



Annual  
Review 2017

  
**Irvine  
Housing**  
in Association with you

 Part of  
**Riverside**





## Annual Review 2017

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# Welcome

## Duncan McEachran, Chair

Welcome to our 2017 Annual Review. This has been my first year as chair of Irvine Housing, and what a year it has been. Time has flashed past, it seems barely days since our last AGM and my appointment.

Much of the year has been taken up renewing and developing our business plan focussing on opportunities to build badly needed affordable homes. With support from our partners at The Riverside Group and North Ayrshire Council we intend to begin development of our Tarryholme site in Irvine during the current financial year.

With funding from the Big Lottery our Money Advice and Affordable Warmth Service were again able to provide practical support to customers throughout our area of operation helping hundreds of customers to save almost £700,000 in the past year.

Thanks to our partnership with North Ayrshire Council and Scottish Government funding, an additional twelve households now enjoy the benefits of external insulation.

It is people who get things done. From our wonderful Housing Officers to our technical and office staff and managers, all working with enthusiasm and dedication to deliver quality housing and finding new ways of working to improve and simplify systems and speed up repairs as we strive to become a leaner, smarter and more efficient business.

I would like to congratulate our staff team on yet again achieving all of our Key Performance Indicators ahead of targets. All the more commendable as we set increasingly more challenging targets each year.

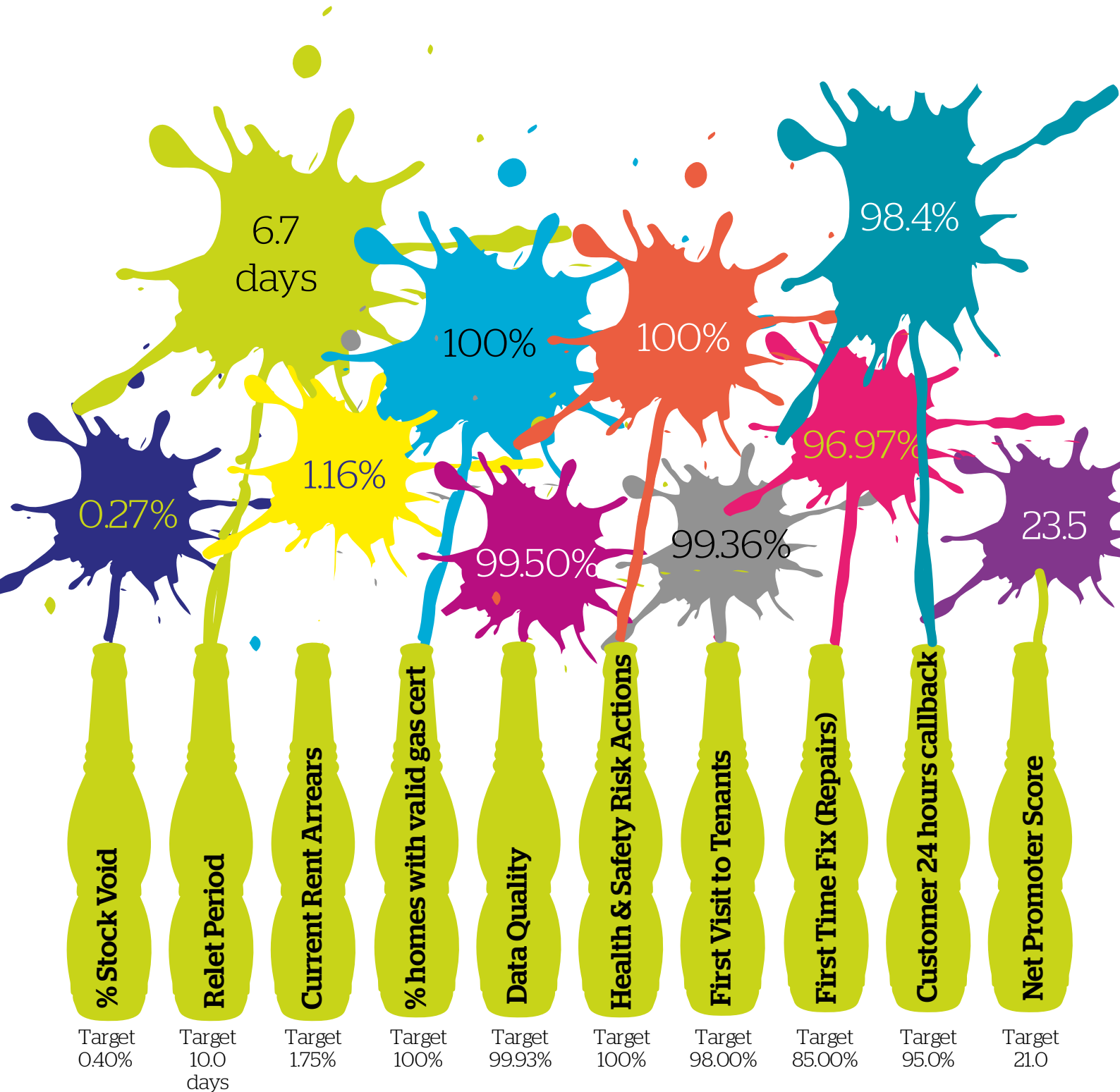
We also owe thanks to the seven tenant volunteers who serve on the Scrutiny Panel and the Tenants and Residents Associations all working to help us in delivering quality housing.

The last year has seen a number of changes in Board Membership with Nat Alexander, Bobby Sturgeon, Fiona Dunlop, Wendy Johnstone and Alan West (our previous chair) retiring, taking with them a great deal of knowledge and experience. After an extensive recruitment process, we hope to be able to appoint several new members in the near future.

# Top Performers!

## Ten Green Bottles

Once again our dedicated staff team smashed our top ten Key Performance Indicator targets at year end.





Meeting  
in  
Progress



# Supporting our customers

## to live better lives

In 2016/17 Kathryn Morrison, our Affordable Warmth Officer has saved our customers over £20k.

Our Affordable Warmth Officer assists customers with:

- free home energy checks
- switching tariffs/providers
- setting up energy accounts and payment plans
- assisting with billing errors
- submitting applications to energy trust funds

Kathryn recently worked on a case that has had a positive impact on a customer's life.

Mr Smith\* suffers from both physical and mental health issues. With no income since November our Money Advisors were dealing with his benefits issue and referred him to our Affordable Warmth Officer in December.

Mr Smith's gas had been capped for over a year and a half. He had failed to engage with staff members on previous occasions regarding assistance with uncapping the gas, which had standing charges/ debt on the meter. Due to the condition of his home gas engineers would not go into property to carry out work because of health and safety issues. Mr Smith was also unable to top up the electric meter due to no income. Mr Smith's property was extremely cold and there were concerns for his health.

Our Affordable Warmth officer provided a £49.00 Helping Hands voucher to allow Mr Smith to top up his electric meter and commenced weekly joint visits with his Housing Officer to inspect and encourage Mr Smith to start cleaning up the property, in particular the kitchen area. Once the kitchen area was in an acceptable condition to carry out works, they arranged for gas engineers to uncap the gas and service the boiler. Mr Smith was provided with a new cooker through the Helping Hands charity.

Our Affordable Warmth Officer contacted his energy supplier to re-set his gas meter and cleared the £251.58 standing charges/ debt on it.

Mr Smith continues to try and bring property up to a habitable condition. His Housing Officer still visits him on a weekly basis. He is delighted with the assistance provided and now has a warm, cleaner home and in a better position to be able to sustain his tenancy.



**30** energy action plans  
**£7,002**



**9** trust fund applications  
**£1,954**



**62** warm homes discounts  
**£8,680**



**10** billing errors/charges resolved  
**£859**



**44** customers provided with energy top up vouchers  
**£2,011**



**13** energy/meter switches  
**£1,327**



# Customers

In the last year our Money Advisors, Clair Christie and Jocelyn McConnell have been in contact with 544 customers. Our Money Advice service helps customers to maximise their income by ensuring access to all benefits entitled to, as well as offering budgeting advice and support.

One of the major success stories of the past year was Mr and Mrs Jones\* - an elderly couple who both suffer health issues. They both have a small private pension as well as their state pension. They were not entitled to housing benefit due to their small private pensions bringing their income just above the threshold.

They initially sought advice from our Money Advisor to help with funding to get a shower room fitted. An application was made to SSAFA, the Armed Forces Charity, and they were awarded £2,000.

The Money Advisor also carried out a full benefit check and applied for Attendance Allowance through the DWP for both Mr and Mrs Jones, which was subsequently awarded. This then allowed the couple to claim housing benefit as the increase in benefits gave them an underlying entitlement meaning their income was no longer over the threshold to claim.

They now claim £61.23 in Housing Benefit per week, as well as £82.30 per week each Attendance Allowance. They also received a housing benefit backdate of £677.91.

Taking into account their funding from SSAFA, Housing Benefit and Attendance Allowance for the year, their additional annual income was £14,176.15.

\*customers names have been changed

vine  
housing  
association with you



260 successful claims



£650,000+  
in cash gains including  
benefit backdates



£20,800+  
in rent arrears reduction





# Customer



83.93% are satisfied with the overall service provided by Irvine Housing Association



83.66% feel that we are good at keeping customers informed about services and decisions.



77.02% are satisfied with the opportunities to participate in our decision making process.

## Customer Survey

We know its important to communicate with our customers and involve customers in decisions about our services. In April 2016 we launched a new methodology moving away from an annual postal survey conducted every March to the launch of an ongoing telephone survey.

Feedback from this survey allows us to shape our services and ensure that we are focusing on the things that matter most to our customers.

502 customers were surveyed in 2016/17.



# Satisfaction



76.16 % are satisfied with the repairs service.

94.53 % of repairs appointments were kept.

98.43 % of repairs were fixed during the first visit.



77.1 % feel that their rent represents value for money.



99.3 % of new customers were visited within four weeks.



83.6 % are satisfied with the management of their neighbourhood.

## Complaints and Compliments 16/17

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.



We received 338 complaints. Of these 97 % were resolved at first stage with the remaining 3 % resolved at the second stage.

The top three complaints received were:

1. 81 % Responsive Repairs
2. 5 % Customer Care
3. 3 % Planned and Cyclical Repairs



We received 37 compliments. The top three compliments received were:

1. 32 % Customer Care
2. 24 % Responsive Repairs
3. 22 % Tenancy Management

Know you better, serve you better

# Scrutiny

## Our critical friends

Four years ago we established a Scrutiny Framework to support our compliance with the principles of the Scottish Social Housing Charter, primarily the need for self-assessment that was open and transparent to our customers.

A scrutiny group was established and the group undertook an extensive training programme which included an overview of our policies and practices, as well as taking part in the Scottish Government approved "Stepping up to Scrutiny" programme.

Our approach to tenant led scrutiny is putting tenants and other customers in the driving seat to challenge our performance and to work with us to achieve our aims and objectives. The group report their findings to Board in order to ensure we deliver good quality, value for money services to customers, increasing customer satisfaction and improving housing and housing related services.

In September 2016 we were awarded Tenant Information Services and Scotland's Housing Network, Scrutiny Approved Gold Standard accreditation. This was a major achievement that recognised the work that the Association and the group did to embed tenant scrutiny into the delivery of our housing services.



## Community Fund

Our Community Fund is in place to provide financial support to projects that deliver services within our communities and is administered by our scrutiny group. The group approved five applications for our community fund totalling £4100 in 2016/17. The activities included a horticultural event, a cooking initiative, a community firework event and capacity building for volunteers

## Reviewing our services

The Scottish Social Housing Charter sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities. Social landlords must submit an Annual Return on the Charter (ARC) to the Scottish Housing Regulator (SHR) and need to report the assessment of their progress towards or achievement of the Charter to their tenants and others who use their services.

Having reviewed the ARC results in Autumn 2016, the scrutiny panel decided to look into our current forms of communication.

They have now completed a report on communication to improve the Association's performance in this area.





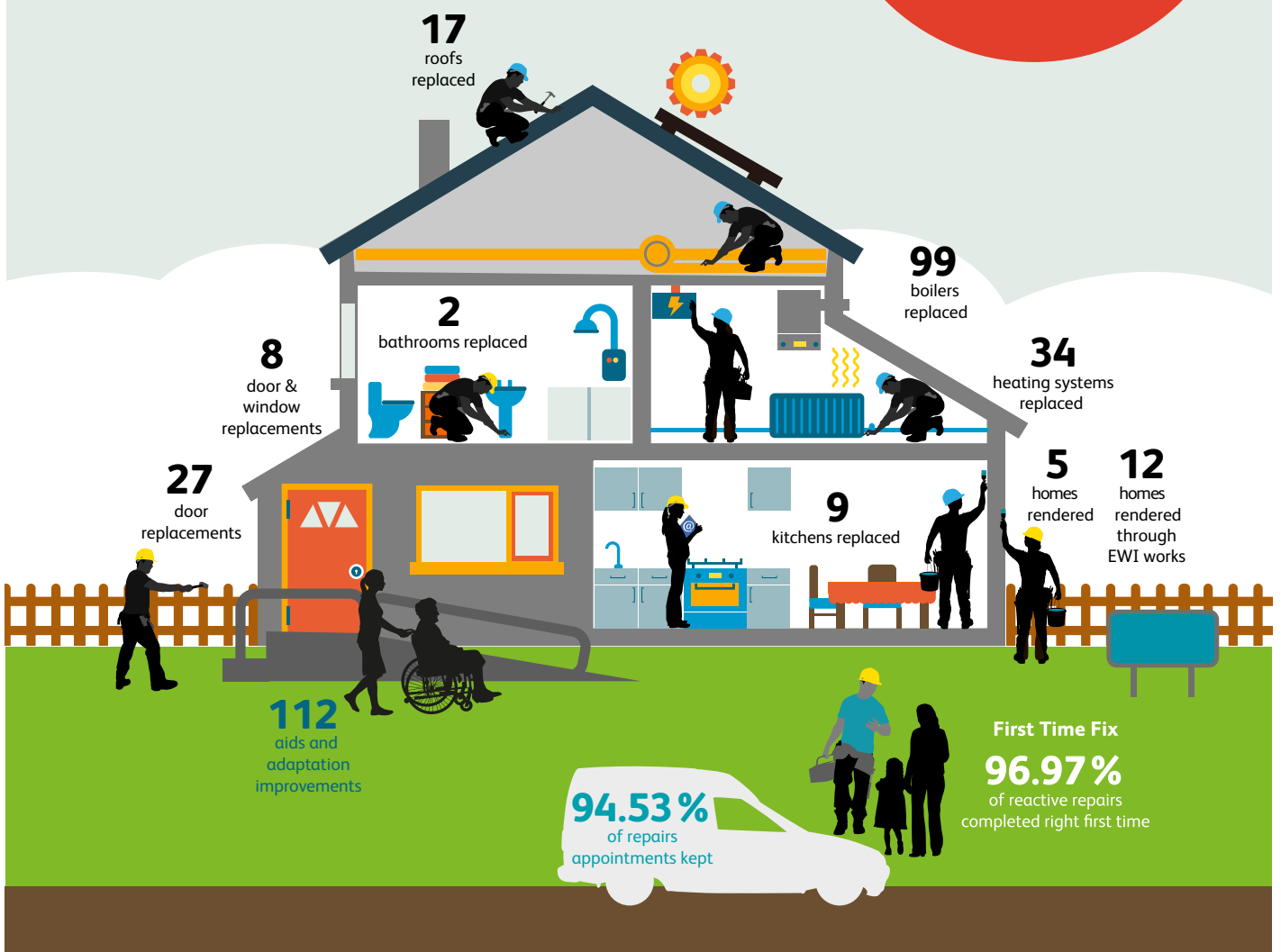
Putting our customers in the driving seat

# Investing in our homes

## Improving our stock

Our customers expect to live in good quality homes that are well maintained and easy to run. Last year we spent £666.579 on improvements to our stock. In addition, we were successful in obtaining £90,000 of funding for external wall insulation works.

In 2016/17  
we spent  
**£666.579**  
on improvements  
to our stock.







*Working smarter so we can do what our customers need us to do*

To achieve our vision of transforming lives and revitalising neighbourhoods, we are transforming the way we think, act and work. We are committed to improving our customers' experiences by modernising and delivering cost-effective services so that we can resource the additional things our customers need us to do.

We've spent much of the last year reviewing our services to become a leaner, smarter and more efficient business that's prepared for and able to work positively through constant change.

We are in the process of completing a full restructure of the organisation creating new opportunities for existing staff and the capacity to grow our team.

Rethinking and reforming the way we do business enables us and creates capacity to deliver our core priorities of building more homes, providing better services and doing more to make our neighbourhoods better places to live.

We are using IT to improve service delivery, enabling our customers to carry out more housing related transactions online. We have recently developed digital self-service options through our new website, allowing enhanced accessibility for customers. This means our staff can spend more time having face-to-face contact with our customers in their homes and communities, creating a more targeted and pro-active approach.

# Financial Results

## 2016/17

During the 2016/17 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.

The Association made a loss of £229k in the year. This is a very strong performance as the reported loss is after accounting for one off exceptional costs amounting to £2.1m. During the year, turnover benefited from the receipt of grants to the tune of £261k. The exceptional costs were incurred as a result of exiting the defined benefit pension scheme thereby eradicating the pension liability and removing risk from the business. Other operating costs have been tightly controlled in the year with most areas being held at or below 2015/16 levels. Overall reserves remain very positive at £7.3m 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
Turnover	9,589	9,706
Less : Operating Costs	(5,077)	(7,401)
Surplus before Depreciation and Interest	4,512	2,305
Less : Depreciation	(1,134)	(1,188)
: Net Interest	(1,523)	(1,346)
Surplus / (Defecit) before Taxation	1,855	(229)
Statement of financial position		
As at 31 March	2016 £000	2017
Fixed Assets	65,953	64,813
Investments	690	690
Current Assets	2,581	2,351
Total Assets	69,224	67,854
Less : Creditors	(60,458)	(60,587)
: Pension Asset / (Liability)	(1,270)	0
Net Assets	7,496	7,267
Share Capital & Reserves	7,496	7,267





Ensuring we are Fit for the Future



## ANNUAL REVIEW 2017

Irvine Housing Association Ltd. Registered office: 44-46 Bank Street, Irvine, Ayrshire, KA12 0LP  
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Registered Scottish Charity No. SC042251

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