





Annual Review 2019

Help when our customers need it most!

Our new tenancy sustainability team was established in 2018 and since then they have helped over 400 customers with access to benefits, support to get back into the workplace and keeping their homes warm. The team are dedicated to putting the customer first and supporting them before things get on top of them. This new team are now able to spend more time with customers who have complex issues. They are able to meet with them on a regular basis, working with them over a longer period of time to really assess their needs and source the help and support they need.


425 Support requests completed  122 Successful new benefits claims 

£400,830 + in cash gains including benefit backdates 


£9,028+ in rent arrears reduction 


Getting it right first time

Our repairs and maintenance team have been working hard to improve our services, making sure we get it right first time.

 **82.81%** are satisfied with the standard of their home when moving in. **+2.5%** on last year.

 **98.18%** of repairs are completed right first time. **+3%** on last year.

 **96.65%** of repair appointments kept. **+3%** on last year.

 Our income collection team is now available extended hours so that they can speak to customers when it suits them. As a result rent arrears are now 1.98%, 28% down on last year.

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.

We received 310 **complaints**, 95.81% were resolved at Stage 1 with 4.19% resolved at Stage 2. Top three service areas:

- **83.87%** of complaints related to Responsive Repairs
- **3.87%** of complaints related to Customer Care
- **3.55%** of complaints related to Income Collection

We received 26 **compliments**. Top three service areas:

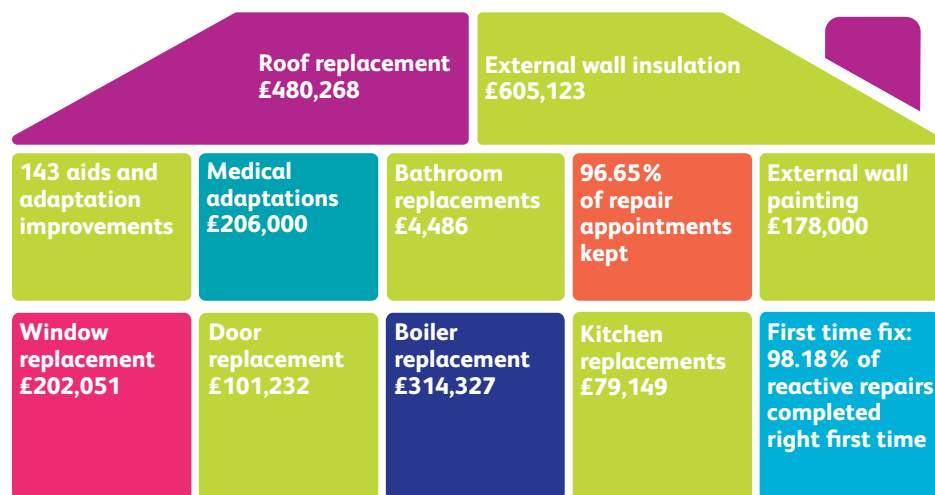
- **30.77%** of compliments related to Income Maximisation
- **15.38%** of compliments related to Customer Care
- Tie for third place! **11.54%** related to Planned & Cyclical Works, Responsive Repairs and Tenancy Management.

We are also responding to more of your complaints within the required time frames. Stage 1 **98.65% + 4%** on last year, Stage 2 **92.31% + 8%** on last year.



Investing in housing

Over the past year we have invested £1.8 million to improve the quality, energy efficiency and safety of our properties.



New homes

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 have recently completed the first phase of new homes at Tarryholme, Irvine with the first customers moving in late summer 2019. We have also secured new homes in Kilmarnock, bringing more affordable housing to the area in 2019/20.

Financial Results 2018/19

During the 2018/19 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 2019 resulted in a surplus of £2.9m which will be re-invested in our stock and communities in the coming years. Operating costs have been tightly controlled in the year with most categories of spend finishing at less than 2017/18 levels. Overall reserves of £12.7m place us in a strong position and means we have capacity to deliver additional housing and fund capital works programmes with a view to increasing customer satisfaction.

Statement of comprehensive income

Year ended 31 March	2017	2018	2019
	£000	£000	£000
Turnover – Income from rents, factoring and grants	9,706	9,933	10,132
Less: Operating Costs – Costs directly linked to managing properties & estates	(7,401)	(4,908)	(4,478)
Surplus before Depreciation and Interest –	2,305	5,025	5,654
Less: Depreciation – Accounting entry the spreads the cost of assets such as houses, kitchens etc. over the expected life of that asset	(1,188)	(1,220)	(1,299)
: Net Interest – Interest paid on loans	(1,346)	(1,334)	(1,441)
Surplus / (Deficit) before Taxation – Surpluses made in the year to be used in the future to maintain existing homes and build new houses	(229)	2,471	2,914

Statement of financial position

As at 31 March	2017	2018	2019
	£000	£000	£000
Fixed Assets – Net cost of houses and equipment owned by the Association	64,813	64,683	71,426
Investments	690	690	0
Current Assets – Money in the bank and money owed to the Association	2,351	2,776	2,087
Total Assets	67,854	68,149	73,513
Less : Creditors – Money owed by the Association	(60,587)	(58,411)	(60,861)
Net Assets	7,267	9,738	12,652
Share Capital & Reserves – Surpluses made to be used to maintain existing homes and build new houses	7,267	9,738	12,652

How every £1 of rent is spent

