



ANNUAL REPORT 2022 | 23



Providing homes, supporting communities



TWO

CHAIR'S REPORT 2022/23



This report is my last as chair of Hjalmland Housing Association. To say things didn't quite work out as I had hoped is an understatement. I could never have imagined that I would be steering the Association through a time of pandemic, followed by spiralling inflation and a cost-of-living crisis. Some of us will recall the late 1970s and early 1980s, when mortgage rates were up to 16%, but we thought the bad old days were behind us and that our children would have it easier!

Our mission at Hjalmland is "Providing homes, supporting communities" and I am proud to say that even during these difficult times we have striven to fulfil that. Rampant inflation, together with other global factors, have continued to have a negative impact on the cost of construction and it has not been possible to meet the targets in our business plan. However, there have been 18 new builds completed to date and I am delighted to report that we have received a tender for the long-awaited build at Staney Hill and the application has been sent to the Government for approval. This will see 300+ new homes built in Lerwick over the next 15 years and will be an amazing achievement for Hjalmland.

"I've just called to let you know that I'm absolutely delighted with how quickly your boys came out to fix my heating. Thanks so much - really appreciate it."

Our priority has always been our tenants and I am happy to report that, even in these extremely challenging times, the results of our tenant survey are very positive. We have active tenant participation all year-round, ensuring vital input into the decisions and direction of the Association. Rents have had to increase and this has been hard for tenants. We have kept the increase low in relation to inflation, but the knock-on effect of that is to delay some planned maintenance works to offset the reduced rental income. To counter the effects of inflation and rising energy costs, the Association has so far secured more than £55,000 external funding and redistributed it to tenants in need through fuel vouchers and household items to counter the effects of cold weather. We have designated staff available to support and advise tenants and the feedback shows just how much this service is valued.

At Hjalmland we are always looking to the future and trying to anticipate issues that may arise. No one could have foreseen the rocketing energy costs, but we are trying to ensure that, even if this were to happen again, our stock of housing is future proofed. As an association we are involved in many national and government working groups and task forces, and we have led on research on energy costs and fuel poverty levels, to identify solutions for rural communities. For more information visit www.changeworks.org.uk/insights/a-perfect-storm-fuel-poverty-in-rural-scotland. At a local level we have carried on with our energy efficiency pilot work to bring the old housing stock up to current energy standards. Upgrading insulation to reduce energy usage is essential. The health and wellbeing of our tenants continues to be a priority for us, and with the increasing focus on damp and mould we have introduced a new risk-based approach to identify and tackle any issues that arise.

↓ Staff and Committee members at Heathery Park



VISION Providing homes, supporting communities

VALUES TEAMWORK OPENNESS OWNERSHIP QUALITY INNOVATION



CUSTOMER SERVICE CHARTER

As a social housing landlord, we put our customers at the centre of everything we do.

We will use this Customer Charter as a framework for delivering excellent customer service, and will aspire to meet these standards with every interaction:

THREE

I am enormously grateful to the management committee for their support and their ceaseless dedication and hard work. They make a formidable team and it has been a privilege to be part of it.

Lastly, I would especially like to note my thanks to all of the staff, I have been so impressed over the years by their dedication and their passion, both for the Association and for its tenants. The office is a happy place with seemingly constant good humour, copious amounts of cake and a huge amount of hard work. Thank you all.

Agnes Tallack | Chair

- ✓ We will deliver our services in a friendly, professional manner and treat everyone with courtesy and respect
- ✓ We will treat all customers without discrimination and will make reasonable adjustments to ensure our services are accessible to all
- ✓ We will deal with requests, enquiries and concerns fairly and promptly
- ✓ We will communicate using clear and simple language
- ✓ We will provide clear reasons for any decisions we make and will provide accurate and relevant advice at all times
- ✓ We will provide an efficient, adaptable service that is flexible to meet the needs of our customers
- ✓ Where we make a mistake or our service fails to meet our standards, we will apologise and do what we can to put things right
- ✓ We will learn from our mistakes and promote a culture of continuous improvement
- ✓ We will seek customers feedback and use this to improve our services
- ✓ We will keep customers informed and use a variety of channels to do so
- ✓ We will be solution focused and take a positive approach to any challenges
- ✓ We will train, develop, and support our staff with the skills they need to provide an excellent customer experience

We respectfully ask that all customers always treat our staff members with courtesy and fairness.



FOUR

HOUSING SERVICES

↓ Staff member Craig Irvine



↓ Wista Phase 2



HOUSING DEMAND AND LETTINGS

We have experienced another exceptionally busy year in terms of applicants seeking accommodation, with 716 new households wishing to be considered for a Hjalmland property. Upon receiving an application, the Housing team conduct a full appraisal of the housing need by aligning the applicant's circumstances to the points listed within the Association's Allocation Policy.

There is often an influx of applications to coincide with the completion of new housing schemes, and in 2022/23 the affordable housing projects at Heathery Park and Wista generated significant interest. We received over 150 applications during July and August alone. During 2022/23, it took us an average of 4.5 days to receive an application, process it, assess the housing need and then notify the applicant in writing.

Our Housing team will always say they get the greatest job satisfaction when handing out keys and welcoming new tenants to the 'Hjalmland family'. We had the pleasure of doing just that to 80 households throughout the year, 10 of which saw an existing Hjalmland tenant move home.

It is our aim to ensure properties are re-let quickly, whilst maintaining our agreed letting standard. In 2022/23, we were delighted with our performance as we took an average of 6.54 days to re-let our void properties – this is in comparison to the national average of over 50 days.

We continue to work in partnership with Shetland Islands Council Housing Service, and in 2022/23, we accepted 42 nominations from their waiting list – this included permanent re-housing for 31 applicants accepted as homeless and in temporary accommodation. During the year, we facilitated 19 new tenancies through our mutual exchange process, bringing the total number of new tenancies over the year to 99

“We are still in love with our new home. We waited a long time for a house but it was well worth the wait! We are very fortunate to have such a big garden too! We find the staff at Hjalmland Housing very helpful and friendly. Any problems have been dealt with as quickly as possible.”

↓ Staff and members of the tenant focus group



TENANT SAFETY

We want our communities and schemes to thrive, and for the past year, we have put a sharper focus on tenant health and wellbeing.

Part of the effort to raise awareness regarding tenant health and safety includes continuous consultation with both staff and the Tenant Focus Group.

TYPE OF WORK UNDERTAKEN

- ◆ Our website now provides easy access to the Safe at Home Fact Sheets.
- ◆ A programme of tenant safety communications, Tenant Safety Week, has been rolled out through social media covering various topics.
- ◆ We have extended our website policy page and it now includes a section on Tenant Health & Safety.
- ◆ Each season, our Tenant Newsletter now includes a tenant health and safety article.
- ◆ Where necessary an investigation has been carried out should a near miss or incident occur that may have resulted in harm to a tenant or property, with recommendations put in place.

If you would like to be involved with tenant health and safety or to play a different active role in the management of homes and delivery of management services, then please don't hesitate to contact the Association.

TENANT PARTICIPATION

As a social housing landlord, we always wish to seek assurance that we are delivering services that meet the needs of our customers. The best source for providing scrutiny and holding us to account is you, our tenants. We now have over 50 tenants who are signed up to receive regular documents, such as policies, strategies and services standards. In addition to this, we also have an active Tenant Focus Group, who meet on a quarterly basis and help provide direction to the Association.



TENANCY
MANAGEMENT
POLICY

ANNUAL REPORT
APPROVAL

FAIR RENT

CCTV POLICY

NEW TENANT
& SUPPORT

TENANT
HANDBOOK

VOID POLICY

RE-LET STANDARD

MAINTENANCE
POLICY

GAINING
ACCESS TO
PROPERTIES

FACTORING

ANTISOCIAL
BEHAVIOUR
POLICY

GRITTING
AND SNOW
CLEARING

LEASING

RENT
CONSULTATION
SURVEY

QUARTERLY
NEWSLETTERS

FIVE

We would like to take this opportunity to thank all tenants who have provided us with their invaluable feedback throughout the year and open our door to any tenant who feels they would like to contribute to our decision making processes. If you would like to join the mailing list, or just want to find out a bit more about how you can be involved, please don't hesitate to get in touch with a member of our team.



SIX

OUR PERFORMANCE

Customer experience is integral to everything we do at Hjalmland. We are committed to working together with our tenants to design the services they receive and understand what is important to them.

Central to our strategic priority of customer service is our Tenant Focus Group, which enables tenants to share their views and scrutinise our services. Members meet regularly with our team, reviewing our performance, analysing our policies and generally making sure the organisation is delivering a quality service that meets the needs of our tenants.



TIME TO COMPLETE NON-EMERGENCY REPAIRS



NATIONAL AVERAGE 22/23
8.68 DAYS
ANNUAL REPORT 21/22
14.97 DAYS



COURT ACTIONS RESULTED IN EVICTION



NATIONAL AVERAGE 22/23
1716 CASES
ANNUAL REPORT 21/22
0 CASES



MEETING SCOTTISH HOUSING QUALITY STANDARDS



NATIONAL AVERAGE 22/23
79.02 DAYS
ANNUAL REPORT 21/22
100%

TENANT SATISFACTION SURVEY

	21/22	22/23 SURVEY QUESTIONS	National Average 22/23
	85	86 Percentage of tenants who feel that the rent for their property represents good value for money	82
	91	87 Percentage of tenants satisfied with the opportunities given to them to participate in their landlords decision making process	86
	89	85 Percentage of tenants satisfied with the management of the neighbourhood they live in	84
	97	97 Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service	88
	96	91 Percentage of tenants satisfied with the overall service provided by their landlord	87
	99	95 Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	90
	88	88 Percentage of tenants satisfied with quality of their home	84

"The property has made a huge difference in all aspects of caring for our children with disabilities. It has made life much easier as we have wheelchair access to all areas and no longer have to lift the children around the house.

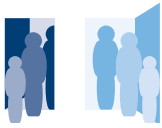
Thank you very much for all the effort and hard work. It has all been worth it.

A significant, but very worthwhile, piece of work for us this year was our full tenant satisfaction survey. In consultation with our Tenant Focus Group, we conducted the surveys using a hybrid approach to cater for varying preferences; this included traditional paper surveys, electronic surveys and phone calls. We were delighted to receive 276 responses, all of which contributed to our annual return to the Scottish Housing Regulator.

The results have given us great confidence that we are continuing to deliver a quality service that is appreciated by tenants, whilst also identifying areas where we can improve. Communication is key to excellent service provision, and we are particularly satisfied that 95% of tenants who replied see this as one of our main strengths.



ON AVERAGE
**BETWEEN
RE-LET**



NATIONAL AVERAGE 22/23
55.61 DAYS
ANNUAL REPORT 21/22
14.11 DAYS



**RENT LOST
DUE TO
PROPERTY
EMPTY**



NATIONAL AVERAGE 22/23
1.4 DAYS
ANNUAL REPORT 21/22
0.31%



**TIME
TO COMPLETE
EMERGENCY
REPAIRS**



NATIONAL AVERAGE 22/23
4.17 DAYS
ANNUAL REPORT 21/22
1.82 HRS



**RENT
COLLECTED
AS A % OF
RENT DUE**



NATIONAL AVERAGE 22/23
99.03 DAYS
ANNUAL REPORT 21/22
99.67%



**RENT
ARREARS
AS A % OF
RENT DUE**



NATIONAL AVERAGE 22/23
6.86 DAYS
ANNUAL REPORT 21/22
3.27%



**TIME
TO COMPLETE
APPROVED MEDICAL
ADAPTATIONS**



NATIONAL AVERAGE 22/23
46.83 DAYS
ANNUAL REPORT 21/22
26.42 DAYS



**REPAIRS
CARRIED OUT
RIGHT
FIRST TIME**



NATIONAL AVERAGE 22/23
87.8 DAYS
ANNUAL REPORT 21/22
80.46%



**NEW
TENANCIES
SUSTAINED
FOR MORE
THAN A YEAR**



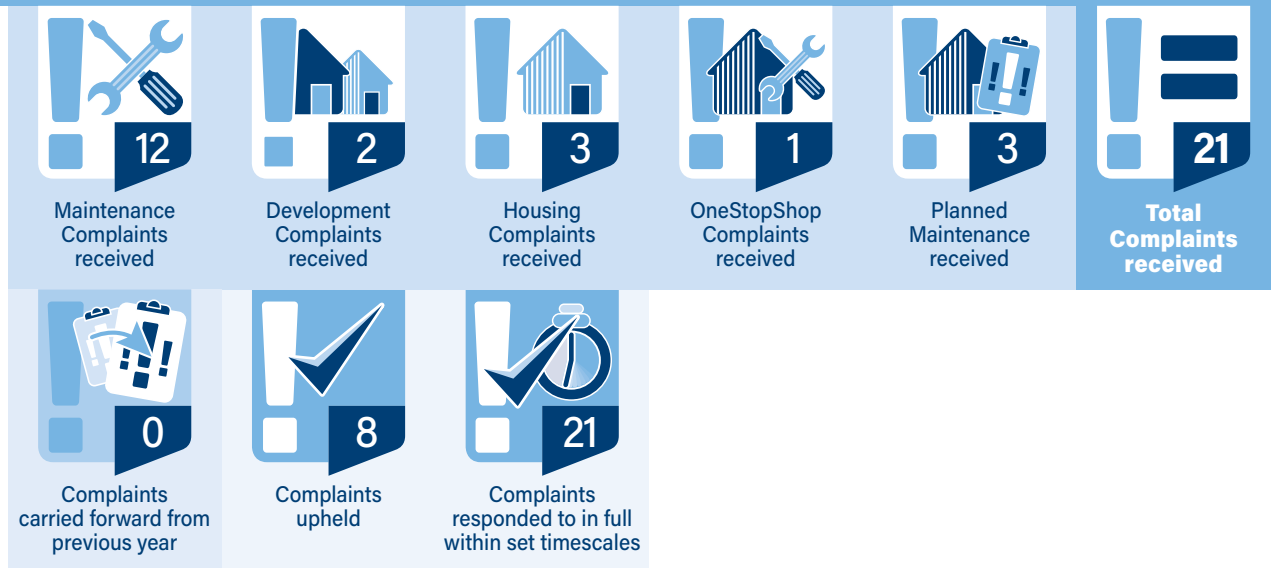
NATIONAL AVERAGE 22/23
91.22 DAYS
ANNUAL REPORT 21/22
88.31%

SEVEN

CUSTOMER COMPLAINTS

Complaints provide invaluable customer feedback. One of the aims of our Complaint Handling Procedure is to identify opportunities to improve services across our business. We must record all complaints in a systematic way so that we can use the complaints data for analysis and management reporting. By recording and using complaints information in this way, we can identify and address the causes of complaints and, where appropriate, identify training opportunities and introduce service improvements.

We appreciate our tenants taking the time to let us know when things go wrong as it helps us to improve our service and aim to resolve all complaints as quickly as possible. This year, we have again responded to all complaints in full at stage 1 and within the set timescales.





EIGHT

ASSET MANAGEMENT

↓ Full Paint at Quoys Rd



↓ Newly installed heat pumps



In the past year, the Association has made significant strides in its asset management strategy, investing just over £1 million to maintain and upgrade its existing homes. These efforts have been geared towards enhancing the overall living experience for our tenants and ensuring the long-term sustainability of our properties.

The improvement of our existing stock is a priority for the Association, and we are pleased to note that 100% of our stock meets, or exceeds, the national Energy Efficiency Standard for Social Housing (ESSH) target. We continue to investigate ways of improving the quality of our homes while maintaining our rents at an affordable level. We have been successful in securing external funding to carry out various energy efficiency measures and we will continue to investigate sources of new money.

Key highlights include:

- 1 Property Upgrades:** We successfully installed new kitchens in 60 homes, creating modern and functional spaces for our tenants.
- 2. Electrical Safety:** Prioritising the safety of our residents, we conducted testing and certification of electrical systems in 212 properties, ensuring compliance with Scottish Housing Quality Standard (SHQS).
- 3 Boiler and Ventilation Servicing:** The Association demonstrated its commitment to providing comfortable living environments by completing servicing for boilers and ventilation systems in 437 properties.
- 4 External Maintenance:** A total of 105 properties received external painting, enhancing the overall aesthetics of our schemes, and preserving timber cladding.

"I was completely gobsmacked and delighted that the repair was completed in under an hour from me reporting it! Amazing service and the doors are back to as good as new. Many thanks."

↓ Staff member Jason Montgomery



- 5 **Energy Efficiency:** In our dedication to sustainability, 13 new heating systems were installed, contributing to energy efficiency, and reducing our carbon footprint.
- 6 **Local Economy:** Throughout these projects, we visited 90% of our properties and utilised both local contractors and Association staff, which not only ensured the highest quality of work but also created ongoing employment opportunities within the isles, supporting the local economy.
- 7 **General Maintenance:** Additionally, we carried out various general maintenance, such as drainage system upkeep, replacement windows, fire alarm testing, and timber cladding repairs, guaranteeing the longevity of our properties.

These accomplishments showcase our commitment to maintaining and enhancing our properties and in turn, offering our tenants safe, comfortable, and enjoyable homes to live in.

↓ Paul Leask & Ian Irvine at Houlland Lea



DEVELOPMENT

The Association continues to invest in communities throughout Shetland through its development programme, and during the year it spent **£5,193,064** on new housing developments. The Scottish Government provided **£4,170,190** in grant funding which enabled the Association to carry out the following:

- ◆ Completing **12** new units at **Heathery Park** in Gulberwick
- ◆ Completing **6** new units at **Wista Ph2** in Lerwick
- ◆ Continuing on site with **32** new units at **Utnabrek** in upper Scalloway
- ◆ Start onsite with **2** new units at Ladies Mire in **Brae**
- ◆ Start onsite with **6** new units at Marthastoon in **Aith**
- ◆ Continuing design for Infrastructure and Housing at **Staneyhill** in Lerwick.

↓ From top: Da Vadill, Grodians and King Harald Street



The Association is delighted that two of its new build projects received awards recognising their contribution to the communities of Shetland in 2022. Houlland Lea won the rural development of the year award, and the King Harald Street project was commended in the Highlands + Islands Architectural Associations social benefit category. This builds on previous RIAS and Saltire awards for its schemes at Grodians and Da Vadill.



TEN

SUPPORTING TENANTS

↓ Staff member Ian Peterson



↓ Staff member Jennifer Laurenson



"I would just like on behalf of my wife and myself thank you so much for the financial help you gave us towards the cost of living, it was very much appreciated."

ROUTINE REPAIRS

We understand that a reliable, high performing reactive repairs service sits very high on the priority list for our tenants. Throughout the reporting year, the Association completed just short of 1,700 repairs.

Emergency repairs, with a 6-hour target, were completed within an average of 2 hours, 22 minutes. All other repairs were completed at an average time of just over 9 days. The Association also received positive feedback directly from tenants, with 96.96% of tenants who reported a repair being satisfied or very satisfied with the service they received. We are indebted to the efficient, professional service we receive from the contractors completing work on our behalf to make sure our houses are places our tenants are proud to call home.

MONEY MATTERS

At a time when household income has not risen in step with the cost of living, the work of our team, and in particular our Financial Inclusion Officer, has never been more important to our tenants. The Financial Inclusion Officer has played a pivotal role in supporting our tenants through this exceptional cost of living crisis, overseeing a number of projects designed to minimise the impact on our most vulnerable households.

The Association also supported both new and existing tenants to apply for Community Care Grants, administered by Shetland Islands Council, to the value of £20,000. This means-tested grant is aimed at helping folk settle or maintain living within a community, where, without the intervention, the tenancy may be at risk.

↓ Staff members Jennifer Laurenson and Ali Morris



We were successful in bidding for, and then distributing, over £53,000 of external funding:
Shetland Islands Council Community Local Led Development – Energy Vouchers

Households supported = **107**
 Total value of support delivered to HHA tenants = **£21,381.36**

The National Lottery Community Anchor Fund – Energy Vouchers

Households supported = **89**
 Total value of support delivered = **£20,000.00**

Scottish Federation Housing Associations Fuel Insecurity Fund

Households supported = **98**
 Total value of support delivered = **£12,500.00**

HOW HAVE WE PERFORMED FINANCIALS 2022/23 FOR THE YEAR ENDED 31 MARCH 2023

	2023 (£)	2022 (£)
Housing Properties	90,603,486	87,811,669
Other Fixed Assets	1,520,553	1,528,045
FIXED ASSETS	92,124,039	89,339,714
Current Assets	5,278,276	4,015,979
Creditors: Amounts due within one year	(2,637,039)	(2,317,409)
Amounts due after more than one year	(83,338,204)	(80,589,167)
Pension Liability	(133,000)	(0)
NET ASSETS	11,294,072	10,449,117
CAPITAL AND RESERVES		
Share Capital	90	88
Restricted Reserves	11,450	0
Income & Expenditure Reserve	11,282,532	10,449,029
TOTAL NET ASSETS	11,294,072	10,449,117
TURNOVER	5,634,638	5,158,240
Operating Expenditure	(4,003,316)	(3,746,012)
OPERATING SURPLUS	1,631,322	1,412,228
Interest Receivable	39,128	4,257
Interest & Financing Costs	(693,270)	(523,571)
Gain on disposal of property, plant & equipment	79,773	(7,248)
SURPLUS FOR YEAR	1,056,953	885,666
OTHER COMPREHENSIVE INCOME		
Pension Scheme Revision	(212,000)	308,000
TOTAL COMPREHENSIVE INCOME	844,953	1,193,666

ELEVEN



20/21	21/22	HOW WE SPENT YOUR POUND
32p	29p	Cost of Running Organisation
8p	8p	Day to Day Maintenance Costs
19p	25p	Planned Maintenance & Improvements
38p	35p	Mortgage Interest & Repayments
3p	2p	Other – Including service costs & bad debts

A copy of the Association's audited accounts are available on the website or can be obtained free of charge on request.

Providing homes, supporting communities



CONTACT



ARE YOU INTERESTED IN BECOMING A MEMBER OF THE MANAGEMENT COMMITTEE?

It is important that residents in Shetland are fully represented on our Management Committee to ensure that we properly represent the views of people living in our houses or those who receive our services. If you, or a member of your household would like to be considered please contact our office for an application form.

We would like to again thank all the tenants who joined us or provided feedback on our consultations throughout the year.

INVESTORS IN PEOPLE™
We invest in people Platinum



HJALTLAND HOUSING ASSOCIATION

6 North Ness Business Park, Lerwick, Shetland, ZE1 0LZ

Telephone 01595 694986 Email mail@hjaltland.org Out of office hours emergency repairs 01595 692387

COMMITTEE MEMBERS 2022/23

Agnes Tallack – *Chair*
Colin Nicholson – *Vice Chair*
Lucy Lawson – *Treasurer*
James Anderson
Karen Eunson
Jeff Goddard
Leah Irvine – *Resigned 20/7/2022*
Andrew Lyall
Neil Manson
Robert McGeady
Emma Perring
Pamela Shead
Theo Smith
Lorna Willis

HJALTLAND TRADING LIMITED

Neil Manson – *Chair*
James Anderson
Robert Hunter
Andrew Lyall
Agnes Tallack
Martin Watt

FINANCE & ADMINISTRATION

Lillian Anderson
Bryan Georgeson – *Resigned 19/12/2022*
Susan Gray
Eunice Isbister
Kim Laidlaw
Barry Laurenson – *Resigned 10/02/2023*
Bryan Leask
Helen Robertson
Elizabeth Sinclair

ASSET MANAGEMENT

Bryan Gear
Paul Leask
Jason Montgomery
Ali Morris
Ian Peterson
Connor Regan
Andy Walterson

ONE STOP SHOP

Alison Coles
Avril Smith

HOUSING SERVICES

Arnie Arcus	Craig Irvine
Ian Bray	Jennifer Laurenson
Gary Brown	Michelle Lyon
Melanie Dawson	Leigh-Anne Sinclair
Marianne Gardner	Brydon Smith
Rhona Goudie	Estelle Smith
Paul Gray	Larry Smith
Mark Henry	Jordon Wiseman

BANKS AND FUNDERS

Allia
Bank of Scotland
Nationwide Building Society
Royal Bank of Scotland

SOLICITOR

Harper Mcleod

AUDITORS

RSM UK Audit LLP
Quinn Internal Audit and Business Support Services

www.hjaltland.org.uk

Charity registered No: SC031954 | Financial Conduct Authority No: 1832 | Registered Social Landlord Reg No: HAL127