



annual
review 2016

Front cover image: Mrs Bowden of Arran with her garden prize.



“This will be my last Annual Review as Chairman as I now step down after five years in the role. Scotland and the UK has changed economically, socially and politically since 2011 and we have had to adapt the Association to make sure we’re in the strongest position we can be for the future.”

Alun Wex

Chairman

Welcome to our 2016 Annual Review. This year we have undertaken a major review of how we deliver our services, focusing on more efficient ways of working and embracing mobile technology.

The review links into Riverside’s ‘Think Forward’ initiative as we work toward a Group-wide way of delivering our services to you.

In these challenging times our support services are in increasing demand and our teams work tirelessly and are dedicated to getting the best outcome for our customers - the cash gains they have achieved for our customers are phenomenal!

We continue to see our staff develop and progress as new roles and teams are introduced. It’s hard to believe our Customer Service Centre was only launched a year and a half ago. The team is going from strength to strength and expanding all the time.

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now step down after five years in the role. Scotland and the UK has changed economically, socially and politically since 2011 and we have had to adapt the Association to make sure we’re in the strongest position we can be for the future.

Becoming part of the Riverside ‘family’ where we can tap into central services, balance sheet capacity and relevant expertise has allowed us to build on already solid foundations. Their continued support and collaboration has allowed us to achieve and deliver all the promises we made to our communities on joining the Group- I am really proud to have been part of this journey.

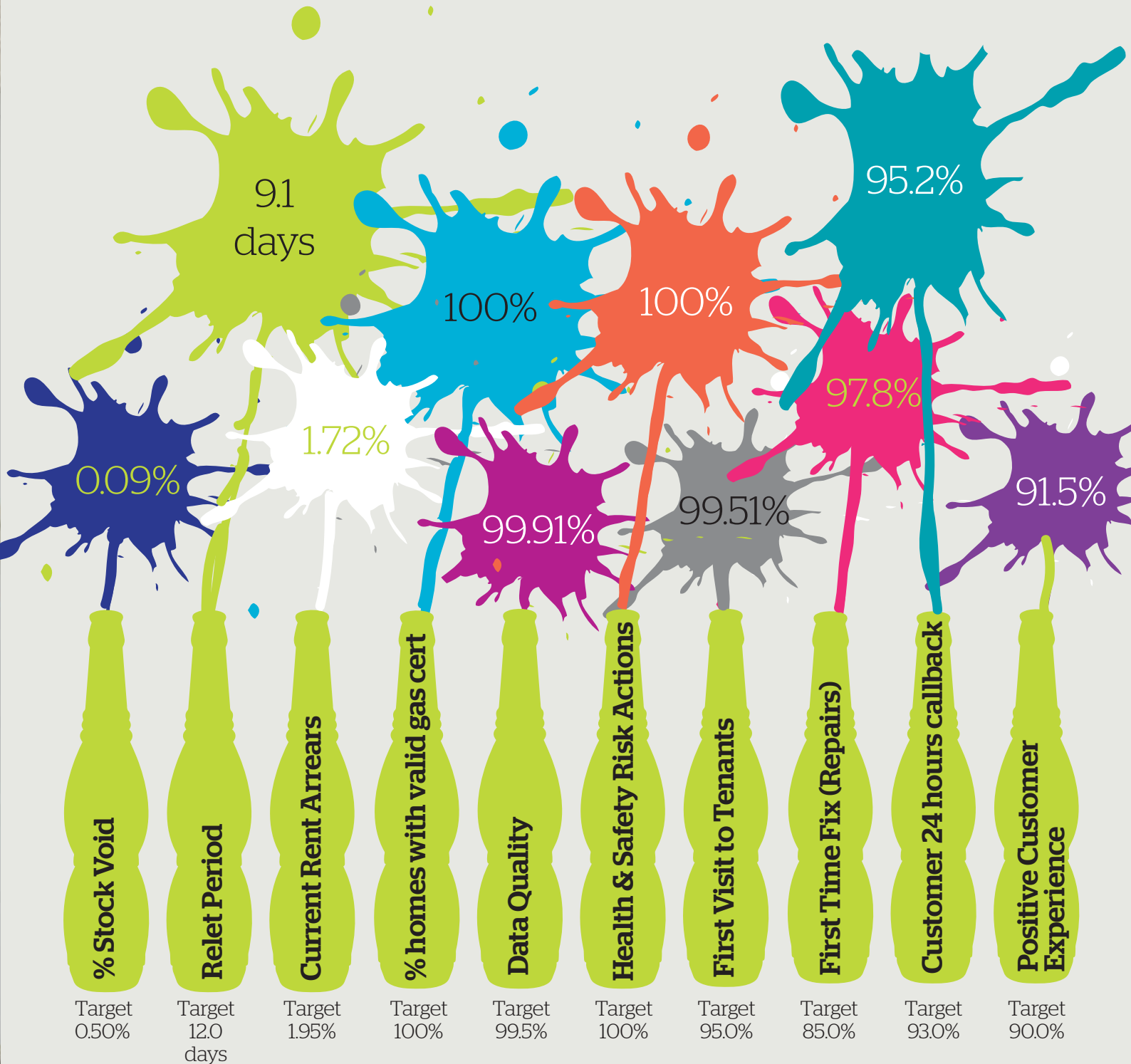
I believe the Association has a vibrant and exciting future ahead.

Finally, I’d like to thank my fellow Board Members and the Association’s staff for their support during the last five years. It has made the job of Chairman enjoyable as well as fulfilling, and I wish them all well for the future.

Thanks to the hard work and commitment of our dedicated team we smashed our Top 10 performance targets at year end achieving 'ten green bottles'!

ten

green bottles



NEW *improved* *ways of* **working**



We are reviewing how we deliver services. The aim of the review is to achieve service improvements, increase value for money and to ensure we have the right people with the right skills in the right posts to meet the needs of our customers.

We've spent much of the last year reviewing our services and are committed to improving our customers' experiences.

We are looking at every team and exploring new and more efficient ways of working. We started earlier this year by reviewing our asset management team. We now have three staff heading up the team, dedicated to specific areas of the business.

We also want to establish a new team devoted to improvement and the introduction of new projects and policies, which will allow our front-line staff to be 100% dedicated to our customers whilst improvements, modernisation and growth can be managed 'back office'.

This smarter way of working will allow us to react quicker to customers' needs and provide more positive outcomes from our services.

The full review will be complete in the Autumn/Winter 2016.



working on the go...

We are introducing mobile working for some staff. Mobile working is the ability to work anywhere and at any time as well as access and update information without needing to return to a desk.

We will be providing our staff with right technology so that when they visit customers in their home they can do all the things they would

normally do from the office such as log repairs, update your records and complete online forms.

This will enable our staff to spend more time with customers, and be active in our communities tending to customers needs.

We will be rolling out mobile working in Dumfries by Autumn 2016.



“ ”

“Being able to work on the move is an opportunity to boost service levels and increase customer engagement as we will no longer have to return to the office to input information, collect files and catch up on paperwork. We are looking forward to having more of a visible presence within the area.”

Carol. Wadsworth
Senior Housing Officer
Dumfries

First class service



Our Customer Service Centre based in our Irvine Head Office continues to expand. As well as recruiting more staff and tripling the number of advisors we started out with, existing staff have had opportunities to progress.

Only twelve months since joining the CSC as an advisor, Chris Mounce was successful in securing the position of Performance & Development Coach. Chris now spends his time equally between the Irvine and Carlisle offices supporting advisors.

Chris said, “This has been a fantastic development opportunity for me. I am really enjoying mentoring colleagues, helping them progress and offer a first class service to our customers”.

“I’ve been supporting the new advisors within the Irvine team. As the team expands, its going from strength to strength and there’s such a wealth of knowledge as half the advisors have joined us from a housing background”.

“Its a really exciting time for the CSC and I’m delighted to be part of the team!”



We launched a new website in November which offers greater flexibility for customers as the site adapts according to the device. We are also introducing a range of personalised services including the ability to view your rent statement online.

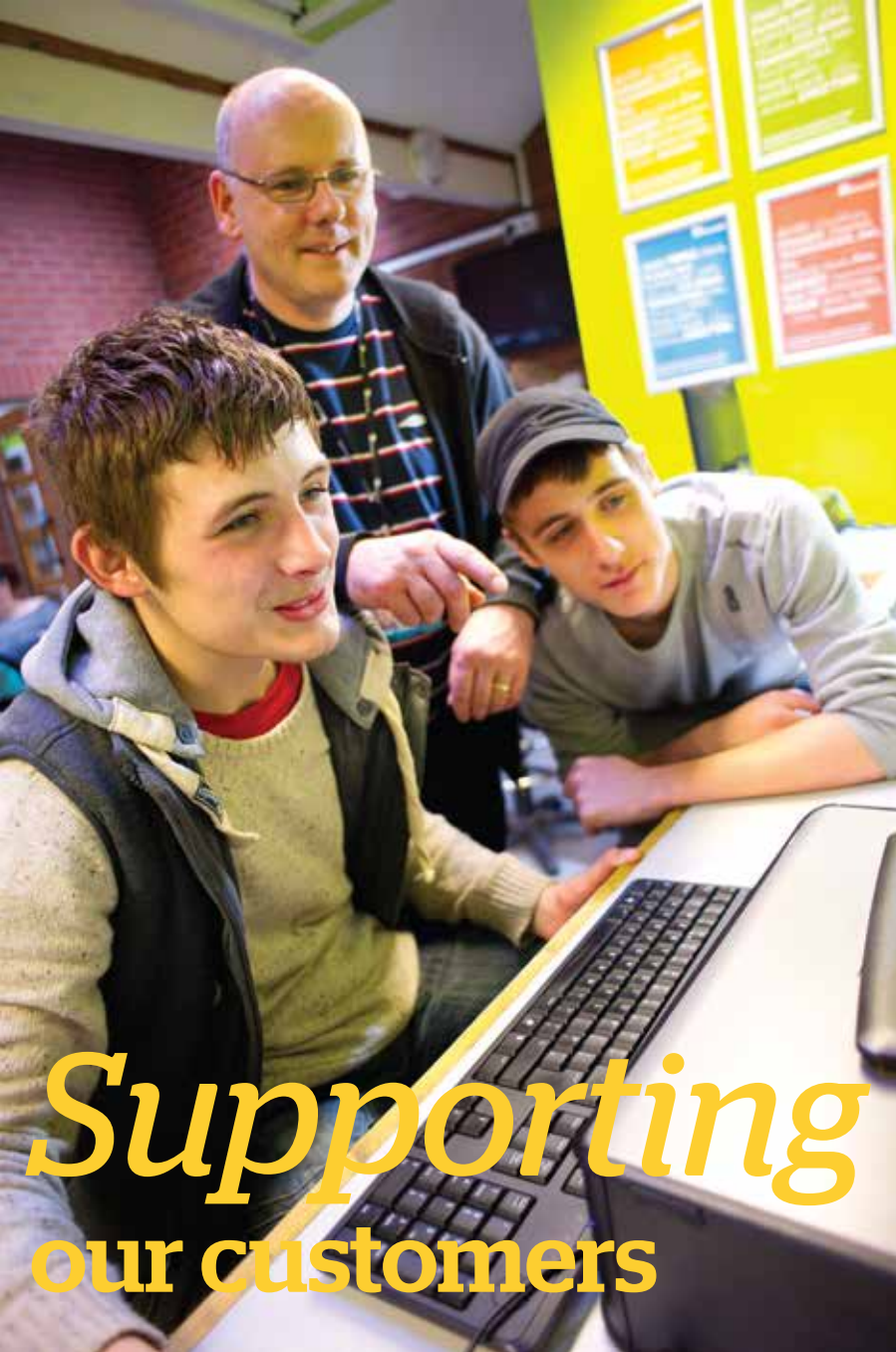
Fraser's Journey

Fraser Pirrie has recently joined our new asset management team as Assistant Asset Officer. Fraser started at IHA as a trainee in 2011. After completing the North Ayrshire Housing Careers programme. Fraser went on to secure a permanent job within customer services, dealing with customer enquiries.

In his new role Fraser will be carrying out pre and post - inspections of works, dealing with repairs works to empty properties, liaising with contractors and following up repairs calls.

Fraser said, "In the last five years I've had so many opportunities at IHA. I'm really looking forward to the challenges the role of Assistant Asset Officer will bring. I can bring my experience from working within our Customer Service Centre to the job. I will be taking more of the administrative tasks from the Asset Officers freeing them up to be more active and visible within our communities.





Supporting our customers

Our Employability Officer, Gillian Scott has been working with many of our customers to support them in the right direction towards employment.

As well as supporting IHA customers, Gillian works with the wider community. Working in Partnership with Kilwinning Sports Club Gillian has supported unemployed 16-24 year olds with a Ground Maintenance Employability Project. She has delivered CV skills workshops, ensuring everyone gets a quality CV and interview skills workshops to prepare the applicants for upcoming interviews.

Gillian also holds employability workshops with primary school children in our areas of operation.

In 2015/16 our Employment & Training Service helped...



28
customers into employment



10
customers into training or education



8
customers have gained qualifications



2
customers into volunteering roles

digital inclusion

Gillian also holds workshops to help customers...

- get online
- create an email address
- use price comparison sites
- look for jobs
- shop online and compare prices
- keep in touch with friends and family



Supporting our customers



In 2015/16 our Money Advice Service achieved almost **£800k** in cash gains and benefit backdates for our customers.

The team had set a target of £590K and achieved an outstanding £747,278.87!

Cash gains are amounts money that our customers benefit from, such as obtaining benefits they were entitled to but didn't receive. We also assist our customers to claim backdated payments they are entitled to, helping many pay off rent arrears and outstanding debt.



Mary* had been accruing arrears since her husband passed away. The housing officer was constantly trying to engage with the customer, but with no response.

Mary* was referred to our Money Advisor who also was unable to contact her. Eventually our Money Advisor was able to speak to Mary's* daughter who was unaware that her mum had arrears. After a long process it emerged that Mary* had dementia and had been suffering for a long time. Her condition had gone unnoticed until our advisor highlighted the issues with her rent.

Our Money Advisor and Housing Officer requested a benefit backdate detailing Mary's* circumstances and the reason why she hadn't responded to letters. The Money Advisor also applied for Attendance Allowance, Pension Credit and help from SSAFA - The Armed Forces Charity as her husband had been in the forces.

Working together we were able to help Mary* with...





In 2015/16 our Affordable Warmth Service achieved over **£35k** in cash gains for our customers.

Kathryn Morrison, Affordable Warmth Officer carried out **228** home energy checks and provided customers with energy advice.

This included assisting customers to:

- Apply for Warm Home Discount
- Switching tariffs / energy provider
- Setting up energy accounts and payment plans for new tenants
- Adding tenants to Priority Services Register
- Assisting tenants who have received billing errors
- Submitting applications to Energy Trust Funds



Kathryn highlighting energy awareness at a local primary school.

Supporting our customers



Kathryn has been supporting an elderly tenant and her family since last year when the family started the struggle to have their mother, Mary* assessed for dementia.

After discovering several years of unpaid energy bills leading to court action our Money Advisor was able to put a referral through to Kathryn who successfully negotiated with the energy supplier's legal team to halt further action.

After months of ongoing work which saw the case escalate to EONs executive team Kathryn was able to get all

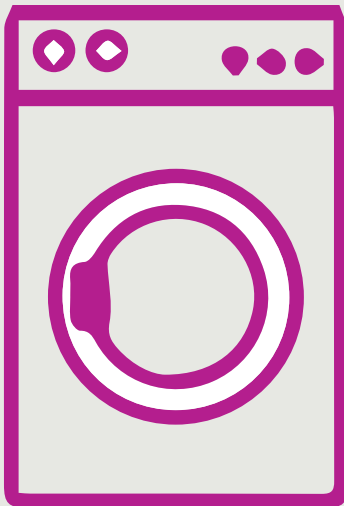
£5178.22 of debt cleared and a future payment plan set in place.

This not only allowed one of our vulnerable customers to keep her heating on over the winter, but means that her daughter is now able to focus her time and attention on giving her mother the support she needs.



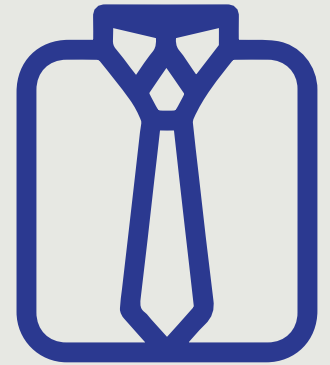
Helping Hands

In the last year The Riverside Foundation's **Helping Hands** Grants Scheme has helped many Irvine Housing Association customers. The fund provides immediate and tangible support to those at risk of homelessness, poverty and social isolation. It serves as a lifeline to people at a point of crisis, when they need immediate poverty relief, including access to essential household items, help with household bills and ongoing support in accessing employment, accommodation and leading a sustainable life.



34

customers have received household goods where they were unable to access help from any other source.



ten

Provided vouchers to **ten** customers enabling them to buy clothes for interviews and work.



Awarded energy vouchers totalling **£2,156** to

49

customers.



of toiletries from The Riverside Foundation Employability Fund to assist customers attending interviews and starting work.



Supporting our communities

As a distributor for the North Ayrshire foodbank we meet many of the people using the service ranging from working parents trying to make ends meet to the pensioner having their benefits stopped due to the cuts, and single mothers working but not earning enough to cover all their bills and skipping their own meals to feed their children.

Our Employability Officer is responsible for the foodbank which allows us to engage with customers and assess how our other support services could also help.

At Christmas our staff wanted to ensure everyone got a treat on Christmas Day and donated lots of goodies to add to the standard food parcels.

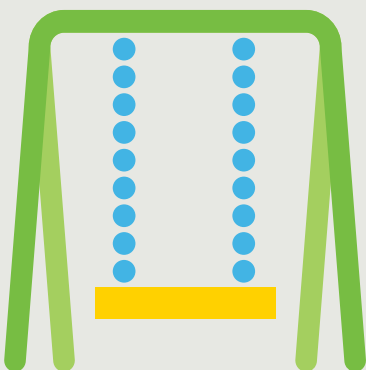


We have attended fun days in our communities to promote our services and engage with the wider community.

We supported the Salvation Army's Santa Aid Toy Appeal for the fifth year running.

We are working with NHS Scotland's Oral Health Team to provide advice and free products to customers.

We've always been passionate about making a difference in our communities. Our community fund is administered by our scrutiny panel. In 2015/16 we awarded over **£5k** to projects that deliver services within our communities.



£600 to Ayrshire Healthy Living Enterprise for the Young People's Alcohol Support Project.

£150 to IHAG in **£150** Dumfries to fund the entertainment at the kids Halloween party.

£1500 to Annick Preschool and Nursery for water, sand and play equipment.

£500 to SHOUT North Ayrshire. A project that runs weekly groups and holiday programmes for children affected by addiction or substance misuse within the family.

Riverside Foundation have part funded Kilwinning Sports Club breakfast club for three years - starting April 2015. The facility is within our Pennyburn estate.



The aim of the project is to provide a Breakfast Club for local children, free of charge and to organise after school activities for children from all the local schools.

The Breakfast club also enables parents to sustain employment as the provision of a supervised early morning facility allows parents to leave for work before school hours, encourage healthy eating and sports/games activities and integration with children from a range of local schools.

The Breakfast Club provides the following facilities:

- Free breakfast provision for local children from the neighbouring areas.
- Supervised after school sports activities for these children.
- Inclusive football coaching sessions/games for students with Special Educational Needs.

Tenant Participation Champion of the Year!



We scooped 2 accolades at the annual Tenant Participation Advisory Service Scotland awards in November! Joan McTurk, our Community Involvement Officer was awarded Tenant Participation Champion of the Year for her outstanding contribution to tenant participation! And we were also runners up in the Best Practice in Involving Customers in Services category. Paul McGregor, Chair of our Scrutiny Group collected the award.



Scrutiny

We are committed to developing meaningful scrutiny of our services and embedding it within IHA and are fortunate to have a hard-working group of customers willing to commit their time and energy to work with us to improve service delivery and performance.

Our scrutiny group has completed the Scottish Government approved Stepping Up To Scrutiny training programme and some members have gone on to complete the Chartered Institute of Housing Level 3 in Scrutiny.

The Group has been helping us to review and improve various service areas to ensure we achieve the outcomes and standards set out in the Scottish Social Housing Charter.

This has included visiting empty properties and reviewing reasons for tenancy terminations, carrying out a telephone survey of tenants who had required a higher than average number of repairs and redesigning our reception area.

The Group made various recommendations that went to our Board for consideration. As a result we are now piloting a new 'safe, clean & clear' standard when we handover properties, and our reception area now has a play area to keep our young customers amused and a new meeting/training room that can be accessed from reception.

We are one of three organisations to be selected to complete The Tenant Information Service and SHBVN's Scrutiny Approved Accreditation Pilot Project.



The Accreditation covers a three year period and provides an assessment of how well tenant scrutiny is embedded in a landlord's strategic planning and performance management. This will allow us to further develop and improve on our scrutiny performance.



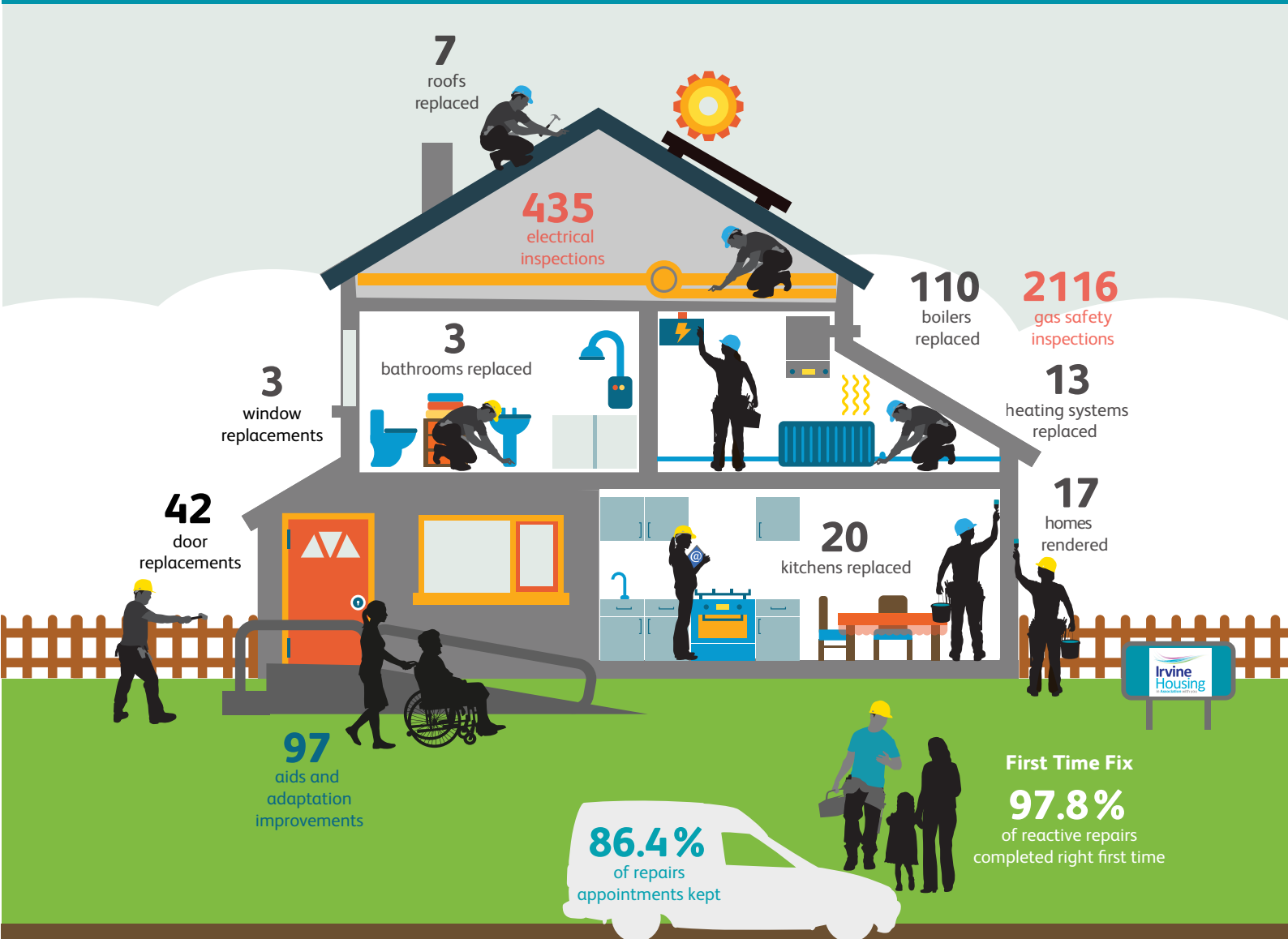
Investing

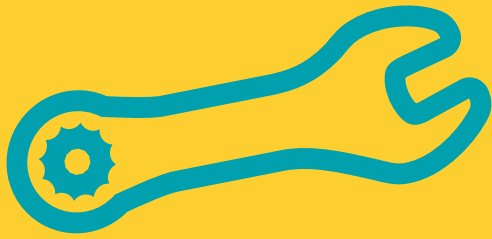
in our stock

Our customers expect to live in good quality homes that are well maintained and easy to run. Last

year we spent **£567.5k** on improvements to our stock.

We take the safety of our customers very seriously so we are installing audible carbon monoxide alarms in all homes which have gas appliances when carrying out annual gas safety checks. This is not a legal regulation but we want our customers to be safe.





Property MOTs

We have launched a new way of managing repairs. Instead of waiting for customers to contact us and report a repair, we are arranging visits so that we can identify works that need to be carried out.

This new system is called a Property MOT and we will be carrying these out on all properties, on a rolling programme, every four years.

MOTs will help reduce the number of calls customers need to make to tell us about repairs and the number of times we need to visit properties to get the repairs done, saving our customers time and inconvenience.

Once all the repair work is finished, homes should be repair-free and only need emergency repairs in the next 12-36 months.

After the Property MOT, any other repairs reported will be checked before repairs are carried out.



Irvine boy Robbie McLarnon started an apprenticeship with O'Neil Gas three years ago, as part of their long-term partnership agreement with IHA. Robbie is now registered with Gas Safe and qualified to start working as a Gas Engineer.

Robbie said, "The chance to train and qualify as a gas engineer has been fantastic opportunity for me. I've really enjoyed learning on the job in Irvine Housing Association's properties and appreciate O'Neil's investing in me. There are so few opportunities for young people my age, especially locally. I'm over the moon to have a permanent job."

Brian O'Neil, Managing Director of O'Neil Gas said, "We have a five year contract with Irvine Housing Association. This is great news for Robbie as it gives him long-term job security and allowed me to invest time and money into his training. It's hard for employers to commit to apprenticeships at the moment without these long-term partnership agreements. IHA should take credit that they have committed to this partnership with O'Neils which has given Robbie and another four members of staff full-time employment locally."

John Watson, Repairs and Maintenance Manager at IHA said, "We are delighted that we are able to assist in helping young people like Robbie train and qualify while working with our contractors. Congratulations to Robbie on qualifying and I'm looking forward to seeing him progress with Brian and the team at O'Neil's."

Robbie is the eighth apprentice O'Neil Gas has invested in over the last 12 years.

Financial

RESULTS 15/16

During the 2015/16 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 2016 resulted in the Association making a surplus of £1.9m which will be re-invested in our stock and communities in the coming years. During the year, turnover benefited from the receipt of grants to the tune of £300k.

Operating costs have been tightly controlled in the year with most areas being held at or below 2014/15 levels. The deficit in the pension fund decreased by £1.4m taking the pension fund liability to £1.2m.

Overall reserves remain very positive at £7.5m.



Year ended 31 March	2015 £000	2016 £000
Turnover	9,733	9,589
Less : Operating Costs	(5,681)	(5,077)
Surplus before Depreciation and Interest	4,052	4,512
Less : Depreciation	(1,054)	(1,134)
: Net Interest	(1,438)	(1,523)
Surplus before Taxation	1,560	1,855
Statement of financial position		
As at 31 March	2015 £000	2016 £000
Fixed Assets	66,615	65,953
Investments	690	690
Current Assets	2,883	2,581
Total Assets	70,188	69,224
Less : Creditors	(63,523)	(60,458)
: Pension Asset / (Liability)	(2,638)	(1,270)
Net Assets	4,027	7,496
Share Capital & Reserves	4,027	7,496



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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.

**Registration No. 2459 R(S) and Registered with The Scottish Housing Regulator No. HAL 280.
Registered Scottish Charity No. SC042251**

August 2016. Details correct at time of printing.

