

Promises delivered!

**Irvine Housing Association
Annual Report 2014/15**



CHAIRMAN'S REPORT

Alan West reflects on a busy year as we celebrate the promises we made to our communities on joining Riverside come to fruition

It's been a momentous and busy year at Irvine Housing Association as we've seen the promises we made to our communities when we joined Riverside in 2011 come to fruition.

In October we launched the Irvine Customer Service Centre (CSC) - an extension of Riverside's contact centre in Liverpool. This has resulted in a quicker response to customers from an advisor based in either Irvine or Liverpool. This has created job opportunities in Irvine, which has some of the highest levels of unemployment in the country.

It was awards season in November. The Association attended Business Insider Employer of the Year Awards in Edinburgh and successfully achieved Scottish Not for Profit Employer of the Year. We were then delighted to win Scotland's Employer of the Year. We are particularly proud of these awards as they recognise our relationship and engagement levels with our staff team, which in turn helps us to achieve our high levels of performance.

We were also a finalist for the Chartered Institute of Housing Excellence Awards under the Excellent in Environmental Sustainability Award. This achievement was as a result of our Energy Improvement Works which has addressed the environmental impact of our existing stock and taken action to tackle fuel poverty.

The month concluded with us achieving the Gold Award for our Healthy Working Lives. This is the highest accolade in this area and recognises the importance placed on the health and wellbeing of our staff.



Since joining Group we were able to launch our Community Involvement Team in 2012, which allows us to offer customers affordable warmth advice, money advice and an employability & training service. We have been able to respond to the changing needs of our customers in the wider communities and provide much needed customer support services.

Joining Riverside has ensured that we are able to continue developing homes and creating vibrant communities. Our development in Lamlash on the Isle of Arran has alleviated the housing shortage on the island.

One of the particular highlights of the year has been the regeneration of the Pennyburn estate in Kilwinning. Six blocks of 1960's flats dominated the area and the community were desperate to see them demolished and a new estate created on the existing footprint. As a standalone organisation we had the capacity to give the flats a facelift, but would have been unable to deliver the full blown demolition and regeneration project we have carried out. What a transformation! The removal of the flats has breathed new life into the area. We handed over the 22 new properties this summer in an ceremony opened by Pennyburn Regeneration Youth Development Enterprise (PRYDE).

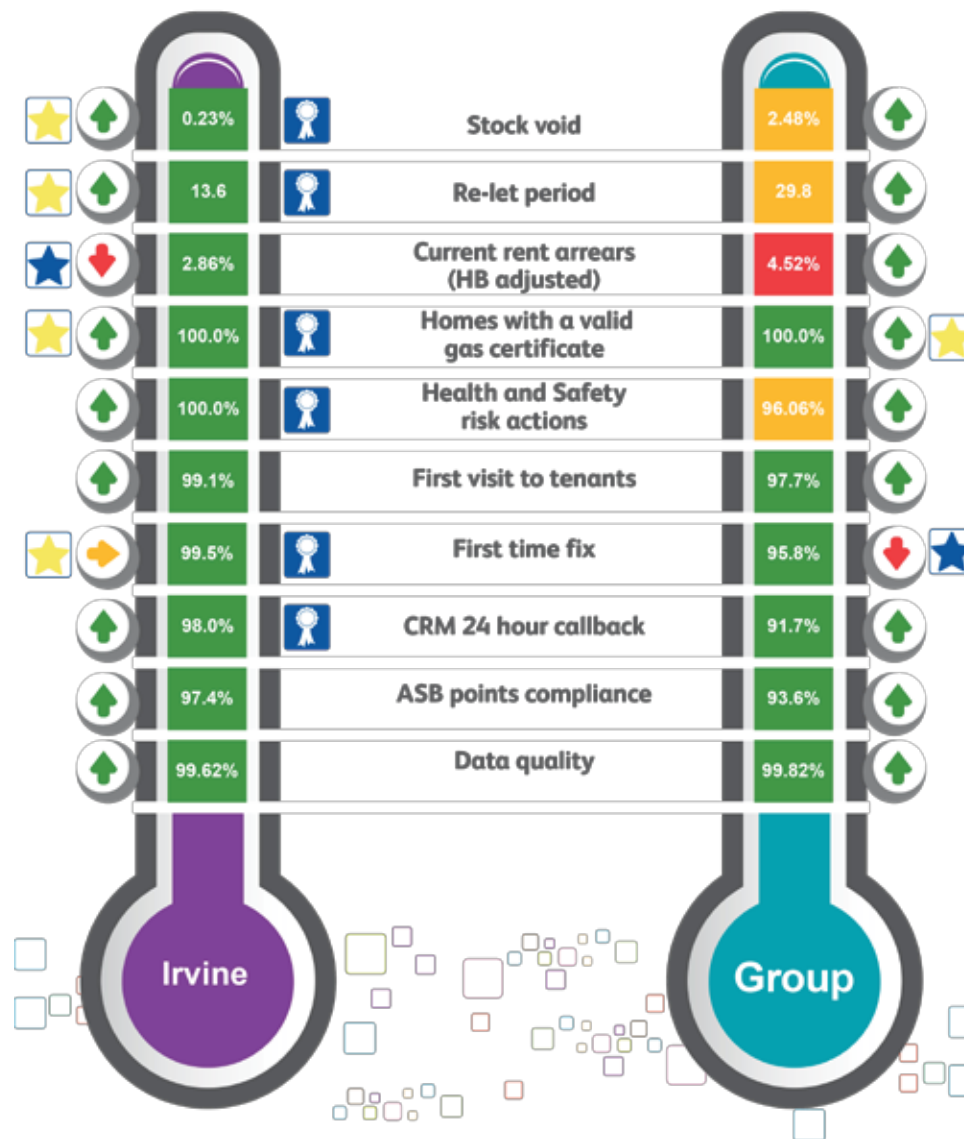
We were successful in obtaining government funding to carry out energy efficiency works on existing properties within Pennyburn and Drongan, at the same time accelerating the external improvement works that we promised our Drongan community on joining Group.

As a result of the partnership there have been many more opportunities for staff to develop. Paul Hillard, Managing Director secured a one year seconded position to Mersey South and as such the post has been backfilled by Nicola Thom, the existing Executive Director (Operations). From complete new teams with community involvement and the additional support services, to the new CSC and opportunities to venture into a new career path, there's never been more scope at IHA for staff.

To top it off we reached year end having achieved all of our Key Performance Indicators ahead of target. This was a significant team effort involving the majority of the team and we are proud to have achieved all of our challenging targets.

Alan West
Chairman, Irvine Housing Association

Top 10 Key Performance Indicators (KPIs)



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Moving forward, we are reviewing some of our processes involved with a view to achieving improved performance next year.

The ARC has been submitted to the Scottish Housing Regulator and we will be publishing public information from it in late Autumn 2015.

This year's top 10 Key Performance Indicators (KPIs) which shows our performance at year end compared against the rest of the Riverside Group.

"The regeneration of Pennyburn is more than building new homes, it's about neighbourhood empowerment and building a resilient community and we have all achieved that!"

Louise Wilson, Teacher and original Chair of the PRYDE Shadow Board



"IHA made the community's dreams a reality by demolishing the flats and building new homes. PRYDE are delighted to be a part of building resilient and responsive communities."

**Theresa Potter,
Project Manager, PRYDE**

Enhanced Investment in Pennyburn

Over the last three years we have attracted inward investment of £6.7M in regenerating the Pennyburn estate, Kilwinning.

As well as securing £3.6M to carry out energy efficiency improvement works to existing properties, the latest project to be completed sees 22 new homes being developed in the heart of the community.

When we joined Riverside we promised that we would demolish the flats and replace them with high quality, attractive, energy efficient new build housing.

The new housing development, built by Lovell was opened by Pennyburn Regeneration Youth Development Enterprise (PRYDE) on Friday 19 June 2015. Representatives from PRYDE unveiled a plaque to mark the completion of the £3.1M regeneration project, financed jointly by IHA and Riverside.



"Riverside is dedicated to investing in and regenerating communities nationwide and this development lives up to our whole ethos of 'Transforming lives, revitalising neighbourhoods.'"

**Max Steinberg,
Chair of Riverside**



Our £3.6M investment to tackle fuel poverty for residents has transformed the Pennyburn estate.

Earlier this year Minister for Housing & Welfare, Margaret Burgess announced that the Association has been successful in applying for further funding on a visit to meet residents having energy works carried out in Pennyburn.

The Association has secured £390,000 of Scottish Government funding for 2015/16 to allow us to offer this investment to the remaining hard to heat rented and owned properties within the Pennyburn estate.

Nicola Thom, Interim Managing Director, said, "We are delighted that we've been successful in our application for further Scottish Government funding."

"Whilst the visual impact transforms the look of the estates, ultimately these works are to improve the energy efficiency of the properties and reduce fuel costs for the residents. Each household stands to save an average of £200 per year and our Affordable Warmth Officer will be assisting residents to maximise on the savings and make best use of their new installations."

A total of
£3.6M

has been invested into
Pennyburn to reduce
heating costs

"It is unacceptable that anyone should experience fuel poverty in Scotland which is why we are investing more than £103 million to tackle this issue head on."

Mararet Burgess MSP
Minister for Housing & Welfare



Developing new homes



Joining Group has provided us with the capacity to maintain a vibrant developemnt programme. Three years into the partnership and we have built 56 hightly sought after homes on Arran as well as 22 new homes in Pennyburn.

“The development has had a dramatic impact on housing need on the island. It increased the overall supply of social housing and it has virtually eradicated housing need on Arran.”

Nicola Thom, Interim Managing Director

Our £8.9M St. Molios Park development on Arran was completed in September 2014.

The original 40 rental properties, across both phases of the development, were let immediately on handover, reflecting the strong demand for social housing on the island.

Of the 16 shared equity sale properties, 6 were sold on this basis. Following a decision of our Board, and subsequent Scottish Government consent, the remaining 10 properties have now been let as social housing.

All properties are now occupied and it is clear that a small local community is being established.





24/7

customer-focused service

We promised that we would enhance our services to reflect the increasing demand for a modern service that fits around our customers' lifestyles.

Our customer service centre was launched in October 2014, extending the 24/7 service already available to Riverside customers to IHA customers. The team was created with existing staff with the intention of creating more jobs and increasing our capacity to handle more calls as the team became established.

In February we welcomed Team Leader, Alan Gray and have since doubled the number of staff on the team.

Alan said "It's great to see more jobs coming into Irvine. It's exciting times ahead for the Irvine CSC, I am delighted to have the new team on board!"



More support for our customers

We wanted to be able to respond to the changing needs of our customers by ensuring appropriate support services were available and by investing more in the wider needs of our communities. Since launching in 2012 our Community Involvement Team has gone from strength to strength.

Helping customers to get online and go digital

Careers advice with St Lukes Primary School, Kilwinning

"Our tenants have fed back that they love to hear a local voice at the other end of the phone and we have assembled a great group of people from various backgrounds to grow our existing team."

Alan Gray
Irvine CSC Team Leader

Delivering the NHS Weigh to Go Healthy Eating programme to our sheltered customers



How our support services have helped customers from April 2014 to March 2015

Helped 37 customers into employment

Total Cases Referred
524

103 Home Energy Checks carried out

Helped 25 customers into training & education

Rent Arrears Reduced by
£35,498.48

12 meter/tariff changes to benefit the customer

Helped 3 customers into volunteering

Total cash Gains for customers
£403,080.87

33 grants/funds applied for

Helped 15 customers gain qualifications

266 Successful Claims

Employability

Money Advice

Affordable Warmth



Our Money Advice service was launched in 2012. The demand for the service is such that we employed a second advisor in August 2014.



“I get real job satisfaction knowing that the service is making a difference and enhancing our customers’ lives.”

**Jocelyn McConnell,
Money Advisor**

Clair Christie and Jocelyn McConnell have helped hundreds of customers to maximise their income. From checking what benefits customers are entitled to and assisting with applications to providing debt advice and applying for grants, their service has become a lifeline for many customers.

They recently helped a customer who has been a tenant since 2006. Suffering from mental health problems he has struggled to engage with Housing Officers throughout the years. This led him to accrue arrears, as well as having issues with his benefits.

He was first referred to our money advice service when his housing officer noticed that he was living very minimally. Jocelyn met with the customer and applied for a Community Care Grant. He was awarded a carpet, clothing allowance, electric cooker, fridge freezer, home starter pack and a washing machine.

A benefit check was carried out, and it became apparent that the customer had not received any benefits since May 2014 due to him not attending a medical for Employment Support Allowance (ESA). Jocelyn helped him make a new claim for ESA, however this was initially refused. He was then assisted to claim Jobseekers Allowance while Jocelyn made an appeal for ESA. While applying for his benefits the customer received 2 Crisis Payments from the Scottish Welfare Fund as well as foodbank vouchers and gas and electricity from the Association’s nominated charity, The AQ Trust. The Affordable Warmth Officer also applied for his Warm Homes Discount of £140.

Jocelyn applied to Housing Benefit for a back date as it had been suspended from May 2014. This was awarded and £3,083 was paid which completely cleared his arrears. His account is now in credit, for the first time in years.

His appeal for ESA was finally awarded and he received a back date of benefits totalling £3,859. He was put on the highest rate of ESA and is now liaising with his Housing Officer and has fortnightly appointments with his doctor who is closely monitoring his health issues.

He recently stated that he is ‘doing the best he has in a long, long time’.

External Improvements **for our Drongan community**



We promised that efficiency savings made from joining Riverside would be re-invested back into our estates. We made a commitment to accelerate the external major improvement works in our Drongan estate.

Significant improvement works have been carried out over the past two years. This has included external cladding and new roofs to approximately 125 homes and 173 new central heating systems. Approximately 46 owners on the estate have also benefitted from the grant funded works in return for a small contribution.

The combination of these works has transformed the visual appearance of the estate and significantly improved the wider environment.

The Association has successfully secured additional Scottish Government funding of £236,000 and £40,000 of Energy Company Obligation to allow the final 33 owners within our estate to benefit from energy efficiency works at similarly favourable rates.



The Association was short listed, to the final three, for the Scottish Chartered Institute of Housing's Award for Environmental Excellence in recognition of the environmental works it had carried out in Pennyburn and in Drongan, and for the Affordable Warmth Officer's service.



More support for our communities

We've always been passionate about making a difference in our communities. Our community fund is administered by our scrutiny panel. In 2014/15 we awarded over £11k to projects that deliver services within our communities.

£1,500

to provide a safe, warm environment for Happy Hens parents & toddlers group in Drongan

£1,500

to Maritime Makers to allow adults and young people to share skills

£2,240

to provide twice weekly services to young people aged 10-18 years at PRYDE Kilwinning

"The project provides an important gateway to other learning opportunities as well as helping individuals make social contact, develop self-esteem and confidence."

Anne Heads
Chairperson of Learners Together

£750

to Learners Together in Dumfries for a Confidence in Art course

We promised our Dumfries community that we would provide an estate-based IT facility.

Our community fund awarded The Hub £1,500 to provide a pilot of weekly drop-in sessions from the beginning of January until the end of March 2015 where local people could access computers to apply for jobs and benefits.

Feedback included:

"I really like that volunteers are running these sessions. They are in the same boat as me so really understand what I am facing."

"This is the only place like this that I have ever felt comfortable. Thank you. I am so grateful!"

16 local people attended the supported drop-in sessions, against a target of 24. We are currently reviewing the benefits of a permanent IT facility.



Amsterdam or Bust



The Route

Day 1

Leaving Greenwich (A), London at 8am the team cycled to Dover for the 6pm ferry to Dunkirk (B), France where they bedded down for the night. (80 miles)

Day 2

The team waved goodbye to Dunkirk (B) and cycled through France and Belgium before arriving at Burgh-Haamstede (C), The Netherlands with time to catch a few hours sleep before the final leg of the cycle. (100 miles)

Day 3

The final day and possibly the hardest day for the team as they summoned the strength to cycle another 90 miles from Burgh-Haamstede (C), The Netherlands to Amsterdam (D) after a physically challenging 2 days totalling 180 miles. The Team cycled along the coast to reach their final destination...AMSTERDAM!



In August 2014 the "Amsterdam or Bust" cycle team set off on a journey that not only challenged them physically but changed the lives of people in need.

The eight-strong cycle team, Fraser Pirrie, Paul Hillard, Mark Abrahart, Dave Wiseman, Iain Gillan, Billy Johnstone, John Brennan and Paul Anson, which included five Irvine Housing Association employees, pushed themselves to the limit by embarking on a 360 mile cycle from London to Amsterdam over three days, raising much needed funds for The Anthony O'Brien Quinn Memorial Trust.

The fundraising target was set at £12,000 and with generous donations from members of the public, local businesses and sponsorship from Ice Energy, Glenbuild Contracts Ltd and Harper McLeod LLP, they smashed their target and raised over £18,600!

Over
£18,600
raised

"The Amsterdam or Bust cycle team would like to thank everyone who made a donation to our charity cycle. The response was overwhelming, and we never imagined we would raise such an incredible amount! We couldn't have done it without you. The money is going to a very worthwhile local charity which provides practical help for people in the local area when they most need it."

- Mark Abrahart, Cyclist





Scotland's Best Employer



The Association was named Scotland's Employer of the Year at the Business Insider Scotland's Best Employer Awards 2014.

As well as picking up the top award, the Association was also named Not-for-Profit/Public Sector Employer of the Year.

We also scooped a top award for improving employee health and wellbeing and supporting staff to make positive changes to their health and lifestyles.

Employees were presented with the prestigious Healthy Working Lives Gold Award at an awards ceremony.



Maintaining

local jobs

"The partnership has provided so much more scope for our staff from secondments to other posts within Riverside to complete new teams. There have never been more opportunities and there's a real buzz among staff."

Nicola Thom,
Interim Managing Director

On joining Riverside we committed to enhance the roles of employees within IHA, creating a range of new opportunities, facilitating greater personal development, acting as a positive reinforcement for recruitment and retention and giving opportunities for employment elsewhere within Riverside.

New Opportunities



"I was covering a maternity leave when the opportunity for an IT Analyst Programmer\Web Developer was advertised within Riverside. I was successful and continue to work out of the Irvine office. It's my dream job!"

Mark Abrahart
IT Analyst Programmer



"I was a Personal Assistant at IHA for years and I never dreamed I'd do anything else. When the Affordable Warmth Officer post came up I decided to go for it and haven't looked back."

Kathryn Morrison
Affordable Warmth Officer



"I was a warden at our sheltered housing and when the opportunity to apply for a housing officer post came up I thought why not? I love the variety and challenge."

Meg MacKay,
Housing Officer

Financial Results

2014/15

An Overview of Our Financial Position...

During the 2014/15 operating year the Association has concentrated on positioning itself to ensure it can continue to grow, and provide top quality services that meet the needs of our customers, in challenging economic times.

A strong financial performance for the year ended March 2015 resulted in the Association making a surplus of £1,607,296 which will be re-invested in our stock in the coming years.

During the year, turnover benefited from the receipt of 1st tranche shared equity sales in the sum of £570k.

Operating costs have increased by 3% with a significant part of the increase due to the costs of building the shared equity units.

Administrative costs were tightly controlled in the year resulting in savings of 3.5%.

An increase to the deficit in the pension fund of £1.1m has taken the pension fund liability to £2.6m. Overall reserves remain positive at £2.9m.

Morag Hutchinson
Financial Controller

Income and Expenditure Account

Year ended 31 March	2011	2012	2013	2014	2015
	£000	£000	£000	£000	£000
Turnover	7,271	8,385	8,162	9,673	9,513
Less: Operations Costs	4,514	5,018	4,736	5,481	5,733
Exceptional Operating Costs	(642)	-	334	0	0
Surplus before Depreciation and Interest	3,399	3,367	3,092	4,192	3,780
Less: Depreciation and Interest	657	735	693	777	735
: Net Interest	1,392	1,628	1,580	1,540	1,438
Exceptional Interest Payable	-	-	-	-	-
Surplus before Taxation	1,350	1,004	819	1,875	1,607

Balance Sheet

As at 31 March	2011	2012	2013	2014	2015
	£000	£000	£000	£000	£000
Fixed Assests - Costs	64,316	65,427	71,540	76,921	80,533
Less: Depreciation	7,341	7,129	7,750	8,478	9,257
Grants	24,356	24,344	27,526	27,988	28,644
Fixed Assets - Net Book Value	32,619	33,954	33,264	40,455	42,632
Current Assests	1,167	795	3,491	2,190	2,883
Total Assests	33,786	34,749	39,755	42,645	45,515
Less: Creditors	-33,055	-33,596	-37,799	-38,747	-39,987
: Pension Asset / (Liability)	-194	-583	-1,112	-1,505	-2,638
Net Assests	537	570	844	2,393	2,890
Share Capital & Reserves	537	570	844	2,393	2,890

Head Office

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Dumfries, DG2 0AB

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Drongan, Ayrshire, KA6 7AS

Customer Services

From BT landlines, it may be cheaper to call: 0845 112 6600

With inclusive call packages or mobiles, it may be cheaper to call: 0345 112 6600

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Equal opportunities

The Association will endeavour to ensure that no person or organisation receives any less favourable treatment than another unless it can be reasonably shown to be justifiable in the circumstances.

The Association is opposed to any improper discrimination and will take appropriate steps within its powers as an employer, service provider and receiver of services to counteract any such improper discrimination.

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