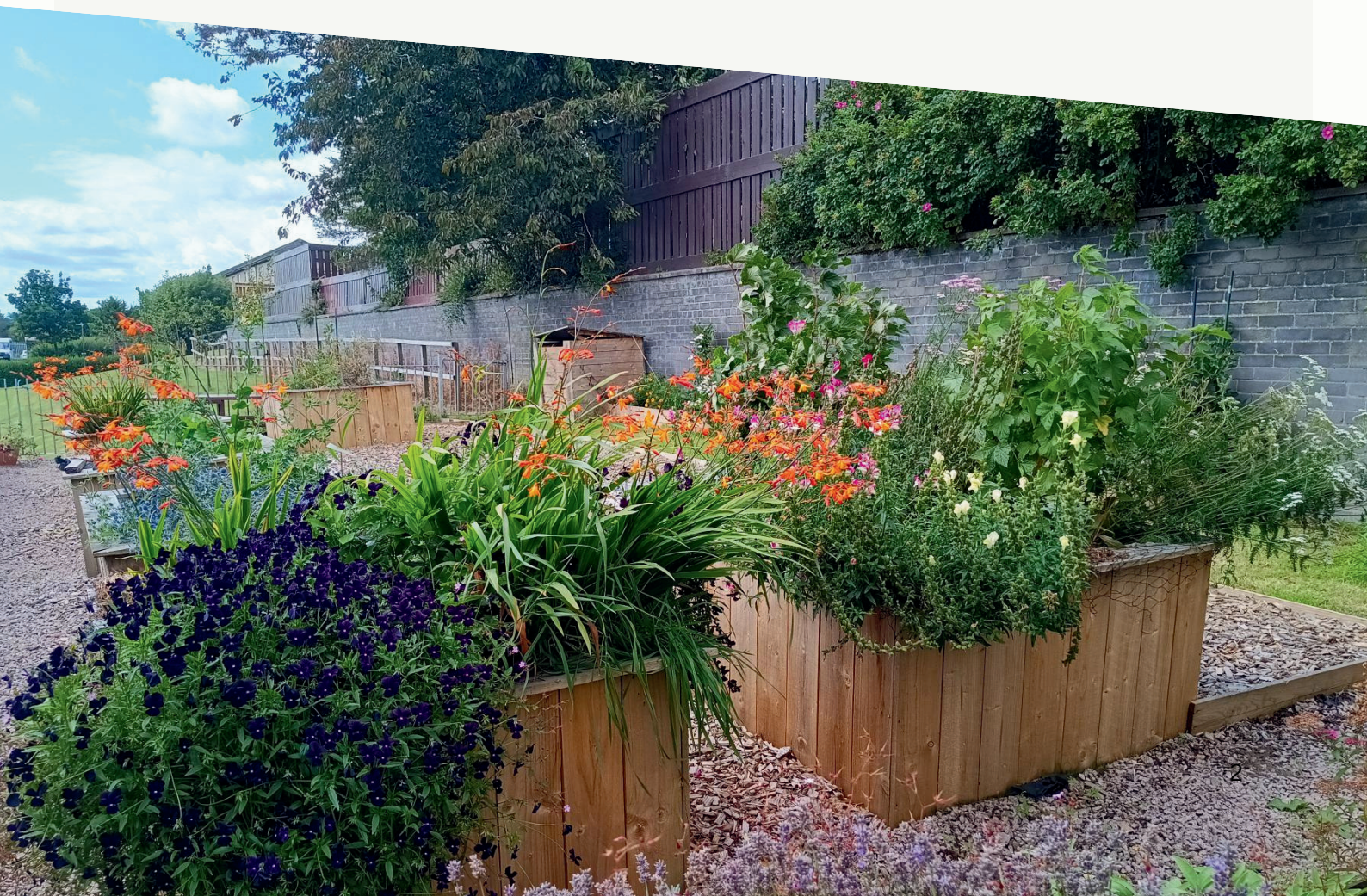


Annual Report 2024 / 2025



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Adam Turner - Chair

In my final year as Chair of Almond HA I am proud to report on a year of positive work and service delivery as well as significant engagement with key stakeholders to develop our new Business Plan for 2025 to 2030.

As indicated in my report last year, providing consistently high levels of service remains a core focus, and our reputation as an organisation which delivers strong performance for our customers, has been maintained during the year.

Our plan for the next 5 years very much seeks to retain our focus on strong customer service while looking ahead to the needs and opportunities of the future. To support this aim, we intend to explore the creation of a comprehensive, ambitious and long-term Development and Regeneration Strategy. This is important to make sure that we invest our own resources, and those of our stakeholders and partners, wisely over the long term at a time of multiple needs. This will help us to balance the investment needs of our existing homes with a desire to develop more – and better – homes to meet rising demand, changing needs and the requirements of a net zero future.

In my report last year, I referred to the challenge of Reinforced Autoclaved Aerated Concrete (RAAC) in some of our properties. I am pleased to note that delivery of the required remedial work has commenced. It is acknowledged that such work impacts significantly on affected tenants, and I would like to express my thanks to the team who have worked diligently to organise the programme and who continue to support those affected as the programme progresses over the coming months.

It is also fantastic to see the rebuilding of the Katherine Street homes (damaged by fire in 2022) almost complete. This provides 25 homes featuring upgraded modern insulation and it pilots a low carbon air source heating system supported by grant funding from the Scottish Government. Again my thanks to the team who have worked tirelessly in recent years to restore these homes.

Having touched upon what is to come I would also like to refer to our 30-year anniversary which was marked in several ways during 2024. I hope that you were able to participate in the celebrations in some way during the year. As we enter another exciting chapter in our history, your ongoing input and feedback to shape what we do over the next decades will be invaluable and thank you in advance for your engagement.

As I come to the end of my tenure as Chair I would very much like to thank my fellow Board members, Almond HA colleagues, and all our customers for their continued support. I am pleased to be remaining as a board member and very much look forward to supporting my successor and helping Almond continue to thrive.

Rest assured that, as ever, we will continue to place our tenants and communities at the centre of all that we do as we look to extend our reach and deepen our impact.

My best wishes to each and every one of you.

John Davidson - CEO



Having marked the occasion of our 30th year anniversary and celebrated the achievements of the past, we turn our attention to the future, and I am pleased to report that our new Business Plan for 2025 to 2030 outlines our ambitious plans to continually improve.

As noted by our Chair we have committed to developing a longer-term Development and Regeneration Strategy reflecting our desire for providing great homes and services which support improved life chances.

April 2026 will see the commencement of a new responsive repairs contract and, as such, we will be focussing on the procurement of a service which meets the needs of our tenants in what is a high priority service area. As ever, your input into the process will be invaluable.

Our overall strategic priorities for the period of the business plan are -

- Delivering excellent customer service
- Empowering, developing, and engaging our colleagues and our communities
- Homes and places to be proud of
- Business strength

Our plans to deliver on the above priorities are ambitious however we believe we have the necessary skills, knowledge and drive within our Board and dedicated colleague team to make things happen. As a community-based landlord, we also believe we have strong and effective relationships with our tenants and other stakeholders to ensure that, in partnership, we can deliver what is needed for the community, with the community.

Reflecting on the last business year, much has been achieved including strong performance being maintained alongside good progress in responding to the challenge of RAAC and completion of the Katherine Street refurbishment. We have been busy working on the implementation of a new ICT system which will go live in October and which will, over time, enable us to enhance our digital service offer and accessibility to services.

Our continued strong performance is, of course, not possible without a dedicated team who strive to deliver great services and support to our tenants, and I would like to take the opportunity to express thanks to our Board, colleagues, and the various partners with whom we work for their continuing support.

I would also like to express thanks to Adam Turner who steps down from the position of Chair at our AGM in September. Adam has been an invaluable source of support and wisdom to both the organisation and me during his time as Chair and I am delighted that we will continue to benefit from this as an ongoing member of the board.

Best wishes,

A handwritten signature in blue ink, appearing to read 'John Davidson', written over a light blue horizontal line.

Performance Summary

Overview

Our Mission - Homes, people, and communities to be proud of

Our Vision - Striving to improve life experiences and opportunities

Our Values - Work Together, Open to Change, Respect, Kindness, Social

Most of our 2551 properties are located in the Craigshill, Eliburn, Howden and Ladywell areas of Livingston.



Key performance figures

	AHA 24/25	AHA 23/24	SHN*
Tenant satisfaction rate	83.63%	83.68%	86.12%
Average re-let time (days)	23.32	19.88	60.39
Repairs right first time	81.86%	75.64%	88.47%
Rent arrears	3.18%	3.13%	6.41%

*SHN = Scotland's Housing Network

Disclaimer: SHN figures referenced are derived from our SHN peer group and may not reflect broader industry benchmarks.

Our Customers

Tenant feedback

Surveys:

- When asked if staff were friendly and helpful, 91% of customers agreed they were
- We scored 70 on the NPS* rating which is an excellent score



Net Promoter Score (NPS) is a customer loyalty and satisfaction measurement taken by asking customers how likely they are to speak positively about your service to others on a scale of 0-10. The results go into a formula which provide the overall mark from -100 to + 100. 70 is considered exceptional.

1st call resolution

We resolved 85% of customer enquiries at first contact - exceeding our target of 80%.

Complaints

Detailed information regarding our complaints can be found in the Complaints Report 2024/25. Summary information is below:

STAGE 1 COMPLAINTS	23/24	24/25	STAGE 2 COMPLAINTS	23/24	24/25
Number received	238	194	Number received	24	17
Average time to resolve	2.84 days	2.60 days	Average time to resolve	13.71 days	14.83 days
% upheld or partially upheld	44%	41%	% upheld or partially upheld	58%	48%

Tenant support

Tenancy Sustainment Service - the service has directly assisted 71 customers on a range of issues including child welfare, hoarding, flooring and furniture poverty, food and fuel insecurity, and mental health concerns. The case work is intensive and beyond the scope of a standard housing officer workload. Everyone who worked with the service has to date sustained their tenancy.

Our partnership with **The Action Group**, providing financial guidance and welfare benefits advice, has seen a change of personnel in the last year with Catherine Somerville starting in post from November 2024. Over the year, the project has worked with 102 distinct households, and generated £140,196 in additional income for our tenants. Catherine has supported people with things such as Universal Credit appeals, housing benefit problems, applying for carers allowance and much more. We anticipate the demand for this service will continue to increase as we see the final stage of the ‘managed migration’ to Universal Credit.

Our Customers

Tenant engagement

The tenant focus group met several times in 24/25 covering a range of topics. They reviewed Anti-Social Behaviour actions (via our policy), looked at our Communications policy, reviewed the Annual Return of the Charter and they also reviewed our performance in areas around repairs and complaints.

The online consultation group of 247 tenants* reviewed a range of aspects, including feedback from the full tenant survey. They evaluated the Customer Service Policy, the Allocation Policy, and our Charter Report, and contributed to a consultant-led survey examining how Almond delivers housing services.

*It's easy to join and it automatically enrolls you in the good tenant award scheme in case you are interested in joining!



Our Homes

Quality of homes and repairs

98.97% of our housing stock met the Scottish Housing Quality Standard (SHQS) which is a small improvement on last years performance. We continue to strive for 100%.

Repairs

Over the past year we have completed 9213 reactive repairs.

Emergency repairs	Non emergency repairs	Repair satisfaction
Completed in 2.47 hours	Took 10.16 days	Overall 91.1%

Major investment summary

This year we achieved 100% of our planned programme, investing £4.7million improving our housing stock.

74 properties



FENCES

60 properties



**EXTERNAL WALL
INSULATION**

394 properties



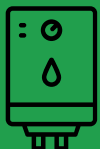
PAINTING

91 properties



BATHROOMS

43 properties



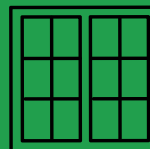
BOILERS

55 properties



REWIRES

131 properties



WINDOWS

241



DOORS

We maintained our focus on increasing the thermal efficiency of our stock by investing:

- £0.9 million in external wall insulation and solar panels
- £1.2 million in new windows and doors
- £0.5 million in efficient ventilation systems

To meet tenant expectations and maintain housing quality, we also invested £0.4 million in bathrooms, and £0.5 million on full electrical re-wires.



Our Homes

Developments

The fire at Katherine Street in January 2022 resulted in the the full block being refurbished to meet current energy efficiency standards. The block was stripped back to its concrete frame and over the course of the year has taken shape to become a modern version of its predecessor. Air source heat pumps will provide heating and will be the first to be installed in Almond property.

Work has progressed well over the course of the year with our flats at Blackburn, these stand on a site that was previously part of the Mill Shopping Centre and form a key part of the regeneration of this area. The twenty flats should be complete late summer 2025.

RAAC - Reinforced Autoclaved Aerated Concrete

The first part of the year saw a huge focus on getting access to all our properties containing RAAC and ascertaining the condition of the panels and ensuring there was no immediate risk to customers. By late summer this was complete and our structural engineers had identified that work would be required over the coming years to remove RAAC panels containing loft hatches and former skylights.

A pilot project in autumn identified that the work could not be carried out safely with customers in their homes and a plan was developed to decant almost 240 households.



Early in 2025, an internal project team was formed consisting of a Project Manager and two Tenant Liaison Officers. The main contract was awarded to DBM Building Contractors and work on the project started at Easter; it will progress over the coming 2 years.

Lettings & tenancy sustainability

Voids (empty properties)	Offers made	Refusals	Tenancy Sustainment
0.25%	96	3	95.59% of new tenancies have lasted over 12 months

Other info

- 92 lets last year:
 - 50% to statutory homeless group
 - Remaining to existing tenants, general needs, medical needs, independent living and insecure homeless, as well as referrals from Open Door and Women's Aid
- 21 mutual exchanges (this is when two or more social housing tenants legally swap their homes and tenancies)



Our People

It's been a busy year for us at Almond HQ, and we have welcomed a number of new faces to our organisation. This year saw the creation of our dedicated RAAC team in response to the need for our planned programme of works. Our Project Manager and Tenant Liaison Officers are in full flow, helping those affected and ensuring the upheaval and disruption is kept to a minimum. We have also had a few internal moves to accommodate the set up and changeover of our Housing Management System, and the appointment of our Customer Care Manager who brings a range of experience for us all to benefit from.

We are already planning a variety of improvements across the organisation by stripping back the detail and reviewing how we do things with the aim of improving efficiency whilst better meeting our customer needs. Our commitment to improvement is helped by the appointment of our new Business Improvement Officer to drive forward this work. As always, we welcome your feedback and thoughts to help us improve our services.

Work continues on delivering the objectives of our People Strategy by developing our workforce and enabling engagement and growth. Our hybrid working model and the establishment of our 9-day fortnight working arrangements continue to allow flexibility and promote wellbeing, contributing to being an employer of choice. We also enjoyed a year of celebrations for our 30th anniversary creating a short animation to show our journey, team members giving up their Friday off to volunteer, and a monthly give-a-way of £30 vouchers for 30 tenants. With some team members having dedicated nearly three decades to our organisation, we recognised the importance of gathering to celebrate not only our milestones but the remarkable individuals who achieved them. Our team day offered a refreshing change of pace - a chance to connect with nature, discuss Almond's vital role, and appreciate the relationships that drive our success.



Looking ahead to the coming year we have plans to carry out a full job evaluation process and benchmarking exercise to ensure we are a fair and competitive employer and we continue to work towards Customer Service Excellence accreditation. Alongside our internal business improvement programme and our team's drive and commitment, our aim is to give you, our customers, the best possible experience.

Our Community

Growing Together

This is a partnership delivered by West Lothian Youth Action Project, Spark and Almond Housing Association | Funded by the Investing in Communities Fund (ICF)

Over the past year, Working Together Craigshill, known as Growing Together, has continued to strengthen its role as a catalyst for community engagement, environmental learning, and wellbeing in Craigshill.

The project...



... engaged **2233 residents**,



supported **115 volunteers**

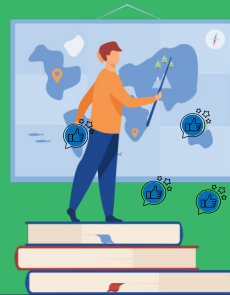


and delivered **2992 hours**

across a range of initiatives

Because of this project...

... **43 individuals achieved a qualification**,



26 went on to positive destinations and

1555 people reported improved life chances



Other highlights include:

- A thriving community gardening programme, improving access to green space and producing fresh food for local people
- Environmental and outdoor learning delivered to local schools, including children with additional support needs
- Expansion of mental health and wellbeing support, with workshops and accredited training well attended and positively received
- Involvement in community events such as “Spark in the Park” and “Love Your Craigswood”, which attracted thousands and fostered local pride
- Strong youth engagement, with traineeships and outdoor projects offering pathways into employment, training, and further education
- Continued partnership with Transform Craigshill and over 23 local organisations, creating lasting, community-led change

As we look ahead, sustainability planning is a priority to ensure that the legacy of this impactful work continues beyond the current funding cycle.

Our Community

Contractor community benefits

The concept of an orchard had been muted for a while but only came to fruition as part of our 30th anniversary and the contractor community benefits scheme.

The Hobart Street Community Orchard involved five of Almond's contractors. Krinkels (formerly Continental), Response Building Maintenance Services (Scotland) Ltd, and Rodgers and Johnston who provided the trees (37 in total, a mix of predominantly apple with some pear and plum). McTaggart Group came along on the day with a rather useful hole boring machine plus three members of staff to help out, and Almond Enterprises Ltd also donated manpower.

Also as part of our 30th celebrations Response Building Maintenance and Big Fish supported our £30 tenants giveaway by providing vouchers.



Almond Enterprises Ltd (AEL)

As Almond Enterprises nears its 20th anniversary, the team remains dedicated to exceptional service for Almond tenants. This year alone, they removed over 127 tonnes of waste for recycling, helping to keep our estates safe and tidy. Additionally, the recent hire of a multi-trade supervisor marks the first step toward expanding our service offerings and creating future training opportunities.

Financial Overview

Statement of Comprehensive Income for the year ended 31 March 2025

	2025 £	2024 £
Turnover	15,466,126	14,535,707
Operating expenditure	(14,137,469)	(13,005,029)
Gain on disposal of housing	-	274,620
Interest receivable	424,129	346,111
Interest and finance costs	(1,101,705)	(1,159,390)
Surplus for the year	651,081	992,019

Statement of Financial Position as at 31 March 2025

	2025 £	2024 £
Fixed assets	67,288,747	66,736,491
Current assets inc. cash	13,971,171	14,372,322
Current liabilities	(6,157,424)	(5,604,183)
Total assets less current liabilities	76,839,180	75,504,630
Long term liabilities inc. loans	(48,547,359)	(47,893,886)
Pension - defined benefit liability	(554,000)	(627,000)
Surplus for the year	651,081	992,019
NET ASSETS	27,737,821	26,983,744
TOTAL RESERVES	27,737,821	26,983,744

Looking Ahead

As we look ahead to the future, below are the actions within Year 1 of our new 2025 to 2030 Business Plan which we will be delivering during 2025/26.

- ✓ New Housing Management System live
- ✓ Obtain regular feedback from customers on how we are doing via Customer Experience / Customer survey scores across key front-line service areas
- ✓ Review our People Offer to ensure that we remain competitive within the sector & can attract, develop & retain the best staff members
- ✓ Use the ground floor of our office as vehicle for Social Enterprise / Community Use
- ✓ Implement a new Communications Strategy
- ✓ Establish our new Development & Regeneration Strategy
- ✓ Deliver Year 1 of the RAAC programme with as minimal disruption to affected tenants as possible
- ✓ Implement new Project Management Software





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