



Celebrating twenty-five years
25

ANNUAL REVIEW

2018



Welcome

Duncan McEachran, Chair

It is hard to believe that Irvine Housing Association is celebrating its silver anniversary, but indeed it is 25 years since the Association was formed. In that time we have grown our "estate" to more than 2200 homes and are currently building another 87 with ambitious plans to expand further.

It has been another busy year.

Through the year we have devised a new rent setting policy. Implemented on 1st April 2018, this is intended to be both simpler and fairer to all tenants. The new rent levels have been set on a cost/income neutral basis. However, as with any such change there are some rents which will rise and some which will fall. We have spread the effect of the change over several years to minimise any strain on family budgets.

We have largely completed the implementation of our new operating model in order to drive improved customer services and increase efficiency. Using our position as part of Riverside, the service offer is moving to be a 24hour digital and customer service centre approach by default with use of up-to-date customer information to target increased face-to-face services for those customers that need it most. This will enable the delivery of tailored services for customers and improve efficiency to ensure long-term rent affordability and further development through new-build housing.

Our Money Advice and Affordable Warmth Service has helped even more tenants this year saving customers over £1million. Do please give them a call if you would like help and support in navigating the challenging world of benefits and Universal Credit.

Yet again the Association has achieved all of its performance targets. This is all the more commendable as we consistently set more and more challenging targets.


Staff continue to be our biggest asset. Housing officers, technical and office staff and managers, who all strive together with enthusiasm and dedication to deliver quality housing, find new ways of working, develop and simplify systems to speed up repairs and strive for the Association to become a leaner, smarter and more efficient business.

In some ways Irvine Housing Association is unrecognisable from the one that started 25 years ago, an inevitable consequence of our innovative approach. But in other ways the fundamentals have not changed. Whilst we will continue to change and develop, our fundamental value, of delivering the right thing for our customers remains a touchstone for everything we do.

We saved our customers over £1m!

Affordable Warmth

 28 energy action plans
£5,186

 4 trust fund applications
£5,995

 66 warm homes discounts
£9,240

 21 billing errors/charges resolved
£2,395

 32 customers provided with energy top up vouchers
£1,264

 11 energy/meter switches
£2,131

Our money advice and affordable warmth services have proven invaluable to customers faced with the challenges of welfare reform.

"I would never have received attendance allowance if your money advisor hadn't urged me to apply. When we were told the claim had been rejected I just thought, well that's that!

Clair encouraged and supported me to pursue the claim. Her intervention has made an overwhelming difference to my weekly income - I am now £85.60 better off a week!

Thank you!"

Money Advice

 346 successful claims

 £959,556+ in cash gains including benefit backdates

 £27,260+ in rent arrears reduction

Customer satisfaction is on the up



85.77 % are satisfied with the overall service provided by Irvine Housing Association.
+2 % on last year



84.18 % are satisfied with the repairs service.
+8 % on last year



85.39 % feel that we are good at keeping customers informed about services and decisions.
+2 % on last year



80.25 % feel that their rent represents value for money.
+3 % on last year



82.48 % are satisfied with the opportunities to participate in our decision making process.
+5 % on last year



85.32 % are satisfied with the management of their neighbourhood.
+2 % on last year



We received 321 complaints. Of these 96 % were resolved at first stage with the remaining 4 % resolved at the second stage.

The top three complaints received were:

1. 76 % Responsive Repairs
2. 7 % Customer Care
3. 4 % Gas Servicing & Income Collection



We received 30 compliments. The top three compliments received were:

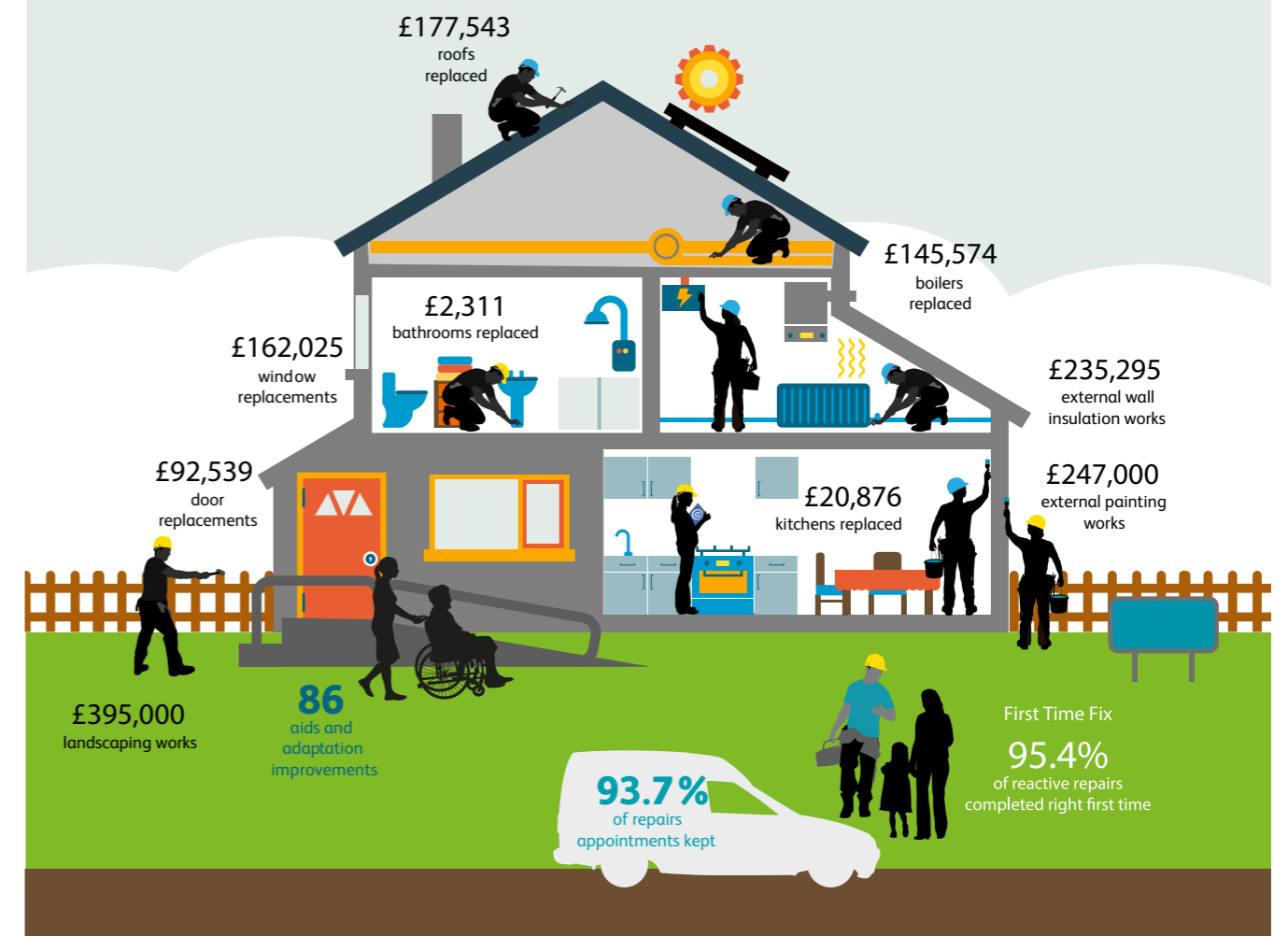
1. 33 % Responsive Repairs
2. 27 % Customer Care
3. 23 % Tenancy Management

Complaints and Compliments

We try to give a great service but sometimes we get it wrong. We record everything you tell us that we could have done better, from a missed contractor visit to us not replying quickly enough to an enquiry. This helps us spot where things are going wrong.

Investing in your home and future housing

We invested over £1.4 million to ensure our properties continue to achieve the Scottish Housing Quality Standard as far as possible, and to progress towards achievement of the Energy Efficiency Standard for Social Housing.



As a leading housing charity, we are committed to building more high quality, affordable homes in our areas of operation and meeting local housing need.

We are in the process of building 87 new homes at Tarryholme, Irvine and continue to explore development opportunities.

New operating model



In 2016 we embarked on a two year project to improve and simplify our systems as we strive to become a leaner, smarter and more efficient business.

We introduced a new operating model, identifying more effective ways of delivering our services. This has included ensuring teams are resourced and structured to allow them to deliver the right work, at the right time, in the right place with the right tools. Based on agile working, the new model has significantly invested in IT to provide staff with the tools and technology to work more flexibly wherever they may be.

In December 2017 we welcomed our new income collection team. The ten advisors are trained to help with any general rent or arrears queries, discuss options for customers, set up arrangements, take payments, update payment details, and help get customers back on track.

Having a team dedicated to assisting and supporting customers experiencing difficulties in making rent payments frees up our housing staff to spend more of their time out in the community with our customers.

Our Customer Service Centre (CSC), established four years ago, continues to grow with a further five advisors joining the team towards the end of last year. The new advisors work evenings and Saturdays, ensuring customers calling with enquiries can access a local voice at the end of the phone out with office hours.

We are committed to providing services locally and have redefined the way we work, creating new opportunities for existing staff and the capacity to grow our team. We now have more staff based in Irvine than we've ever had in the 25 year history of the organisation.

We joined Riverside over six years ago and have undoubtedly benefited from the shared services we can tap into from being part of a wider group. As well as being in a position to employ more local people, we are running our business more efficiently. And savings made behind the scenes are being invested where it matters most – in our neighbourhoods. The introduction of the dedicated income collection team and the success of the CSC has freed up housing staff to spend more time in our estates with our customers.

Our working hours are now more flexible so we can support customers at a time that suits them. Our staff have a tablet or smartphone to access 'live' information about our customers' tenancies. And they have more time to resolve issues because new teams back at our offices are picking up the admin.

This year we celebrate 25 years of Irvine Housing Association and we are excited to be entering our silver anniversary with an energised staff team committed to transforming our customers' lives and revitalising the communities we work in.

Financial Results

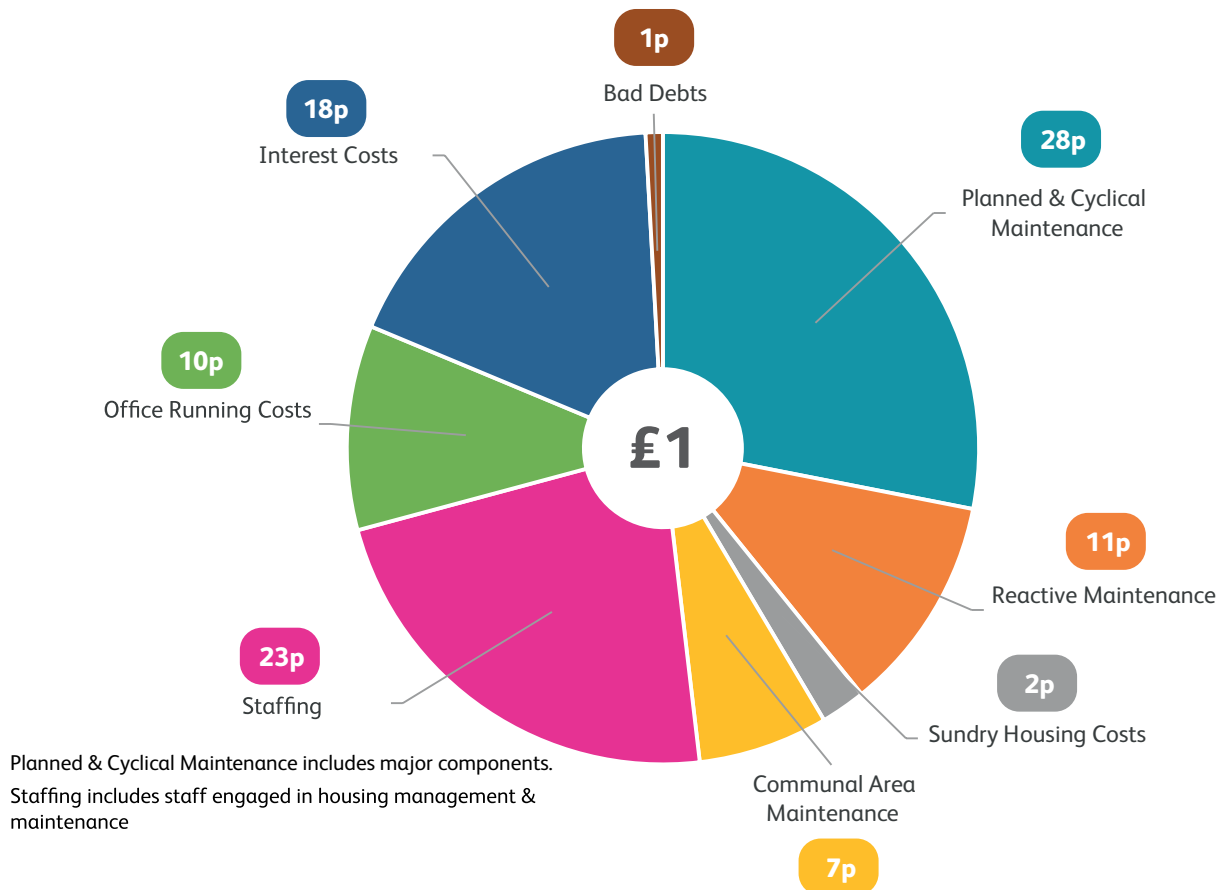
2017/18

During the 2017/18 operating year the Association has worked to increase efficiency to ensure it can continue to grow and provide high quality services that meets the needs of our customers.

A very strong financial performance for the year ended 31 March 2018 resulted in a surplus of £2.5m which will be re-invested in our stock and communities in the coming years. During the year, turnover benefited from the receipt of grants in excess of £300k. Operating costs have been tightly controlled in the year with a number of areas being held at or below 2016/17 levels. Overall reserves remain very positive at £9.7m which places us in a strong position and means we have capacity to pursue our ambition for growth.

Year ended 31 March	2016 £000	2017 £000	2018 £000
Turnover	9,589	9,706	9,933
Less : Operating Costs	(5,077)	(7,401)	(4,908)
Surplus before Depreciation and Interest	4,512	2,305	5,025
Less : Depreciation	(1,134)	(1,188)	(1,220)
Net Interest	(1,523)	(1,346)	(1,334)
Surplus/ (Deficit) before Taxation	1,855	(229)	2,471
Statement of financial position			
As at 31 March	2016 £000	2017 £000	2018 £000
Fixed Assets	65,953	64,813	64,683
Investments	690	690	690
Current Assets	2,581	2,351	2,776
Total Assets	69,224	67,854	68,149
Less : Creditors	(60,458)	(60,587)	(58,411)
: Pension Asset/ Liability)	(1,270)	0	0
Net Assets	7,496	7,267	9,738
Share Capital & Reserves	7,496	7,267	9,738

How every £1 of rent is spent



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