

Annual Review

2013/14



Looking back

Over the past year we have focussed our efforts on the things that matter to our customers. Enhancing and expanding our core services have been our main priorities as we strive to meet some of the challenges facing housing today. Our Money Advice, Affordable Warmth and Employability officers continue to provide vital support to some of our most vulnerable customers. Our Scrutiny Panel and Quality Groups are now firmly established and are helping us shape the future to ensure that we respond effectively to the changing needs of our customers.

Continuing the theme from last year, we have concentrated on improving the energy efficiency of our properties as well as developing new homes. Almost £1 million in ECO Funding was secured to carry out external wall insulation in 139 of our properties in Pennyburn this year and a further £1.5 million of Scottish Government funding has also allowed owners to access the requisite finance for their properties. The Pennyburn flats have, at long last, been demolished and this £2.1 million regeneration project is currently in full flow with the first of the 22 brand new homes due for completion by the end of this year.

I am delighted that all 56 new homes in our St Molios Park Development in Lamlash, Isle of Arran, are now finished, with all 40 properties for social rent having been allocated quickly. Interest in the 16 shared equity homes also continues to grow. Back in early 2013, we commissioned a report to decide on the most appropriate allocation policy for these homes and as this research identified particular housing needs on the island, a lettings initiative was introduced alongside the common allocations policy to award additional points for certain criteria. This has made a huge difference to those who were living in accommodation below a tolerable standard. I believe we really are 'Transforming Lives and Revitalising Neighbourhoods'.

This year, the Association surpassed the dizzy heights of recent times in The Sunday Times Top 100 Best Not for Profit Organisations to Work for taking a credible 2nd place overall, retaining the highest position of its peers in Scotland. A tremendous feat for which all in the organisation should be extremely proud.

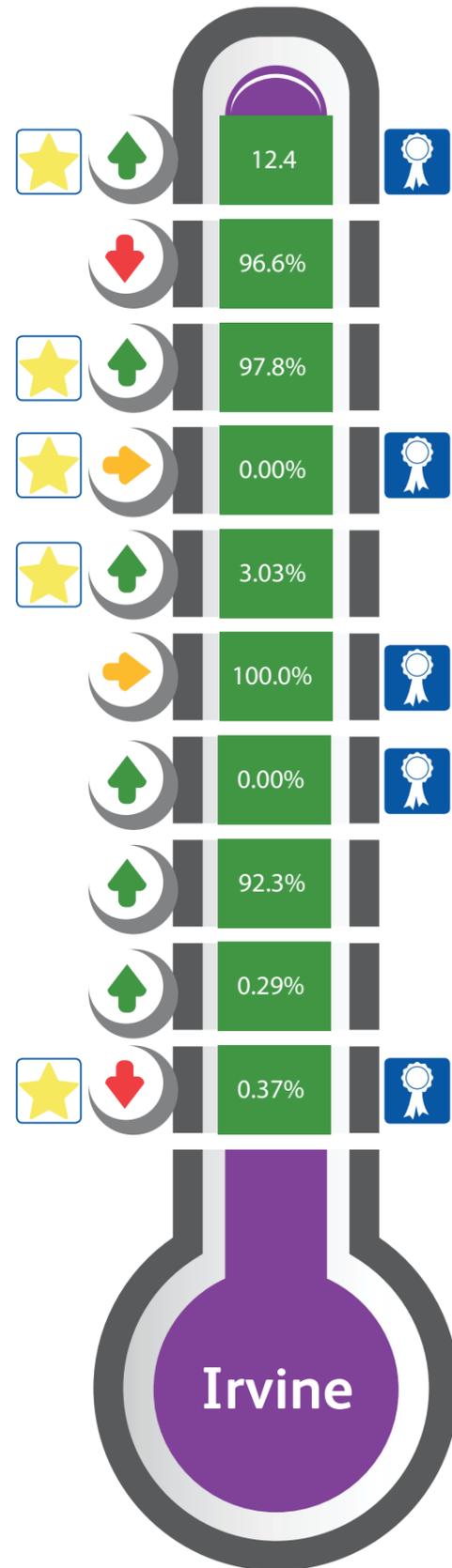
Developing the capability and financial capacity within Irvine Housing Association to deliver and improve our services could not be achieved so successfully without the continuing support and collaboration with our parent, Riverside, a partnership which demonstrably benefits customers and stakeholders alike. This support together with the unstinting commitment of fellow Board members, is greatly appreciated and leads me to believe that the Association has a very healthy future.

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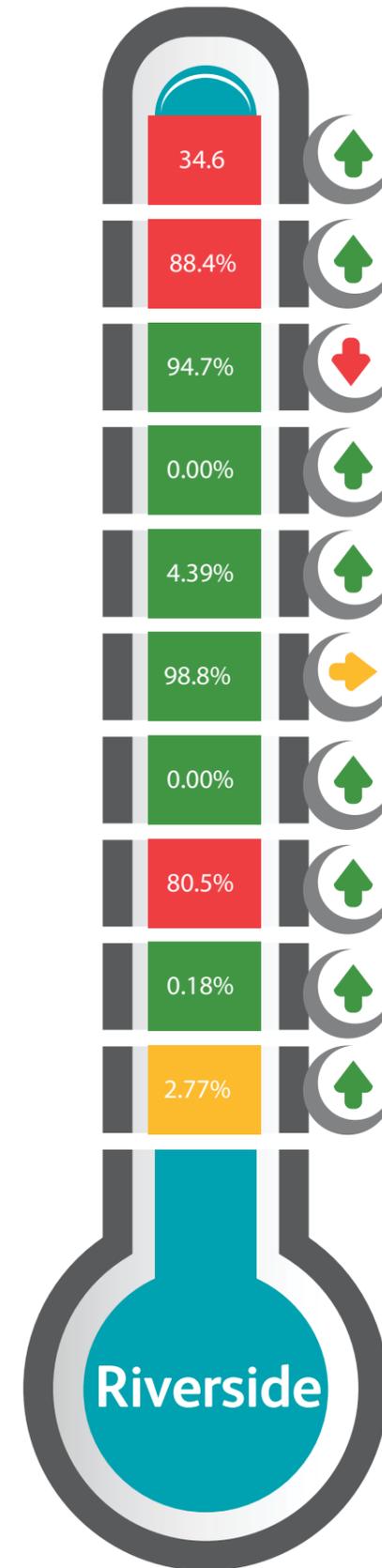


Alan West, Chairman
reflects on another successful and busy year

Top 10 Key Performance Indicators (KPIs)



- Re-let period
- First visit to tenants
- First time fix
- Homes without a valid gas certificate
- Current rent arrears (HB Adjusted)
- Estate and scheme inspections on time
- Health and Safety risk assessments
- ASB stage one and two compliance
- Data quality
- Stock void



	Missing target, worse than last year		Local Target 2012/2013 in Riverside
	Missing target, better than last year		Best performing Division
	Hitting target		Divisions better than Housemark benchmark upper quartile
	Better than last month		Divisions better than Housemark benchmark National Average
	Same as last month		
	Worse than last month		

In previous years the Annual Performance and Statistical Return (APSR) is where we would gather information to report to you in this section and offer a comparison against the previous years figures.

This year, the Scottish Government has introduced the Scottish Social Housing Charter, and we report our performance against the Charter via the Annual Return on the Charter (ARC). As this is our first year of using the ARC, we do not have comparative data for previous years.

The ARC has been submitted to the Scottish Housing Regulator and we will be publishing public information from it in Autumn 2014.

We have, however, reported on this year's top 10 Key Performance Indicators (KPIs) which shows our performance at year end compared against the rest of the Riverside Group.

Although our performance targets are important we are focused on supporting our customers and wider communities, you will see examples of how we do this as you read through this annual review.

New Homes Arran



New Homes

All 56 brand new homes at the £8.9 million St Molios Park development at Lamlash, Isle of Arran are now complete.

It was widely recognised that the lack of supply of affordable housing on Arran created some difficulty for residents and locally employed islanders being able to acquire housing. The North Ayrshire Local Housing Strategy 2011-2016 identified Arran as the area in North Ayrshire with the highest level of unmet affordable housing need.

The £8.9 million project, a partnership between Irvine Housing Association and Riverside, supported by the Scottish Government and North Ayrshire Council, is the biggest affordable development on Arran in decades.

The construction of 56 affordable homes, comprising of 40 properties for social rent and 16 for shared equity sale, in Lamlash meets the overwhelming demand for affordable housing on the island.

“ We were absolutely thrilled when we found out we'd been chosen for one of the new homes here. We're a young working couple, and until this opportunity arose, the prospect of having our own house wasn't a possibility due to extortionate rents and the inability to save for the deposit required to buy a family home on Arran. We were living in a flat that was in a state of disrepair, with holes in the floor and dampness. Our heating bills were through the roof! Our new home is spacious, modern, and we have our very own garden with beautiful views. Just being able to sit in the kitchen and have a family meal together is something we've not had the chance to experience before.

- Jolene Little, IHA Tenant

”



All 40 properties for social rent have been allocated



New Homes Pennyburn





Our £2.1 million regeneration project has seen the Pennyburn flats demolished and work started on constructing 22 new homes which will be completed by Autumn 2014.

Affordable housing developer Lovell has been chosen by us to build the new homes. The design-and-build project will create 17 two-bedroom houses, four three-bedroom houses and a two-bedroom bungalow designed for a resident using a wheelchair.



“

The demolition of the flats is a symbolic event for the Pennyburn community. They've stood at the centre of Pennyburn for almost 50 years, so to see them demolished and replaced with new homes will have a big impact. We promised that we would demolish the flats when we joined Riverside in 2011 as it was a major priority for the community. They have been involved throughout the planning stages and had input into the design of the new homes. We are looking forward to delivering our promise and significantly improving the overall area.

- Nicola Thom, Director of Operations

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Supporting our customers



Employment and Training

Employability Service

27 customers into employment

5 customers into volunteering

24 customers into training and education

5 customers gained qualifications



“ My drop in service allows many of my customers who have little or no access to computers or the internet to build their IT skills whilst getting online to search for jobs, training and even check their emails. ”

-Gillian Scott, Employability Officer



Supporting local young people

In today's challenging environment young people are finding it harder than ever to access employment and training opportunities. This year we took in another set of young people who were mentored by Association staff as they completed the North Ayrshire Housing Careers Training Programme at our head office in Irvine. The programme is funded by North Ayrshire Council and Lowlands and Uplands Scotland European Social Fund and was developed in partnership with Cunninghame Housing Association. It provides young people in North Ayrshire with a route into housing management and administration.

“ I started this course as a shy schoolboy with no experience. Although I have achieved qualifications it is the experience that has been invaluable to me. My colleagues at IHA have been supportive and kind to me and I found them all very approachable. The feeling of belonging even though everyone knew it was a short term contract was overwhelming. I will take this positive start to my career with me and encourage any young people looking to start their careers to apply to the programme. I have ended this course as a more confident young man. ”

- Jon, Housing Trainee at IHA

Reducing Energy Costs

Affordable Warmth Service

Energy efficiency improvements to **139** homes

24 Energy Performance certificates carried out

104 home energy checks carried out

21 meter/ tariff changes to benefit the customer

52 Warm Homes discounts



“ We are committed to providing well maintained homes with low running costs and maximising our customers income by investing in our homes and offering advice to help customers overcome rising fuel costs. ”

-Phyllis Rodgers, Senior Community Involvement Officer



Making our homes more energy efficient

In January 2014 work started on 139 properties in Pennyburn, Kilwinning to provide them with, external wall insulation, new fascia board and gutters as well as new porch roofs. Almost £1 million of ECO Funding was secured towards the works and £1.5 million of Scottish Government Funding has been secured to offer the works to owners.

“ The new External Wall insulation (EWI) fitted has greatly improved the general appearance of the properties and the overall estates. The EWI increases the thermal efficiency of the building ensuring that the heat loss transfer through the walls is reduced, which in turn will reduce the tenants annual fuel bills by around £200 - £300. - Robert Clegg, Technical Officer (Property) ”

Financial Advice and Support

Money Advice Service

Total cash gains for customers **£81,464.77**

Rent arrears reduced by **£30,272.55**

Total number of households helped **449**

221 successful claims - Discretionary Housing Payment (DHP)
Bedroom Tax Exemptions
Community Care Grants
Housing Benefit
Payments from Charities
Employment and Support Allowance



“ Our Money Advice Service helps customers increase their income and also mitigates the impact of bedroom tax for them. Applying for Discretionary Housing Payment (DHP) is a lifeline for many of our customers who are already struggling to make ends meet. ”

-Clair Christie, Money Advisor



1st Alliance (Ayrshire) Credit Union

1st Alliance is a one stop local service that offers secure savings, attractive loan packages, pre-paid debit cards and transparent bank account.

Our corporate membership with 1st Alliance (Ayrshire) Credit Union has enabled them to launch their services in Dumfries which provides affordable financial services to our tenants and residents in the local area. Two local volunteers have been trained by 1st Alliance to deliver the credit union service.

“ Our tenants should be able to access fair and affordable banking services. Payday loans often seem attractive due to their short-term nature, but the interest on these loans can soon mount up and borrowers can find themselves in debt. Credit unions encourage people to save what they can and borrow only what they can afford to repay. We are delighted to launch 1st Alliance in our Dumfries community. It is great to see their fantastic services expanding across the country helping even more of our tenants. ”

- Phyllis Rodgers, Senior Community Involvement Officer at IHA and Board Member of 1st Alliance

We continue to work together with 1st Alliance (Ayrshire) Credit Union to increase access to Financial Capability provision

Supporting the wider community



As well as supporting our customers we also support the wider community in many ways, such as ...

Working with local schools

Electronic Christmas Card

Earth Day

My Future Interactive Session

Time Capsule Burial

Electronic Christmas Card



Pupils at Lawthorn Primary School in Irvine, took part in our Electronic Christmas Card Competition and the winner brought their card to life by using interactive software,

with help from SeeSaw Creative, and having the finished Electronic Christmas Card published on our website.

My Future Interactive Session



My Future interactive session with Primary 7's at Loreburn Primary School, Dumfries. Led by Gillian Scott, our Employability Officer, the pupils were

able to explore the skills they already possess, the types of skills their dream job may require and how they can make it possible.

Earth Day



We celebrated Earth Day with Loreburn Primary School, Dumfries in April. As part of our Corporate Responsibility and our aim to maximise value and minimise waste, we delivered an interactive session with Primary 5 pupils on how we make our homes

energy efficient, the recycling and energy saving initiatives carried out by staff and staff involvement in initiatives such as Cyclescheme and Healthy Working Lives. As well as tips on recycling, being energy efficient and little things to do around the home to reduce waste.

Time Capsule Burial



The first phase of the St Molios Park development in Lamlash, Isle of Arran was opened by Margaret Burgess MSP, Minister for Housing and Welfare in November 2013. One of the highlights of the celebratory event was the time capsule burial next to the completed properties

by pupil council representatives from Lamlash Primary School. The sealed capsule was buried on Benlister Road and contained a signed school sweatshirt, self-portraits, a panoramic photograph of the school and a record of the weather over the past year and current events. A quarry stone and plaque to mark the event was positioned next to the time capsule.

Supporting local charities

The AQ Trust

MacMillan Cancer Support

Salvation Army

MacMillan Coffee Morning



Staff held a coffee morning in aid of MacMillan Cancer Care where all donations were given to the local MacMillan support services

Santa Aid Toy Appeal



Staff donated toys to the Salvation Army's Christmas Toy Appeal which provides vulnerable local children with a present to open at Christmas

The Anthony O'Brien Quinn Memorial Trust (The AQ Trust)



Our staff voted for The Anthony O'Brien Quinn Memorial Trust (The AQ Trust) as their corporate charity for the 3rd year running.

North Ayrshire charity, The Anthony O'Brien Quinn Memorial Trust, known as "The AQ Trust" has had its 400th referral since launching its services to the wider community on the 1st October 2012. At the time of preparing their business plan, The AQ Trust anticipated helping 12 individuals per year but demand for the service has far exceeded expectations. The AQ Trust assists people who have nowhere else to turn by helping to provide fuel top-ups, beds, cookers, fridges, starter packs, transport costs, food and clothing etc. This costs The Trust approximately £1,000 per month. The AQ Trust also signposts people to get advice on a variety of matters such as housing, money advice, affordable warmth and employability matters. Recent changes to the benefits system have had an impact on tenants and it's making life tougher for the most vulnerable people in our communities. The AQ Trust provides them with a lifeline.

Funding and sponsorship

KA Leisure Preferred Partner

Community Fund

KA Leisure Preferred Partner



Becoming a KA Leisure Preferred Partner this year has enabled us to actively sponsor local events, kicking off with the North Ayrshire Sportshall Athletics earlier in the year. This is an annual event which took place across 3 to 4 heats and a finals day held in the Magnum Leisure Centre, Irvine, included a festival event in Arran prior to the mainland's first heat. 30 - 35 schools participated in this year's event with many parents coming to watch.

Our next sponsored KA Leisure Event is a two day event in Arran in association with the Arran Youth Foundation which will be held at the end of August 2014.

Community Fund



Our key values include Focusing on Customers, Working Together and Going for it & Sticking with it. These Values together with the current economic climate and the changes to welfare benefits means it is even more important to increase our services, support our tenants and communities. Our Community Fund can give financial assistance to support community based projects that deliver services within our communities.

A total of **£3,710** has been awarded to groups and organisations through our Community Fund this year

In the last year we have :

- Provided football strips, kit & equipment to Winlinton Wolves boys & girls youth football teams.
- Contributed to the cost of a community firework display.
- Granted £500 towards a community volunteers trip to Romania. This was to assist in relieving the poverty of street children in Arad and the funding was used towards the costs of sending the volunteers over.
- Helped to cover the electricity costs of Kilwinning town Christmas lights.
- Awarded £210 for a bus trip to the Falkirk Wheel for sheltered housing residents.



Funding and sponsorship

The Big Lottery Fund



The Big Lottery Fund Supports Project

We have successfully secured a grant of £250,490 from The Big Lottery Fund Scotland to support our Springboard project.

The project will benefit tenants and people from communities in North Ayrshire, East Ayrshire and Dumfries and Galloway by offering advice and support on Employability, Money Advice and Affordable Warmth.

The unique holistic approach of our project supports customers at risk of welfare reform to maximise their income and move them from a cycle of benefit dependency to become fully empowered members of their community.

“This grant will make an enormous difference to local people living close to or below the poverty line. We believe that people can aspire to and achieve so much more than circumstances have taught them to accept. We are delighted that Big Lottery Fund Scotland is supporting this project which will allow us to assist isolated and challenged families along the path to become more financially stable within their local communities.”
- Nicola Thom, Executive Director of Operations

Awards

Double success at The Sunday Times Best Companies Awards



We have attained the highest possible 'Best Companies Three Star Accreditation' this year and achieved 2nd place in the Sunday Times Top 100 Not-For-Profit Organisations to Work For 2014.

Our 2nd position on the Top 100 List is the highest position obtained on the Not-For-Profit list by a Scottish organisation and means we are Scotland's highest rated Not-For-Profit organisation for the second year running.

“We are committed to achieving the highest levels of employee engagement at IHA, not just because it helps us attract and retain great staff and make the organisation a great place to work, but it also means our people put more enthusiasm and energy into achieving fantastic outcomes for our customers. - Paul Hillard, Managing Director.”



Paul Hillard, Managing Director of Irvine Housing Association also won the special award for 'Best Leader' of a Not-For-Profit Organisation, with 87% of IHA employees scoring his leadership as inspirational.

“I was honoured and humbled to receive the Best Leader award, it meant all the more to me as I received it based on the results of the staff survey. I want to thank my colleagues for their fantastic support and to let them know that if I inspire them with my leadership it is because they inspire me with their hard work and commitment to our customers. I see examples of it on a daily basis.”
- Paul Hillard, Managing Director



'Best Small Stand' 
CIH Scotland Annual Conference & Exhibition, SECC, March 2014

Scrutiny Panel and Quality Groups

New Scrutiny Panel and Quality Groups



The new Scottish Social Housing Charter requires us to meet various charter “outcomes”. In order to self-assess our services and promote improvements we have established our Scrutiny Panel and Quality Groups over the last year which are underpinned to support our new scrutiny structure. The four quality groups link directly to the Scottish Social Housing Charter and the Scrutiny Panel oversees the work of the groups as well as providing the link between our communities and Board

Over the last year, we’ve carried out an extensive training programme with the involved tenants - most of this was delivered by IHA but we also arranged training for the scrutiny panel via CIH. Our quality groups have all worked to develop their own action plans and the Scrutiny Panel carried out their first scrutiny exercise into repairs satisfaction levels. Our first Annual Return on the Charter (ARC) was submitted in May.

We will continue to work with and support the scrutiny panel and quality groups over the coming year as they set their own priorities based on the results of the ARC, this year’s STAR survey and Annual Report. We will be developing our first Landlord’s Report with these groups, to be published in October.

Quality Groups: Communications Repairs & Maintenance Estate Services Housing Options

Financial Results

2014

An Overview of Our Financial Position...

During the 2013/14 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 2014, resulted in the Association making a surplus of £1,877,826 compared to a surplus of £832,082 for the previous year.

During the year, turnover benefited from the receipt grants to the tune of £1.3m.

Operating costs have increased by 16% with a significant part of the increase due to significant investment in Housing Properties impairment.

Other costs have been tightly controlled during the year with a below inflation increase of 1%.

An increase to the deficit in the pension fund of £393k has taken the pension fund liability to £1,505k. Overall reserves remain positive at £2,393k.

Morag Hutchinson
Financial Controller

Income and Expenditure Account

Year ended 31 March	2010	2011	2012	2013	2014
	£000	£000	£000	£000	£000
Turnover	6,752	7,271	8,385	8,162	9,673
Less: Operations Costs	3,738	4,514	5,018	4,736	5,481
Exceptional Operating Costs	0	(642)	-	334	0
Surplus before Depreciation and Interest	3,014	3,399	3,367	3,092	4,192
Less: Depreciation and Interest	823	657	735	693	777
: Net Interest	1,456	1,392	1,628	1,580	1,540
Exceptional Interest Payable	0	-	-	-	-
Surplus before Taxation	735	1,350	1,004	819	1,875

Balance Sheet

As at 31 March	2010	2011	2012	2013	2014
	£000	£000	£000	£000	£000
Fixed Assests - Costs	62,394	64,316	65,427	71,540	76,921
Less: Depreciation	6,684	7,341	7,129	7,750	8,478
Grants	24,150	24,356	24,344	27,526	27,988
Fixed Assets - Net Book Value	31,515	32,619	33,954	33,264	40,455
Current Assests	787	1,167	795	3,491	2,190
Total Assests	32,302	33,786	34,749	39,755	42,645
Less: Creditors	-31,670	-33,055	-33,596	-37,799	-38,747
: Pension Assest / (Liability)	-1,541	-194	-583	-1,112	-1,505
Net Assests	-909	537	570	844	2,393
Share Capital & Reserves	-909	537	570	844	2,393



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Drongan Office

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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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Availability in other formats

If your circumstances require a copy of this publication in another language or another form (such as Braille or audio tape) please tell us and we will seek to provide you with a copy as soon as we are able.

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.

Registration No. 2459 R(S) and Registered with The Scottish Housing Regulator No. HAL 280.

Registered Scottish Charity No. SC042251

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