

2025-26 Annual Report



Chair's Report

It has been a privilege to lead Orkney Housing Association into its 41st year, following a landmark year of celebrations which included our anniversary AGM, a successful logo refresh project, and the launch of a promotional film highlighting the Association's achievements and ambitions.

I would like to thank my fellow Committee Members for their support and commitment throughout the year. We were pleased to welcome John Foster and thanked MaryAnn Lewis for her contribution prior to stepping down earlier this year.

One of the most significant achievements was the launch of our innovative Community Housing Bonds initiative. The response from the Orkney community was exceptionally positive, and we were humbled by the level of interest and support received. This pioneering funding model has already enabled us to deliver more homes for the people of Orkney, at a faster pace.

Funding secured through the Scottish Government's Upstream Tenancy Sustainment Fund enabled us to host the Ask and Act Conference earlier this year, alongside the delivery of several innovative projects of which we are particularly proud. These initiatives have helped highlight the importance of tenancy sustainment and supported the securing of future funding opportunities.

Our performance continues to compare favourably with both our rural peer group and national benchmarks across a wide range of indicators, as evidenced throughout the report.

Demand for affordable housing in Orkney remains high, and whilst we continue to develop new properties, we also continue to engage

proactively with stakeholders to explore future opportunities. Our subsidiary, Orkney Housing Enterprises, has begun trading with its first mid-market rent property, with more planned in the forthcoming year.

We have commissioned a comprehensive stock condition survey of our properties. This will aid verification of our data and inform future planned and cyclical maintenance programmes, ensuring our homes continue to meet the needs and expectations of our tenants.

Finally, following what has been a productive and positive year, we look forward to continuing our work to deliver the highest possible standards of service for our tenants whilst supporting our staff, Committee and the wider Orkney community.

Brian D Kynoch
Chair



Lexy Maclean receiving the 2025 Orkney Carpentry & Joinery Apprentice Award from Brian Kynoch.

Innovations

Orkney Community Housing Bonds

The Association launched Scotland's first Community Housing Bond, enabling local people, businesses and organisations to invest directly in affordable housing while receiving a financial return. The initiative attracted almost 100 investors and helped fund additional low-cost homeownership properties, with further investment supporting new affordable and key worker housing.



By combining community investment with traditional funding, the bond accelerated housing delivery, retained economic value within Orkney and created a sustainable model for addressing local housing shortages. The project has gained national recognition as an innovative, community-led approach that could be replicated by housing organisations across Scotland and beyond.

Tenancy Sustainment & Homelessness Prevention

Housing First Orkney Project

The Association was one of 7 projects from across Scotland awarded funding under the Scottish Government's Upstream Tenancy Sustainment Fund, receiving £198,800.

The project established two innovative services in partnership with The Blide Trust: Housing First for Youth, supporting care-experienced young people, and Orkney Women's Aid, Housing First for survivors of domestic abuse, providing intensive, trauma-informed support to women and families. Significant services were made available to clients by these two projects.



The success of both services secured ongoing funding, informed best practice across Orkney, and created a pioneering Housing First model for remote island communities.

Ask & Act Conference

The funding also enabled us, in partnership with Voluntary Action Orkney, to host an event exploring the Ask and Act requirements of the Housing (Scotland) Act 2025. Fifty people, representing 19 organisations attended, bringing together national and local expertise to build confidence and strengthen collaborative approaches to preventing homelessness in Orkney.

Hoarding Support Programme

Also enabled by this funding stream, our Housing Services team introduced a trauma-informed hoarding support programme, developed in response to an increasing number of cases that fell below Adult Support and Protection thresholds.

Working collaboratively with local contractors, a Decluttering Team to assist tenants with direct, practical support to reduce risks, improve living conditions and sustain their tenancies through a person-centred approach based on dignity, trust and accountability was formed.

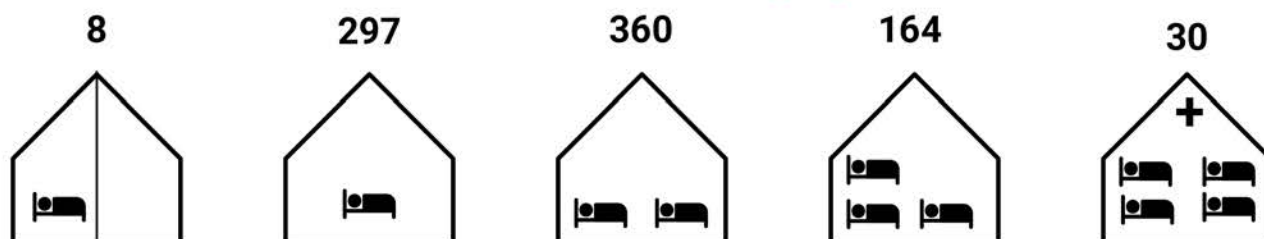
This success, along with the 6 other pilots, helped demonstrate the value of tenancy sustainment, contributing to the Scottish Government's further investment.

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	RPG Average Rent	Scottish Average Rent
Bedsit	£78.29	£80.14	£91.63
1 Bed	£102.26	£100.08	£98.61
2 Bed	£111.87	£112.95	£101.42
3 Bed	£119.30	£119.28	£110.33
4 Bed +	£129.73	£133.11	£121.71

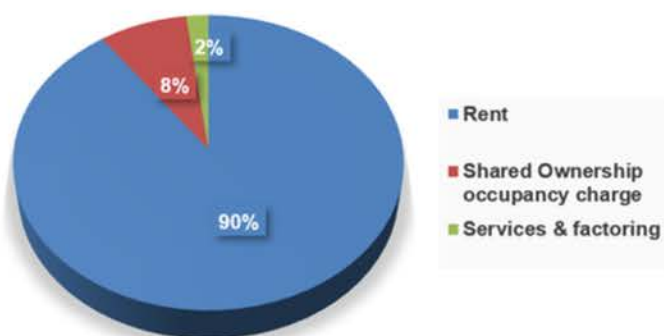
Total number of rented properties



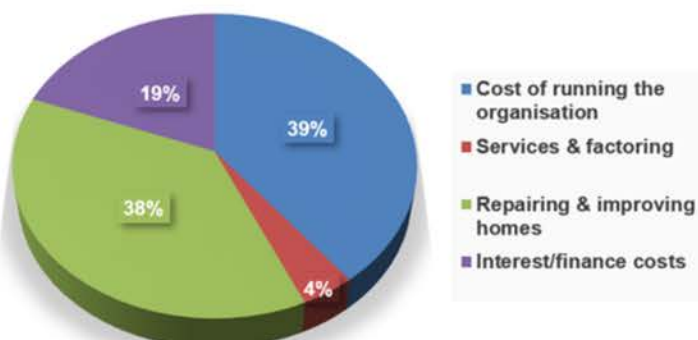
OHA Average Rent



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	92.86%
Applicants from landlord's housing list	94.44%
Nominations from local authorities	N/A
Others	N/A



Housing Services Officer, Donna Wilson hands over the keys to Lorraine Avinou for her new home.

Relets by source

The number of lets to existing tenants	13
The number of lets to housing list applicants	38
The number of mutual exchanges	5
The number of lets from other sources	0
- section 5 referrals - nominations from the local authority - other	29 0 0
The number of other nominations from local authorities	0
Total number of lets excluding exchanges	80

Relets increased from **54** in 2024/25 to **80** in 2025/26. Demand for housing in Orkney remains high and at the end of March 2026 there were **1,038** households on the waiting list of which **859** were assessed to have some level of housing need.

	OHA 24/25	OHA 25/26	RPG Average	Scottish Average
Average length of time to relet properties	11.04 days	8.40 days	25.68 days	51.70 days
Percentage of lettable houses that became vacant	7.22%	7.60%	6.77%	6.84%
Rent due lost through properties being empty	0.21%	0.17%	0.50%	1.13%
Rent collected as percentage of total rent due	99.16%	99.95%	99.90%	99.68%
Gross rent arrears	2.90%	2.95%	4.90%	5.90%

Developments

Housing Development

During the year, the Association completed 9 rented properties at Walliwall in Kirkwall and bought into rented stock 3 other properties - 1 in Finstown and 2 in Rendall, which were in developments alongside existing rented homes.

Demand for social housing across Orkney remains consistently high, while regulatory requirements and development specifications continue to grow. Combined with the higher costs associated with rural and island construction, this creates significant delivery challenges. Even so, we remain firmly focused on providing the new homes our communities need.

We continue to engage 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 remains dedicated to providing high-quality homes and well-maintained neighbourhoods for our tenants. To support this, significant investment is made each year in planned maintenance works, renewing and enhancing key building components such as windows, doors and other elements.

Our planned maintenance programme plays an essential role in protecting and improving our housing stock. Through a structured approach to property investment, we help ensure homes remain safe, comfortable and fit for purpose, while meeting evolving regulatory requirements and government standards.

Where opportunities arise, we seek to integrate innovative solutions and property improvements that provide lasting value. This includes measures that improve energy performance, reduce household running costs and enhance tenant wellbeing. Such investments also contribute to the Association's wider ambitions around environmental responsibility and long-term sustainability.



12

homes had new ground source heat pumps installed



7

homes had their storage heating upgraded and fuse boards replaced



33

homes were fitted with new windows



19

homes were fitted with new kitchens



19

homes had loft insulation topped up

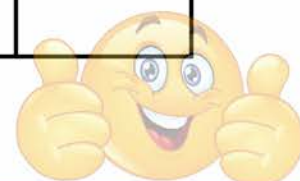
KPIs

Finance Key Performance Indicators	Target	Actual
Management and maintenance admin cost per unit	Less than £1,800	£1,783
Reactive maintenance cost per unit	Less than £875	£852
Interest cover	More than 110%	325.02%
Debt to net worth	Less than 40%	14.04%
Staffing Key Performance Indicators	Target	Actual
Staff absence	2.5% or less	4.34%
Staff training and development	75% or more	75%

Satisfaction

As the Association undertakes its Residents Satisfaction Survey bi-annually, OHA's figures remain unchanged from 2024/25 where relevant.

Satisfaction	OHA 24/25	OHA 25/26	RPG Average	Scottish Average
Tenants that think our rents offer value for money	81.69%	81.69%	73.67%	82.01%
Tenants satisfied with overall service	89.40%	89.40%	85.86%	87.60%
Kept informed about services and decisions	90.70%	90.70%	88.69%	91.35%
Opportunities to participate	72.15%	72.15%	75.68%	88.07%
Tenants satisfied with the quality of their homes	89.04%	89.04%	81.66%	86.64%



Repairs

Repairs	OHA 24/25	OHA 25/26	RPG Average	Scottish Average
Tenants satisfied with repairs service	90.51%	90.51%	93.34%	88.05%
Average length of time taken to complete emergency repairs	4.21 hours	2.61 hours	4.04 hours	3.45 hours
Average days taken to complete non-emergency repairs	11.24 days	9.80 days	9.72 days	8.75 days
Percentage of reactive repairs carried out and completed right first time	79.60%	96.38%	92.23%	95.29%
Properties meeting the Scottish Housing Quality Standard (SHQS)	98.83%	99.88%	97.55%	89.53%

Stock Condition

We are conducting a full stock condition survey of our properties, which is a requirement of the Scottish Housing Regulator to ensure social landlords meet the Scottish Housing Quality Standard and the Energy Efficiency Standard for Social Housing.

The surveys allow us to assess the condition of the main internal and external component parts of each property, including bathrooms, kitchens, heating & hot water systems, ventilation systems, windows and doors. They also help to ensure compliance with safety regulations such as smoke detectors and electrical installations. The information gathered during the surveys is used to inform our long-term capital investment plan that enables us to forward plan more effectively and make adequate financial provision to ensure our properties meet the Scottish Housing Quality Standard.



Care & Repair

The Association is the managing agent for Orkney Care & Repair, who offer independent, confidential advice and practical assistance to help homeowners repair, improve, or adapt their homes so they can continue living in comfort and safety within their own communities. Their aim is to ensure that people can maintain their independence and quality of life in the familiar surroundings of their own homes, regardless of age, ability, disability or income.

Major Works

Advice only completions: **505**
Works complete: **115**
Disabled adaptations and major repairs - total spend: **£381,820**

Small Repairs Service

Cases complete: **1014**
Total cost of works: **£31,470**
Average cost per repair: **£31.03**

KPIs

Hospital discharges completed on target **100%** (target 90% or more)
Client satisfaction **100%** (target 95% or more)

Staff

WELCOME



Charlotte Foy



Paul Graham



Sarah Kennedy



Erik Sinclair



Chris Park

- **Charlotte Foy** is our 7th Modern Apprentice. She is currently working towards an SVQ Level 6 in Business & Administration, whilst gaining on-the-job experience within the Customer Services Team.
- **Paul Graham** joined us in September as Trainee Housing Assistant and is working towards a Level 4 Certificate in Housing, with the Chartered Institute of Housing.
- **Sarah Kennedy** joined us at the beginning of December as our new Customer Services Assistant.
- **Erik Sinclair** filled a Tradesman vacancy which arose due to internal succession in October.
- and finally **Chris Park** joined as an additional Building Services Officer and is leading on a stock condition survey across our properties.

We are delighted to have all these talented people join our team and continue to deliver

Great Customer Service



In August 2025 we said farewell to **Brian Barnett**, Senior Building Officer, who retired after almost 20 years with the Association.

Staff Training & Development

Our Energy Officer, **Robert Leslie** is undertaking his Practitioner Membership with the Institute of Sustainability & Environmental Professionals (ISEP) while **Alan Sim**, Customer & Performance Manager, is pursuing a Level 3 in Letting & Residential Properties, with Landlord Accreditation Scotland & CiH Housing Academy.

In addition to this, training on a variety of topics was delivered during the year including complaints handling, time management, sexual harassment awareness, health and safety, preventing homelessness, and condensation, damp and mould.

Committee



2025-26

Management Committee:

- Brian Kynoch (Chair)
- Fiona Lettice (Vice Chair)
- John Rodwell
- Roella Wilson
- John White
- Mervyn Sandison
- Suzanne Lawrence
- Bruce Pilkington
- MaryAnn Lewis
- John Foster

Management Committee are the strategic governing body of the Association, elected from the general membership at the Annual General Meeting each year.

They undertake a lot of great work, voluntarily on behalf of the Association and its members. Collectively they have a breadth of experience from a wide range of backgrounds. They are committed to our values and overseeing delivery of our Corporate Outcomes. Current members have between one and fourteen years' service to the 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 2025/26, members dedicated an average of 25 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.

Committee member attendance at Management and sub-committee meetings for this financial year and last was as follows:

Period	2025/26	2024/25
Q1	84%	62%
Q2	81%	69%
Q3	88%	92%
Q4	72%	90%
Cumulative Total	81%	79%



Finances

Income and Expenditure		
24/25		25/26
£'000		£'000
5,897	Income from lettings etc	6,119
1,234	Other income	1,296
121	Surplus on property sales	23
150	Investment income	134
(793)	Repairs & maintenance	(767)
(22)	Improvements & adaptations	(29)
(16)	Irrecoverable rents	(15)
(3,039)	Other operating costs	(3,437)
(815)	Mortgage interest etc	(838)
(1,094)	Property depreciation	(1,101)
1,623	Net surplus	1,385
53	Pension (deficit)/surplus adjustment	83
1,676	Surplus for year	1,468
Balance Sheet		
24/25		25/26
£'000		£'000
89,048	Housing properties etc	91,034
(1,143)	Net current assets/(liabilities)	2,037
(61,238)	Capital grants	(62,679)
(10,615)	Long term loans	(12,930)
(397)	Pension deficit creditor	(338)
15,655	Net assets	17,124
15,655	Capital & reserves	17,124

Available in alternative formats or
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