



ANNUAL REPORT 2020 | 21



*Providing homes, supporting communities*



TWO

## CHAIR'S REPORT 2020/21



At the end of my last report I expressed my hopes that 2020/21 would herald a brighter, more positive future for us all. Well... who could have predicted the year that we have just lived through? For many people it has been a time of uncertainty and real financial hardship and Hjaltdland staff have been working closely with our tenants to support them through these difficult times.

It has also been a challenging time for the Association as we have tried to carry on with our development plans within the restrictions of Covid-19. We have continued to build new homes for Shetland although not as many as we had planned. The Association completed **27** new flats in **Lerwick**, in King Harald Street, which is fewer than the 61 units we aimed for in the business plan. We also began work on-site with **32** properties in **Upper Scalloway** and **12** at Heathery Park in **Gulberwick**, which is again short of the anticipated 82 unit approvals in the business plan. Our target was to spend £9.8 million on developments and we managed to spend just over half of that. Yet, given the circumstances, I think we did amazingly well.

*"Very prompt service, thank you,  
especially in lock down"*

The main reason for the lower numbers of new builds is the impact of the Covid-19 pandemic, which significantly affected the timing of just about everything. The increased cost and reduced availability of materials, because of Covid-19 but also Brexit import difficulties has had, and continues to have, a huge impact on us. Tender returns for new projects have greatly exceeded our predictions and meant that we have to re-think some of our plans.

Despite the lockdown we managed to spend approximately £700k on planned maintenance, slightly less than the £820k budget but this was still a significant achievement, given the circumstances. We quickly re-arranged the programme to focus on external works and essential testing and surveying. This was a significant help to our local contractors during the pandemic and enabled some of them to keep going during a very difficult time. We are very grateful to them and to all of our contractors who continued to work when circumstances and restrictions permitted.

Although there were restrictions on house moving and re-letting, our work has continued and there were 77 new tenancies in total. The King Harald Street development, visits, viewings and sign-ups, were done over the space of two weeks, reflecting the hard work and determination of the staff.

Our core services have continued throughout the pandemic, including vital support to our tenants in sheltered accommodation. In a survey in September, the tenants gave us great feedback: 100% of those who replied felt fully supported through Covid-19, and 100% felt communication was clear and timely. The Tenant Focus Group also managed to provide tenant feedback, albeit remotely. The Association has also continued to support the more vulnerable members in our community, such as those who are homeless and those at risk of domestic abuse. Our team also managed to distribute over £20,000 of external funding to help tenants experiencing fuel poverty – a huge problem in Shetland.

## VISION

Providing homes, supporting communities



### TEAMWORK

Working together as one team to the benefit of our customers. To demonstrate and extend trust in each other.



### OPENNESS

We offer a people focused service that is centred in fairness and integrity. We believe in being open, honest and respectful in everything we do.



### OWNERSHIP

We expect our staff to take responsibility for their actions and give them the freedom to do their job in a positive working environment.



### QUALITY

We value quality in everything we do from the standard of our product to the level of service we provide. We take pride in making a difference in communities and providing continuous improvement.



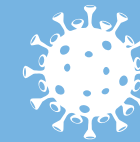
### INNOVATION

We seek new ways of working to ensure our services and assets are fit for the future.

## VALUES



↓ Some Committee Members visiting King Harald Street



COVID-19

THREE

Development of homes for Shetland remains one of our key objectives.

In January, Hjalmland Housing Association acquired new premises at North Ness. We knew that the old offices were too small to accommodate all of our staff and we had planned a new build over the next few years. A combination of Covid-19 restrictions, clearly showing that the premises could not be made into a safe working environment, and the timely opportunity to purchase our new office space was an incredible beacon of light in otherwise gloomy times.

We decided to re-brand at the same time as new signage was necessary at North Ness so it was the perfect opportunity to do it all at once. I'm sure you'll agree that Lou Jackson Design and Artmachine have done a great job. Tenants will be able to see the offices for themselves as soon as restrictions are eased.

I want to express the Committee's thanks to all of the staff who have carried on with their jobs throughout these difficult times with professionalism and dedication. It has not been easy to work between home and office and to carry out duties remotely but they have continued to provide an exemplary service to Hjalmland tenants.

Last but not least, I'd like to thank the Committee for their ongoing support and dedication, not just to me as Chair, but to the Association as a whole. Our work has been ongoing throughout the restrictions and we have all become proficient at meeting via Zoom. However, I know I speak for everyone when I say we look forward to meeting once again face to face, when safe to do so.

**Agnes Tallack** | Chair

As we publish this report, the world is still dealing with the Covid-19 pandemic. We cannot underestimate the enormous changes this has forced on every one of us in the last year. We have been so proud of the determination, support, dedication and resilience our communities have shown in responding to the challenges of the Coronavirus pandemic. We are also very proud of the way in which our staff have embraced change and continued to deliver a high level of service with professionalism and dedication. When faced with adversity, it is how you adapt that truly defines you.



FOUR

## HOUSING SERVICES

↓ Melanie Dawson, Housing Officer



↓ Houlland Phase 2, Sandwick



### MONEY MATTERS

The impact of Covid-19 has been far reaching, across all aspects of our community. There has been a significant financial impact for many of our households, either through furlough or, in some cases, redundancy. We tried to mitigate this by offering advice and support along the way, with our Financial Inclusion Officer taking a pro-active stance by reaching out to anyone who was struggling with their rent, or making a claim for welfare support, such as Universal Credit.

The Association collected £3,624,969 in rent. Our sole source of income for running the business, the collection of rent is critical in maintaining our financial stability and pays for all services, including routine repairs and planned maintenance. In light of the pandemic, the Association took the decision not to issue tenants with formal legal action in relation to rent arrears, and therefore no evictions took place during 2020/21.

### HOUSING DEMAND

The number of housing applications received in the reporting year increased in step with the easing of Covid-19 restrictions. Whilst only 47 applications were processed between April and June, a staggering 78 applications were received in January alone, as a result of our advertised development at King Harald Street. In total, our team assessed the housing need for 517 households in the year, 49 of which were for transfer applicants.

Lerwick continues to be the main area of choice for applicants, with 311 of the 517 applicants selecting this as their preferred area. 94% of applicants who completed our feedback form rated our service in terms of advice, information and assistance as 'good or very good.'

*"Great work, thank you very much:)  
Keep up the good work Hjaltland!"*

↓ Kim Burgess at home in King Harald Street



↓ One of our tenants beautiful gardens



## LETS

With the national lockdown restrictions in place, this year saw a significant reduction in the number of terminations we received. In total, there were 77 new tenancies created, 27 of which were part of our new development at King Harald Street. An amendment to our Allocation Policy enabled us to target existing social tenants for the 10 ground floor flats at King Harald Street, alleviating housing need for those who were under-occupying their home or struggling with poor access. As part of our commitment to working with our closest strategic partner, the Shetland Islands Council, we provided them with nomination rights to 38, or 49%, of our re-lets. During the pandemic, the Scottish Government requested we prioritise applicants in temporary accommodation and we duly obliged, with 32% of all lets in the year going to those accepted as homeless.

## MORE THAN JUST BRICKS AND MORTAR

We pride ourselves on being more than just a provider of high quality housing. We always look to add social value to our residents and communities. In 2020/21;

- ◆ We worked in partnership with the Scottish Government and the Scottish Federation of Housing Associations to distribute over £20,000 to tenants experiencing fuel poverty;
- ◆ We worked with Community Councils to distribute essential food vouchers to families in need;
- ◆ We continued in our role as member of the Shetland Domestic Abuse Partnership, raising the profile of issues associated with gender-based violence through our social media outlets and supporting applicants at risk of domestic abuse;
- ◆ We worked in collaboration with #ShetlandCrew to provide opportunities for young adults previously in care with the local authority, and help deliver their Festival of Care 2021.

## TENANT PARTICIPATION

We place great value on our tenants having genuine input into how we run our organisation, and we did not want the pandemic to affect this. Whilst we would always prefer face to face meetings, we were delighted to host our quarterly Tenant Focus Group via Zoom. We are indebted to the many tenants who either provided us with feedback via email, or joined us for our online meetings.

FIVE

In 2020/21, tenants helped us with the following;

<b>ELECTRONIC APPLICATION FORM TESTING</b>	<b>QUARTERLY TENANT NEWSLETTERS</b>	<b>TENANT INFORMATION VIDEOS</b>
<b>CUTEST PET PHOTOGRAPH COMPETITION</b>	<b>BEST GARDEN PHOTOGRAPH COMPETITION</b>	<b>DOMESTIC ABUSE AND SEXUAL VIOLENCE POLICY</b>
<b>DUTY OF CANDOUR POLICY</b>	<b>ANNUAL REPORT SCRUTINY</b>	<b>RENT CONSULTATION</b>
<b>PERFORMANCE COMPARISON DATA WITH PEER LANDLORDS</b>	<b>NEW COMPLAINTS LEAFLET</b>	<b>ALLOCATION POLICY CONSULTATION</b>
	<b>LOCAL LETTINGS INITIATIVE - KING HARALD STREET</b>	<b>SOCIAL MEDIA POLICY</b>

We have a friendly, approachable, pro-active group that will always welcome new members.

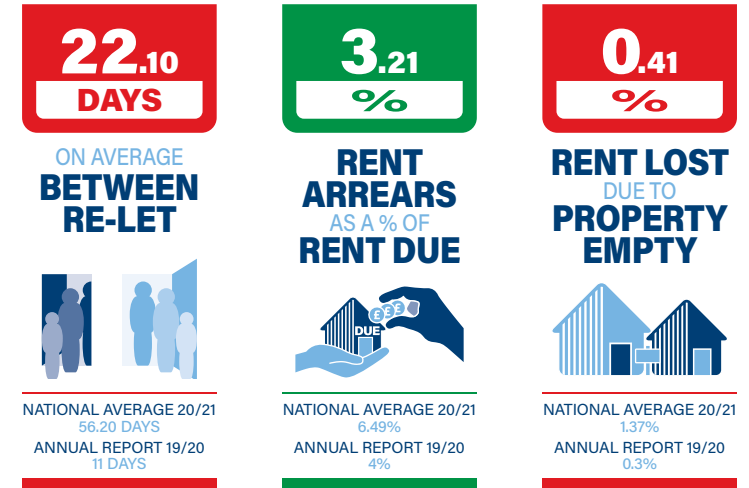




SIX

## OUR PERFORMANCE

To protect tenants and staff alike, we made a number of necessary operational changes through the year to minimise face to face interactions. Inevitably, these changes did have an impact on our performance but the safety of all parties was always our number one priority. As an example, our average re-let time rose from 11 days up to 22 days, but there are Covid-19 related reasons for this. All properties were left for 72 hours after keys were returned, and then each property was deep cleaned before our Technical Officers completed their surveys. This all contributed to slightly longer re-let times. We aspire to deliver a high quality, value for money service to all our tenants, and will continue to work hard to keep on improving.



## TENANT SATISFACTION SURVEY

We do not complete a full tenant satisfaction survey every year, and so you will see the results are essentially the same as contained in last year's report. However, we are now using real time data for recording the level of satisfaction with our repairs service, and we are delighted to see 96% of tenants who returned the repairs survey were satisfied or very satisfied with the level of service they received.

*"Thank U Estelle & Heidi for helping me out with the boiler sweethearts, going above and beyond their jobs over the weekend"*

19/20	20/21	SURVEY QUESTIONS
85	85	Percentage of tenants who feel that the rent for their property represents good value for money
91	91	Percentage of tenants satisfied with the opportunities given to them to participate in their landlords decision making process
89	89	Percentage of tenants satisfied with the management of the neighbourhood they live in
90	96	Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service
96	96	Percentage of tenants satisfied with the overall service provided by their landlord
99	99	Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions
88	88	Percentage of tenants satisfied with quality of their home



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



NATIONAL AVERAGE 20/21  
98.98%  
ANNUAL REPORT 19/20  
102%



**TENANTS SATISFIED**  
WITH **REPAIRS SERVICE**



NATIONAL AVERAGE 20/21  
89.97%  
ANNUAL REPORT 19/20  
89.47%



**REPAIRS CARRIED OUT**  
**RIGHT FIRST TIME**



NATIONAL AVERAGE 20/21  
91.37%  
ANNUAL REPORT 19/20  
93%



**MEETING SCOTTISH**  
HOUSING QUALITY  
**STANDARDS (SHQS)**



NATIONAL AVERAGE 20/21  
91%  
ANNUAL REPORT 19/20  
100%



**TIME TO COMPLETE**  
**NON-EMERGENCY REPAIRS**



NATIONAL AVERAGE 20/21  
6.95 DAYS  
ANNUAL REPORT 19/20  
6 DAYS



**TIME TO COMPLETE**  
**EMERGENCY REPAIRS**



NATIONAL AVERAGE 20/21  
4.24 HRS  
ANNUAL REPORT 19/20  
3 HRS



**TIME TO COMPLETE**  
**APPROVED MEDICAL ADAPTATIONS**



NATIONAL AVERAGE 20/21  
52.88 DAYS  
ANNUAL REPORT 19/20  
11 DAYS



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



NATIONAL AVERAGE 20/21  
89.14%  
ANNUAL REPORT 19/20  
83.27%

SEVEN

## CUSTOMER COMPLAINTS

We recognise the importance of customer complaints and welcome them as a valuable form of feedback about our services. We aim to resolve all complaints at first point of contact, which is stage one of the complaints process and we responded to 100% of our complaints on time in 2020/2021.



Maintenance  
Complaints  
received



Development  
Complaints  
received



Housing  
Complaints  
received



Total  
Complaints  
received



Complaints  
carried forward  
from previous  
year



Complaints  
Upheld



Complaints  
responded to  
in full within  
set timescales



EIGHT

## ASSET MANAGEMENT

↓ Some of our Staff on Zoom



↓ Ali Morris, Technical Officer



### NEW TECHNOLOGY

Last year we unexpectedly had to adapt to home working due to Covid-19 restrictions. Kitchen tables and bedrooms became our home offices and face to face communication and home visits were not allowed. Thankfully we have been able to embrace digital technology to interact with staff and tenants. We started using Microsoft Teams and Zoom calls for creating the communication we would normally have in the office and during office based meetings.

We have also been able to virtually visit tenants in their homes using video conferencing technology such as Whatsapp and XM Reality. This technology has allowed us to communicate via video calls and help tenants to programme their heaters, trouble shoot repairs within the home and we have also carried out technical inductions with new tenants to show them how to operate heating systems and run their homes.

Hjaltland Housing Association is one of the first to use XM Reality technology to help trouble-shoot repairs. It allows a staff member to be virtually present in your home to see the issue in real time using the video technology on the tenants mobile phone or tablet. This is helpful during times when we cannot visit homes due to Covid-19 restrictions.

Some simple repairs and problems can be fixed remotely in this way, from re-programming heaters to showing someone how to change the filter in their cooker hood.

Ali Morris, Technical Officer said "We have had positive feedback from tenants that have used the virtual technology. It has been really useful to see the repair fault through the tenant's video. I'm able to speak to the tenant, see the problem and direct them through using a virtual pointer that they can see on their screen to help fix the problem. We can also take photographs to share with a contractor if a physical repair visit is necessary".

*"Was told my heater would take 6 weeks but arrived early & installed within a week of me speaking to Ali. Absolutely brilliant service as always from HHA! Thank you"*



↓ Aaron from AJ Pottinger in one of our homes



↓ Repainting at Ladies Mire, Brae



## REACTIVE MAINTENANCE

Despite the Covid-19 restrictions and lockdown the maintenance team had a busy year completing 1385 emergency and essential repairs.

All emergencies were responded to within 2.19 hours and the average time taken on all other repairs was 9.49 days.

Satisfaction levels with the repairs service increased this year with 96.3% of tenants who received a repair confirming they were satisfied with the service

## PLANNED MAINTENANCE

Following the lockdown and Covid-19 restrictions the Association very quickly rearranged its maintenance programme to focus on external works and essential testing and surveying.

Approximately £700k was put through the supply chain supporting local contractors maintaining the Association's properties. Works such as external roof renewals, external painting and driveway resurfacing were just some of the projects completed throughout the year.

## DEVELOPMENT

The Association spent **£4,660,344** in 2020/21 on new development and the Scottish Government provided **£3,850,182** in grant. The Association also received £120k grant from the Shetland Islands Council.

This investment resulted in the Association:

- ◆ Completing **27** new flats at **King Harald Street** in Lerwick
- ◆ Continuing on site with **12** new houses at **Houlland Lea** in Sandwick
- ◆ Commencement of **12** new homes at **Heathery Park** in Gulberwick
- ◆ Commencement of **32** new homes at **Utnabrek** in Scalloway

NINE

The above development activity has resulted in the Association increasing its stock by a total of **27** units and receiving Scottish Government approval for another **44** in year 2020/21.

The Association was delighted to be handing out keys to the incoming tenants at its new development in King Harald Street this year. The Association was gifted the site by the Shetland Islands Council for the provision of housing and is delighted with the design and finish. All ten of the ground floor flats are designed as accessible homes that will meet the differing and changing needs of the tenants as they experience life events.

The Association was also working on proposals for further developments in Lerwick, Aith, Brae and Walls.

*“So pleased with the (repairs) service, very efficient”*

*“Work was done quickly and cleanly AND all distancing maintained”*



TEN

## BEHIND THE SCENES

↓ Jennifer Laurenson, Financial Inclusion Officer



↓ Connor Regan, Development Officer



### JENNIFER LAURENSON FINANCIAL INCLUSION OFFICER

Jennifer Laurenson is the Association's Financial Inclusion Officer, and has had a very busy year supporting tenants who have felt the financial impact of the pandemic. Jennifer also co-ordinated the distribution of £20,000 of external money to support tenants experiencing fuel poverty.

#### **Briefly describe a typical day at HHA**

*Managing the Universal Credit portal to see if any tenants have applied, and if so, give them a phone to explain the UC process and answer any questions. Action referrals from other officers to support tenants with any queries in relation to benefit claims, including applications for Community Care Grants.*

#### **What does good customer service mean to you?**

*Helping tenants through difficult times, assisting them to access financial support and working as part of a team to give the best possible service.*

### CONNOR REGAN DEVELOPMENT OFFICER

Connor Regan is our new Development Officer and mainly works with our new housing developments from design stage right through to project completion.

#### **Briefly describe a typical day at HHA**

*My typical day can vary from spending all day carrying out site visits to attending meetings with stakeholders. I also work with the planned maintenance team on our current housing schemes. This involves me putting together tender documents for contractors to price and then managing the contracts through to completion.*

#### **What does good customer service mean to you?**

*I think good customer service is not only providing a service for our tenants but also showing that we care and that we are there for them. I believe that we achieve this at Hjaltland Housing Association.*

*"I can't tell you how much I appreciate that extra very unexpected help from Jennifer. A weight OFF my shoulders knowing its one less thing to pay out for, for a little while!"*



## WIDER ROLE

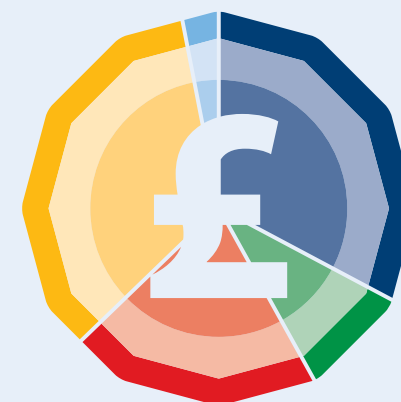
Wider role is the term given to the many different ways in which the Association helps to tackle the problems affecting our communities that go beyond immediate housing need. Hjalmland's vision of providing homes, supporting communities commits us to do more than just providing and managing homes for people who need affordable housing for rent and low cost home ownership.

Hjalmland has a strong commitment to our role within the wider community and how we can work with others for the benefit of Shetland. Some of our partnerships include: Hjalmland Trading, Shetland Leader, Shetland Islands Council, Shetland Strategic Planning Group, NHS Shetland, Shetland Net Zero Energy Forum, Rural and Island Housing Association Forum and Highlands & Islands Housing Associations Affordable Warmth Group, to name but a few.

## HOW HAVE WE PERFORMED FINANCIALS 2020/21 FOR THE YEAR ENDED 31 MARCH 2021

	2021 (£)	2020 (£)
Housing Properties	84,206,133	81,010,512
Other Fixed Assets	1,507,350	406,503
<b>FIXED ASSETS</b>	<b>85,713,483</b>	<b>81,417,015</b>
Current Assets	3,727,577	2,422,852
Creditors: Amounts due within one year	(2,480,664)	(1,488,515)
Amounts due after more than one year	(77,273,947)	(73,616,639)
Pension Liability	(431,000)	(0)
<b>NET ASSETS</b>	<b>9,255,449</b>	<b>8,734,713</b>
<b>CAPITAL AND RESERVES</b>		
Share Capital	86	82
Restricted Reserves	0	193
Income & Expenditure Reserve	9,255,363	8,734,438
<b>TOTAL NET ASSETS</b>	<b>9,255,449</b>	<b>8,734,713</b>
<b>TURNOVER</b>	<b>4,980,098</b>	<b>5,698,553</b>
Operating Expenditure	(3,467,769)	(4,285,631)
<b>OPERATING SURPLUS</b>	<b>1,512,329</b>	<b>1,412,922</b>
Interest Receivable	3,787	8,321
Interest & Financing Costs	(495,399)	(547,300)
Gain on disposal of property, plant & equipment	60,015	0
<b>SURPLUS FOR YEAR</b>	<b>1,080,732</b>	<b>873,943</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
Pension Scheme Revision	(560,000)	752,000
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>520,732</b>	<b>1,625,943</b>

ELEVEN



19/20	20/21	HOW WE SPENT YOUR POUND
33p	33p	Cost of Running Organisation
10p	9p	Day to Day Maintenance Costs
18p	21p	Planned Maintenance & Improvements
36p	34p	Mortgage Interest & Repayments
3p	3p	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.



## 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 this difficult year.



#### HJALTLAND HOUSING ASSOCIATION

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

Telephone 01595 694986 Email [mail@hjaltland.org](mailto:mail@hjaltland.org) Out of office hours emergency repairs 01595 692387

#### COMMITTEE MEMBERS 2020/21

Agnes Tallack – *Chair*  
Colin Nicholson – *Vice Chair*  
Jeff Goddard – *Treasurer*  
James Anderson  
Liz Anderson  
Peter Coleman  
Karen Eunson  
Kerry Eunson  
Leah Irvine  
Lucy Lawson  
Andrew Lyall  
Neil Manson  
Theo Smith  
Lorna Willis

#### HJALTLAND TRADING LIMITED

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

#### FINANCE & ADMINISTRATION

Lillian Anderson  
Susan Gray  
Eunice Isbister  
Aimee Labourne  
Kim Laidlaw  
Bryan Leask

#### ASSET MANAGEMENT

Heidi Andrews  
Arnie Arcus  
Duncan Clubb  
Bryan Gear  
Paul Leask  
Edward Low  
Jason Montgomery  
Ali Morris  
Connor Regan  
Larry Smith  
Andy Walterson

#### ONE STOP SHOP

Alison Coles  
Avril Smith

#### HOUSING SERVICES

Ian Bray  
Melanie Dawson  
Rhona Goudie  
Mark Henry  
Jennifer Laurenson  
Michelle Lyon  
Leigh-Anne Sinclair  
Estelle Smith

#### 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](http://www.hjaltland.org.uk)

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