkney Housing Association is the managing agent for Orkney Care & Repair who deliver critical adaptations and a small repairs service to ensure the elderly, disabled and low income clients residing in Orkney can remain in their own homes for as long and as is practical and safe to do so.



We were delighted to welcome Liam Drury and Krystal Flett to the team in July 2024, as Senior Technical Officer and Administrative Assistant respectively.

Small Repairs Service

Cases complete: **1190**

Total cost of works: **£33,751**

Average cost per repair: **£28.36**



Major Works

Advice only completions: **465**

Works complete: **139**

Disabled adaptations and major repairs - total spend: **£436,301**

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



ORKNEY
Care & Repair

Improving **homes**, improving **lives**

Staffing



In April 2024 we were delighted to welcome our new Director of Housing & Operations - Tracey Longworth. Tracey is a committed housing professional, obtaining a Postgraduate Diploma in Housing, with Distinction and an MSc in Housing. She previously worked in several housing associations across Scotland and held the position of Policy Officer with the Scottish Federation of Housing Associations.

Staff Training & Development



Alison Rothnie
Finance Assistant
*AAT Diploma in Accounting
at SCQF Level 7 with Merit*

Mark Stillwell
Housing Services Officer
*Chartered Institute of Housing
Level 4 Certificate in Housing*

Amy Brough
Corporate Officer
*BSC Foundation Certificate
in Data Protection*

- **Mhairi Shaw**, Housing & Allocations Assistant, achieved her *Chartered Institute of Housing Level 3 in Housing Practice* in December 2024 and is currently pursuing a *Level 3 in Letting & Residential Properties*, with Landlord Accreditation Scotland and the Chartered Institute of Housing Housing Academy, which would enable the Association to lease mid market rent homes.
- **Cat Browne**, Senior Finance Assistant, achieved her *AAT Level 4 Diploma in Professional Accounting*.
- **Alanna Smith**, our Modern Apprentice, achieved her *SCQF Level 6 qualification in Business Administration*.

In addition to this, training on a variety of topics was delivered during the year including customer services, lone working, dealing with violence and aggression, health and safety, equalities, human rights and sexual harassment, freedom of information and first aid.

Employee Survey

We commissioned an independent employee survey in 2025, the results of which reflected improved staff satisfaction rates across most areas since our last survey in 2023.

A highlight being the majority of employees advising that they strongly or mostly agree that they are proud to work for Orkney Housing Association (94%).

Committee

Our Management Committee are elected from the general membership at the Annual General Meeting each year. Coming from a wide variety of backgrounds, they bring a broad set of skills and experience to oversee the strategy and performance of the Association and its staff. Current members have between one and fourteen years' service to the Committee.

Committee Training and Development

The Association remains committed to ensuring that our Committee members have the skills and knowledge required to fulfil their responsibilities effectively. To support this, members engage in regular training sessions throughout the year and undertake annual appraisals.

During 2024/25, members dedicated an average of 27 hours individually, to training and development activities, delivered through a mix of in-house and external training. Members were also represented at a number of key sector events and conferences, including:

- RIHAF Annual Conference
- SFHA Conferences
- Highland & Islands Liaison Group Events

These opportunities supported ongoing learning, strengthened sector awareness and contributed to good governance practice.

12 CHAIRS



Jimmy Walker
Liz Anne Winters
Wendy Baikie
Rosie Wallace
Stephen Manson
Andi Ross
Ken Harris-Jones
Wendy Baikie
Winifred Dunnett
John Rodwell
Fiona Lettice
Brian Kynoch

Summer Engagement



Our 2024 Summer Engagement Event saw Committee Members and staff visit several estates in Kirkwall before travelling to Shapinsay. There, after a visit to Millbank, we welcomed local residents to join us for informal discussions over refreshments in the Community School.



Finances

Income and Expenditure		
23/24		24/25
£'000		£'000
5,647	Income from lettings etc	5,897
1,242	Other income	1,234
89	Surplus on property sales	121
104	Investment income	150
(763)	Repairs & maintenance	(793)
(21)	Improvements & adaptations	(22)
(10)	Irrecoverable rents	(16)
(2,695)	Other operating costs	(3,039)
(845)	Mortgage interest etc	(815)
(1,158)	Property depreciation	(1,094)
1,590	Net surplus	1,623
(245)	Pension (deficit)/surplus adjustment	53
1,345	Surplus for year	1,676
Balance Sheet		
23/24		24/25
£'000		£'000
88,781	Housing properties etc	89,048
413	Net current assets/(liabilities)	(1,143)
(60,611)	Capital grants	(61,238)
(14,175)	Long term loans	(10,615)
(430)	Pension deficit creditor	(397)
13,978	Net assets	15,655
13,978	Capital & reserves	15,655

Available in alternative formats or languages on request

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