

Annual Report

2016



Making Almond houses great homes to live in



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Chairman's Report

I am delighted to introduce Almond Housing Association's Annual Report for the period 2015-16. This was an exciting year for Almond as we pulled together 'Positively Almond', our strategy for 2015-20. Positively Almond sets out our commitment to all of our customers over the next five years and the ways in which we will meet that commitment.

Over the past year we have also taken the time to recognise our history; 2016 marks 50 years since the first homes built in the New Town of Livingston were completed. The first of these were the houses and bungalows in Broom Walk and Tay Walk, these were the precursors to thousands of new properties built by the former Livingston Development Corporation.

We don't now have anyone from the 1960s in these particular properties, but there are many around who remember the 'Wild West' days of the New Town as roads were being built and shopping was done in converted bungalows!

We believe it's important that our houses become homes to those who live in them, that way people become part of their community, invested in the local area. So we will continue to maintain and further improve these houses and bungalows over the coming years. By doing so, and with the help of the many tenants who look after the interior of their home, these pioneering properties in Livingston New Town could last another 50 years.

2016 also marks 10 years since the completion of our first development project, a housing development at Southpark Place in Eliburn which had 22 flats and houses for Almond.

Since then we've continued to work hard to provide new, affordable homes for Social Rent in West Lothian. And we've been successful at this, providing 49 new properties at our latest development in Whitburn.

We're also celebrating the tenth anniversary of the establishment of Almond's in-house Development Team. The team was set up in 2005 following a successful bid by Almond Housing Association and our Alliance partner organisations at the time, Horizon Housing Association (HHA), Weslo Housing Management (WHM) and West Lothian Housing Partnership (WLHP) to become a preferred developer partner of West Lothian Council. As stated in our bid at the time:

"The Alliance shares a commitment to focussing its efforts in tackling the needs of the West Lothian community, particularly in the provision of high quality social rented housing."

So in addition to building homes for Almond, we also build homes for our partners in the West Lothian Development Alliance, something that we take great pride in. During the past 10 years we have invested around £60 million in West Lothian via housing projects which have provided new affordable homes for more than 1800 people in West Lothian.

We've also invested a total of £1.58 million in a variety of projects, with emphasis on making our homes more energy efficient and reducing energy costs for our tenants.

In 2015-16 we completed:

- 121 Partial Electrical upgrades
- The installation of 38 new high efficiency boilers
- External Roughcast work to 12 properties
- 93 roofs
- External painterwork to 494 properties and 157 garages
- 81 social work adaptations to support people to remain in their own home despite illness or disability

...and we continued with the popular external wall insulation project in the Howden area, completing a further 87 properties as part of this work.

In 2015 we recognised that it was time to upgrade our core IT system, bringing all of our services together under one new IT system. This is a significant piece of work and in order to support the organisation as it goes through the process of designing, building and implementing a new system, we have taken on a number of temporary staff throughout the business. These members of staff will stay with us until Spring 2017 when we hope to have the new system in place.

It is our aim to have the new system work in a way that meets the needs of our tenants as well as our staff so there will be opportunities for you to tell us how you'd like to receive rent statements, to let us know how well we're doing through digital methods, and so on. We'll keep you updated on these developments as we get further through the project.



Providing homes that are fit for purpose, safe and secure, and encourage a sense of pride and belonging is important to us. As we move forward we will continue to build new homes in West Lothian, improving customers' access to affordable housing, and we will provide homes that best meet the needs of our customers, now and in the future.



Andrew Saunders



... we believe it's important that our houses become homes to those who live in them ...



... our aim is to ensure that all of our tenants live in well maintained, warm, comfortable homes ...



Making Almond houses great homes to live in

Providing new homes

By effective and efficient investment in our older properties and a modest programme of providing new homes, we are committed to continually improving our properties.

In Spring 2016 we were delighted to welcome tenants to our 49 brand new properties at Whittdale Court and Place in Whitburn. Whitburn was a prominent site which had contained an old sandstone building dating from the early 1900s. The building, used as a school annex until around 2001, was a local landmark. However, it was in bad condition and demolition was required. In recognition of the importance of the building to the local community, our new design follows the same form, and some of the original sandstone has been retained and incorporated in the façade of the new building.

Including these 49 new flats and houses in Whitburn, we let a total of 184 properties in 2015-16.

Investing in our properties

Our aim is to ensure that all of our tenants live in well maintained, warm, comfortable homes, and in 2015-16 we invested a total of £1.58m in a variety of projects. Our emphasis has been on making our homes more energy efficient and reducing energy costs for our tenants and we have installed 38 new high efficiency boilers.

We have also completed 121 partial electrical upgrades and provided new roofs for 93 properties, external roughcast for 12 properties and external wall insulation for 87 properties. 494 properties and 157 garages have had their exterior painted.

Within our estates we have worked to identify other types of areas for improvement as well. The first of these improvements took place in Rowan Grove in January 2016, where a 'black stuff' square in poor condition was turned into a beautiful green space with pavings, walls and plants.

Further areas have been identified in conjunction with tenants and our Tenant Focus Group and we will aim to work our way through the priority areas bringing them to life again.

Adapting our properties

Due to health issues or old age some tenants may require changes made to their homes that enable them to stay. We want to keep tenants within the community they know and therefore continuously adapt properties for these extra needs such as replacing the bath with a wet floor shower area or fitting handrails at the front door. In 2015-16 we completed 81 adaptations enabling tenants to remain in their own home.

...but in order to continue with investments like these, we rely on the income generated from rent collection.

The Association has continued to perform well in its rent collection processes. More importantly, the low rent arrears and strong rent collection performance did not come about from punitive action or eviction. Eviction is seen very much as a last resort by the Association and once again we were below the national average for 2015-16.

However, we cannot rest on our laurels with the ongoing challenges of welfare reform. With a raft of welfare

benefit changes including Universal Credit, we need to work harder than ever to protect our income for the majority of our tenants who pay their rent on time. In the event that our tenants do experience challenges, we have tried to create the best support system we can by ensuring they have access to help when they need it. For the second successive year, we have secured funding for a welfare benefits and money advice post via the Scottish Legal Aid Board funding.

Further support is available to our tenants in the form of our very successful partnership with West Lothian Council to provide an in-house housing benefit officer. Backed up by our experienced housing management team, when our tenants face a challenge and need our help, we aim to ensure we can get it for them.

The Association, along with Weslo Housing Management and West Lothian Council, continues to operate the West Lothian Common Housing Register. With 9,393 live applications, we have no shortage of demand for our properties. Our Allocations Team were busy dealing with the extra workload for 2015-16 from our new build development in Whitburn. We were pleased to be able to let 184 properties in 2015-16, including the 49 new Whitburn properties.



Hobart St 32-15

Happy Birthday, Craigshill!

We are proud to celebrate the birthday of the first homes built in the New Town of Livingston completed on 31st March 1966. Ambitious targets for new housing completions were set by the Scottish Government and as a result Livingston became a testing ground for many innovative building systems. Unfortunately not all of these were entirely suitable for the Scottish climate or in fact entirely leak free when it came to withstanding the west wind and driving rain.

The first phase to be completed were the houses and bungalows in Broom Walk and Tay Walk which were built to a Swedish system with concrete panels and flat roofs and were the precursors to thousands of new properties built by the former Livingston Development Corporation. Four storey flatted blocks were also constructed, but problems with leaks from flat roofs and balconies proved to be difficult to resolve and these blocks were later transformed with pitched roofs and redesign leading to reduced height in many cases.

Over the years we have improved and maintained the buildings so that they meet the Scottish Housing Quality Standard and exceed the required energy efficiency standard. Work has included new pitched roofs and over-cladding of the walls, new double-glazed windows and doors, upgraded bathrooms and kitchens, modernised electrics and the installation of efficient heating boilers.

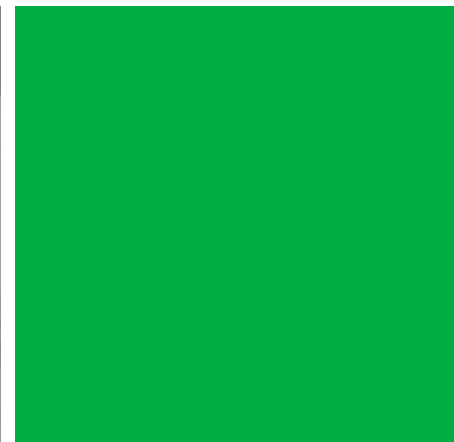
Insulation has also been increased to maintain a warm, dry and healthy living environment for our tenants.

Unfortunately we do not have anybody from the 1960s still in these properties with the longest current tenancy having started in October 1974. But there will still be people around who remember the 'Wild West' days of the new town as roads were being built, the shops were converted bungalows, and the police station was two converted houses which were changed back as the area expanded.

Craigshill was the first community built by the Development Corporation and as well as hundreds of original properties celebrating a half century, the first pub in Livingston – "The Tower" still serves the local community.

Along with all our other properties, we plan to maintain and further improve these houses and bungalows over the coming years. By doing so, and with the help of the many tenants who look after the interior of their home, these pioneering properties in Livingston New Town could last another 50 years.

Photos: Livingston Development Corporation
Courtesy of West Lothian Council Archives





Ten years in the making

2015-16 marks the tenth anniversary of the Almond in-house Development Team. In the last ten years we are proud to have been involved in projects that have provided new affordable homes for more than 1800 people in West Lothian.

continue to work in partnership with the Almond Development Team acting as the developer for all three partners including liaising with our strategic partners, West Lothian Council and the Scottish Government.

In addition to providing social rented housing, the Alliance partnership has provided housing for mid-market rent and shared equity sale.

Landmark developments

Our very first completed development was Southpark Place in Eliburn, which consists of 22 flats and houses for Almond Housing Association, 2 wheelchair bungalows for Horizon Housing Association and 8 shared equity houses and flats.

In April 2011 we completed the construction of our new office New Almond House at Etive Walk in Craigshill, a modern and spacious office building for our staff.

Our latest development completed in the ten year period was the 49 new properties at Whittdale Court and Place in Whitburn, handed over to Almond tenants on the 16th March 2016.

Our journey continues and 2016-17 will see further new developments completed.



Since 2005 we have completed 18 developments and 510 houses and flats, of which 10 of the developments and 250 of the houses and flats were built for Almond tenants.

The West Lothian Development Alliance

The West Lothian Development Alliance (WLDA) was set up in 2005 following a successful bid by Almond Housing Association (AHA) and our Alliance partner organisations, Horizon Housing Association (HHA), Weslo Housing Management (WHM) and West Lothian Housing Partnership (WLHP) to become a preferred developer partner of West Lothian Council. As stated in our bid:

“The Alliance shares a commitment to focussing its efforts in tackling the needs of the West Lothian community, particularly in the provision of high quality social rented housing. The Alliance collectively, will provide benefits to surpass those which could be provided individually”

Following a second successful bid in 2011, the three remaining members of the West Lothian Development Alliance: AHA, HHA and WHM,



... since 2005 we have completed 18 developments and 510 houses and flats ...





Giving Back:

Almond's contribution to the community

Acknowledging our wider role is fundamental to our business ethos. We want to contribute to the development of the communities we serve and look to do this in partnership with the community.

In addition to providing quality homes and excellent customer service, we aim to offer a whole range of services that improve the quality of life in the communities where we provide housing.

Helping new tenants create a home

In March 2016 we established our own Homestarter pack project to help people moving into their Almond tenancy by providing a pack containing basic household essentials. The Homestarter pack project is there to provide immediate assistance to those who need it.

Advice on money matters

When our tenants face financial challenges, we are there to help. Our Money Advice Service provides an experienced Money Advisor from West Lothian Citizen's Advice Bureau who offers free, impartial, independent and confidential advice on benefits, debt and money matters. In 2015-16 239 of our tenants were referred to the project and a total of 667 clients were in contact with the Money Advisor.

The project also provides a weekly drop-in service for tenants at our offices and in 2015-16 a total of 52 clients attended these sessions.

Substantial financial gains have been achieved for our customers and the advice service continues to be a valuable resource in the face of Welfare Reform. The Scottish Legal Aid Board funding for the project has been extended, allowing us to continue to help tenants who struggle financially.

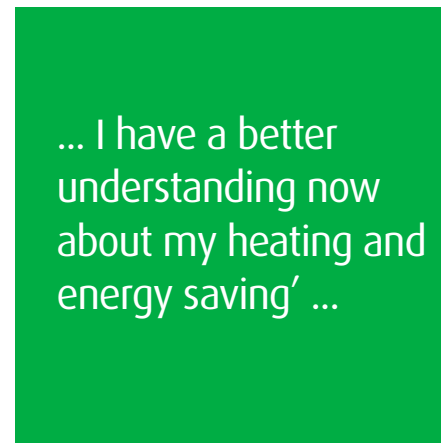
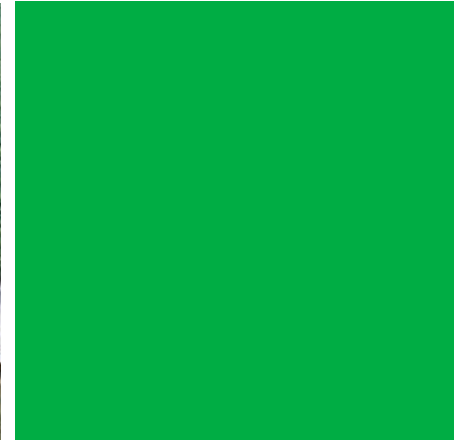
We also have a successful partnership with West Lothian Council to provide an in-house housing benefit officer.

Energy advice for the home

Almond Energy Action is delivered in partnership with energy charity Changeworks to tenants staying in Craigshill, Ladywell and Whitburn. The project started up in April 2015 and 256 households have made use of the service so far.

The popular service provides an experienced Affordable Warmth Advisor from Changeworks to help tenants overcome problems with heating and electricity costs or to apply for grants to make their homes warmer.

We were successful in securing continued Scottish Government People and Communities Funding for the project, allowing us to continue helping our tenants to save money on heating and electricity bills.





... I was not any good on a computer before but now I am much more confident ...



... I was very impressed that we got laptops! That's how I've been able to keep learning at home ...

Helping our tenants get online

We want to help all tenants who are interested to achieve basic digital skills and get online. We have therefore started a partnership with West Lothian College and in 2015-16 we delivered two Computer and Online Basics courses with a total of 22 tenants passing the course.

In partnership with the college we also offer free advice from our IT Buddies, a digital support service to tenants with weekly drop-in sessions. Customers have found this one to one support invaluable and the opportunity to practice technical skills with someone on hand has proved extremely beneficial.

Thanks to our partnership with local charity Reusing IT, we are also able to offer tenants affordable refurbished pcs and laptops, allowing them to develop their digital skills at home. We also offer free Wi-Fi in our reception.

For tenants who are interested to find out more about new technology, we hosted several digital events ran over the last year, such as a 'Tablet taster' session, and 'What is digital?' and 'Try before you buy' events.

Supporting families in need

In 2016 we were also fortunate to be awarded a Resilience Grant from the Scottish Government. With this funding we worked with local charity School Bank West Lothian to support families in need. School Bank West Lothian provide uniforms and other materials for the whole school day and were able to establish themselves in new premises, promote their services, and source new stock in the form of uniforms, sports gear, stationery, and other school materials.





Making a difference together

We want to deliver excellent services that will meet and exceed tenants' expectations. We therefore actively seek the views of our tenants and provide a number of ways in which our tenants can get involved with us.

Tenant participation has moved from Housing Services to become a Corporate Services function, and in February 2016 we introduced a full-time Tenant Engagement Officer post, determined to address tenant focussed activities within a structured framework.

Our Tenant Focus Group continues to play a critical role in acting as a scrutiny group, in line with the requirements of the Scottish Social Housing Charter. The group gets together on a regular basis and gives us valuable feedback on the services we provide and is a great way for tenants to influence decisions that affect their tenancy conditions and homes.

... no one can tell us exactly how good or bad services are for tenants better than those in receipt of the services ...

Making our community greener

In 2015-16 we participated in a working group with West Lothian Council and local community groups to regenerate Craigs Park, a local green space area.

A clean-up event in June 2016 signalled the start of the process of transforming Craigs Park into a quality public space that contributes to the local community's happiness and well-being. West Lothian Council has allocated money to improve the park in 2017-18 and a consultation has been carried out to gauge local opinion about the current status of the park and how it could be improved for the benefit of local people.



... we actively seek the views of our tenants ...





Whitdale Primary site (before)



Whitdale Primary site (after)

Securing our future – Financial Report

In 2015-16 we continued to improve our properties as well as provide services to the West Lothian Development Alliance (WLDA). We sold 9 properties under the Right to Buy Scheme and purchased 3 properties on the open market from reserves.

We completed the development at the former Whitdale Primary which resulted in an additional 49 homes. In addition to this, our Development

Team secured funding from the Scottish Government which helped secure the purchase of an additional 5 properties within one of our existing developments in the Deans area of Livingston.

2015-16 saw the introduction of new accounting policy for housing associations with a new Statement of Recommended Practice (SORP) being mandatory from 1 April 2015.

Statement of Comprehensive Income for the year ended 31 March 2016

	2016 £	2015 £
Turnover		
Income from letting activities	10,962,414	10,416,981
Other Income	1,180,444	1,823,531
	12,142,858	12,240,512
Expenditure		
Direct property management costs	5,909,146	5,737,938
Operating costs on other activities	1,203,606	1,815,601
Administration costs	2,973,406	2,844,579
	10,085,958	10,398,118
Gain (Loss) on disposal of property, plant & equipment	169,963	(14,430)
Pension adjustment (net)	-	(11,000)
Interest received	35,238	17,238
Interest paid	(1,064,040)	(1,003,155)
Surplus	1,182,757	831,047

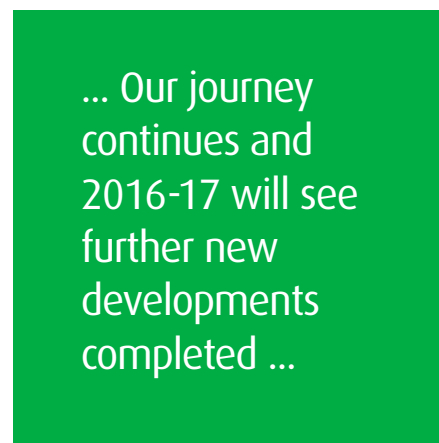
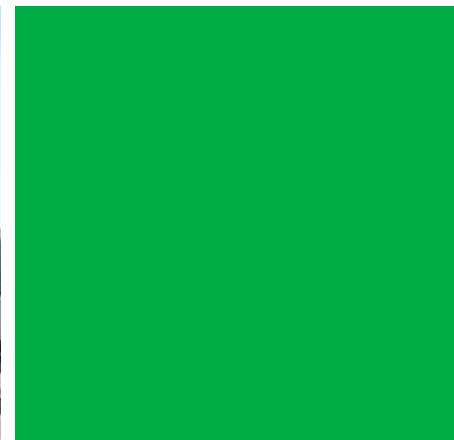
This change brings the inclusion of new accounting reporting standards, including FRS102, which result in the familiar term of Income and Expenditure Accounts and Balance Sheets being replaced by Statement of Comprehensive Income and Statement of Financial Position.

These are not the only changes to our financial information this year. New accounting

treatment for grants, depreciation charges on fixed assets, pension provisions and accounting for debt have resulted in significant changes to the disclosure of our financial position at our year end. The summarised financial information included within the annual report reflect these changes. It should be noted that these changes have resulted in increasing the amounts of total surplus for the year by £200k – £250k per annum.

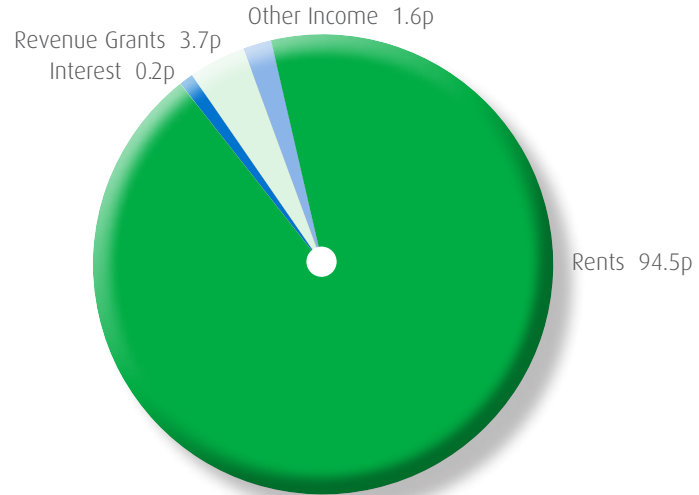
Statement of Financial Position as at 31 March 2016

	2016 £	2015 £
Fixed assets	69,650,607	68,074,196
Work in progress	62,968	36,581
Debtors	730,989	1,230,679
Bank balance	4,557,012	5,344,988
Creditors	(33,537,566)	(34,625,203)
Creditors/Deferred income – Grants	(24,964,883)	(24,687,070)
Net pension liability	(1,617,090)	(1,674,891)
	14,882,037	13,699,280
Income and Expenditure reserve	14,882,037	13,699,280
	14,882,037	13,699,280

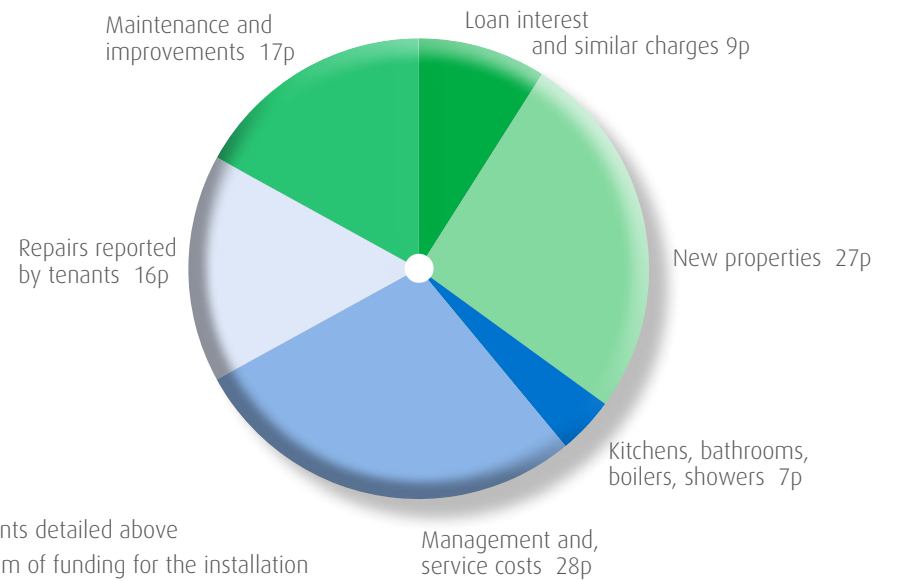




£ of income



£ of spend



In addition to the amounts detailed above Almond secured £0.843m of funding for the installation of external wall render for properties in Howden which were constructed of no-fines concrete.



44 Etive Walk, Craigshill, Livingston EH54 5AB www.almondha.org.uk

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