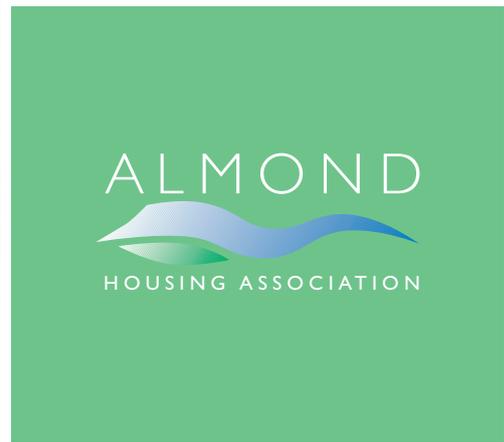




Annual Report 2018



Making Almond houses great homes to live in



Contents

| | |
|---|--------|
| Chairman's report | ... 2 |
| Making Almond houses great homes to live in | ... 4 |
| Housing First for Youth – a first for AHA! | ... 10 |



| | |
|--------------------------------|--------|
| No home for abuse | ... 14 |
| Giving back to our communities | ... 16 |
| Securing our future | ... 18 |



Chairman's report

Let me offer a warm welcome to Almond Housing Association's Annual Report for 2017-2018. This year has not been without its challenges, but we are proud to have been able to continue to maintain and further improve our housing stock and to enhance our customers' access to affordable housing. We remain committed to our pledge of "Making Almond houses great homes to live in", investing in the local area and ensuring people become part of their community through safe and sustainable tenancies.

This year we were particularly proud to have joined forces with youth homelessness charity The Rock Trust to provide the UK's first ever Housing First for Youth project, which provides a real alternative to the housing models which have largely failed young care leavers.

Our pilot project has so far housed five young care leavers, giving them both permanent accommodation and high intensity support to develop the skills necessary to thrive in their home and community. By supporting the Housing First approach, we have been able to help to shape the lives of these young people in a positive way.

Our hope is that by providing evidence on the effectiveness of this pilot project we can advocate strongly for this housing model to be adopted nationally.

Staff at all levels throughout the organisation have got behind the project with members of our Housing

Team taking part in the annual Sleep Out fundraiser in Edinburgh, raising an amazing £4,000 for The Rock Trust.

Almond is passionate about supporting our communities with all of the challenges they face, and we are always keen to forge partnerships with groups who can provide workable solutions for our customers. Through our partnership working we have been able to offer a Welfare Rights and Money Advisory Service. This free, independent and confidential service is provided through home visits or appointments at our office, giving information on money management and debt solutions. This type of service is something we have worked hard to support in the face of welfare reforms bringing increasing challenges and hardship to our customers.

Likewise CHAI – the Community Help and Advice Initiative – works with us to offer a Tenancy Sustainment Officer who can assist our customers with everything from writing letters and completing forms, to accessing services related to health, education, training and employment. Again, this has proven beneficial to our customers in the lead up to the full roll out of Universal Credit across West Lothian.

Universal Credit has brought with it great challenges to our customers, and we have worked hard to provide as much support and information as possible to those who have switched over – or who are yet to go on to the new system. Our Digital Hub

and free Wi-Fi is available in Reception to all tenants who need to do their online applications, and our Housing Team are fully trained on this new benefits system, as well as the aforementioned support officers.

We continue to offer Almond Energy Action, an advice service on how to cut heating and electricity bills while keeping homes warm and dry. The Affordable Warmth Advisor has visited more than 500 households and achieved savings of more than £65,000 for our customers since we started this scheme in 2015.

On a lighter note, we signed up to Dolly Parton's Imagination Library during the year - which sends free books to households with children under the age of five. Almond tenants with pre-school children can receive a book in the post every month if they are signed up to The Imagination Library, which aims to encourage more parents to enjoy reading with their young ones.

We are pleased to be able to continue to invest in our properties, carrying out improvement works worth more than £2.6m throughout 2017/18.

Our Development Team remains busy – completing 12 properties at Stoneyburn for our West Lothian Development Alliance partner Horizon Housing Association.

We were also successful in acquiring the former St Paul's Church in Ladywell, which we intend to

redevelop into 12 new homes for social rent, and expect those to be ready late 2019.

Next year will see Almond celebrate its 25th anniversary. Throughout challenging times and changing political environments, Almond has always been committed to providing safe, secure and affordable housing for all of our customers. We will continue to do so, while listening to their needs and seeking ways to further enhance our communities and make them great places to live.



Andrew Saunders



... Almond is passionate about supporting our communities with all of the challenges they face ...



... Universal Credit has brought with it great challenges to our customers ...





... we continue to focus on the energy efficiency of our homes ...



... we spent over £2.6 million in improving our housing stock ...



Making Almond houses great homes to live in

What we do is simple – we provide homes for people who want to rent them. We build them. We maintain them. We manage them. We invest in them. We improve them. And we make them as affordable and as comfortable to live in as we can.

OUR INVESTMENT IN YOUR HOMES

Key to this is our aim of ensuring that all of our customers can live in homes which are warm, secure and sustainable.

As part of this aim, we continue to focus on the energy efficiency of our homes, supporting our customers to heat their homes for less. In 2017/18 this meant replacing a number of older, inefficient boilers with new 'A' rated boilers. We also continued with our popular programme of External Wall Insulation (EWI) across our stock. Not only does this work help with energy efficiency measures, it also provides a fresh look to the properties. When combined with the external render work we carried out in Howden and Ladywell it also enhances the weather protection qualities of the buildings.

But that's not all we did. Our Capital Projects team spent over £2.6 million in improving our housing stock, with works including:

- New roofs for 27 properties in Craigshill
- New porch roofs for a further 11 properties
- New external render for 98 properties in Howden and Ladywell

- Partial electrical upgrades to 164 properties in Craigshill, ensuring ongoing compliance with statutory electrical compliance regulations
- New, modern kitchens in 6 properties
- And Phase 4 of our 5 year cyclical external painter work programme resulted in 543 properties in Craigshill benefiting from external painter work to common areas

BUILDING THE BEST

Our development programme continued to deliver high-quality new-builds for affordable rent in areas where people want to live.

During 2017/18 the team were kept busy completing 9 one-bedroom flats at Forth Court, Craigshill for social rent through AHA. We also managed to successfully acquire the disused St Paul's Church site in Ladywell from the Church of Scotland. Our plan is to build 12 new homes for social rent for AHA, with the properties being ready in late 2019.

And we secured strategic and funding support from West Lothian Council and the Scottish Government to proceed with the development of a site in Polbeth. Our aim is to build 25 houses and cottage flats for rent, including two to full wheelchair standard. All properties will be for social rent and will be owned and managed by the Association, and ready for letting during 2019/20.

Our team also continued to offer development services to our partners in the West Lothian Development Alliance (WLDA), completing 12 one and two bedroom cottage flats at Foulshields Road, Stoneyburn. The development included two two-bedroom wheelchair cottage flats, and all were equipped with solar panels to enhance energy efficiency. These new homes in Stoneyburn were warmly welcomed by Stoneyburn Community Council who had supported the redevelopment of the brownfield site for a number of years. On completion, the development was sold on to our WLDA partner, Horizon Housing Association.

ADAPTING TO CHANGING NEEDS

Making sure that our customers can stay in their homes for as long as they are able is so important to us, however we understand that sometimes things happen which may make that difficult. A key resource for the Association is our Aids and Adaptations programme, where we are able to make a range of medically-required alterations to properties to support customers with changing needs to remain in their own homes.

During 2017/18 more than 70 customers benefited from this programme, including minor adaptations – such as internal and external handrails and improved access – as well as more major adaptations such as the installation of wet floor showers.



... the Association welcomed Joanna Voisey as Head of Asset Management ...



... AHA is about more than bricks and mortar ...



NEW FACE AT ALMOND

2017/18 saw the retirement of AHA's long-serving Head of Asset Management, Stephen Hawkins. Stephen had been with the Association since its inception almost 25 years ago and had overseen many improvements to the Asset Management section in that time. In October, the Association welcomed Joanna Voisey as Head of Asset Management. Joanna previously worked with Trust Housing Association.

OFFERING A HELPING HAND

AHA is about more than just bricks and mortar. We recognise the enormous pressures placed on our customers through the implementation of welfare reforms, and have put in place a number of resources to support our customers to meet the ever increasing challenges they are faced with.

- **West Lothian Council Revenues Officer**

We are pleased to continue our partnership with the West Lothian Council Revenues team, who have a staff member in our offices full-time. The benefit to our customers cannot be overstated, particularly with queries following the introduction of Universal Credit.

- **Almond Energy Action Project**

We continue to offer our Almond Energy Action Project, supporting customers to heat their homes efficiently and at the best cost possible. This is delivered in partnership with Changeworks and partly funded by the Scottish Government's People and Communities Fund.

- **Welfare Benefits and Money Advice service**

Despite funding from the Scottish Legal Aid Board (SLAB) coming to an end, we were pleased to replace the previous Money Advice project with a similar project, supported by the Community Help and Advice Initiative (CHAI) throughout 2017/18.

- **Tenancy Sustainment Project**

Supporting customers to remain in their homes as long as they wish is important. But at times this can be difficult as circumstances change, relationships break down, and small things become big issues. In 2017/18 we were pleased to pilot a Tenancy Sustainment Project where a member of staff assists customers with making appointments, dealing with letters and completing forms, managing household tasks, accessing health, education, training and employment services, and making referrals to other agencies.



We'd love to hear what you think about our AGM
Please fill in a Feedback Form before you leave

ALMOND



We hope these measures will go some way to supporting our customers to manage the challenges of welfare reform. With so many welfare benefit changes it is important to keep up to date with latest developments and to this end, we took the initiative to become the lead Housing Association working with the Department of Work and Pensions on Universal Credit in West Lothian. This helps us to stay well informed about any changes, ensuring that our customers can get the best advice possible.

MAKING AN ALMOND HOUSE YOUR HOME

We also want to be clear about how people can get a home with Almond. So in August last year, we started a review of our Allocations Policy. How we allocate our properties is always a subject that generates interest so we worked to make sure that all of our customers and applicants had a chance to input into this key policy.

We met with our Tenant Focus Group and our Customer Review Groups about allocations; discussing the challenges facing us and the impact on our customers as a result of the Housing Scotland Act 2014. From this, we formulated a list of proposed changes to our policy and took it to our allocations sub-committee, which is made up of a group of Board members. We outlined what our customers and staff were proposing and this allowed us to draw up a draft policy and then put out a set of consultation questions for all our customers and applicants. Then with all the responses and views considered, we took the new draft policy to our Board in March who approved the changes.

SO WHAT WERE THE MAIN CHANGES?

We amended the proportion of properties we allocate to each group, still giving priority to the homeless (as we are legally obliged to do) but increasing the number of properties to current AHA customers.

We added in a new group which allows us to take referrals from support agencies whose aims align with our own, such as Women's Aid.

We updated the unique "young children in flats" part of our policy to allow greater choice to applicants who in the past would not have been offered a ground floor flat if they had young children.

We also had to align our policy to ensure it met with the requirements of the Housing Scotland Act 2014 which was due to come into force.

AND FINALLY

Having open spaces that are well presented and well maintained helps everyone to take pride in their neighbourhood. Our Housing Officers are active within our communities, working with customers and local partners to ensure that our properties, communal areas and open spaces are kept in good order. During 2017/18 this included participating in community clean-ups and litter picks in addition to identifying areas for improvements to landscaped areas owned by the Association. In Howden in particular, work was undertaken to a number of large brick enclosed flower beds which are a central focal point. The beds were given a 'garden makeover' with new plantings and improvement works to the brick retaining walls.

Our Housing Officers will continue to inspect their areas regularly to spot any areas which need attention, but our customers have always been our best source of information, comment and feedback. We welcome this and will continue to encourage our customers to suggest improvements they would like to see in their neighbourhoods.



... our Housing Officers are active within our communities ...





... exciting and ground-breaking project ...

Housing First for Youth – a first for AHA!

Working in partnership with The Rock Trust, AHA designed and implemented the UK's first Housing First for Youth project, also the first of its kind in Europe!

The Rock Trust was established in 1991 and works with young people aged 16-25 who are homeless or at risk of becoming homeless. The charity provides emergency advice, one-to-one support, group programmes, employability work, volunteering and work experience, and respite places to stay.

Housing First works on the belief that housing is a basic human right. The Housing First for Youth model extends that right to young people, and acknowledges they have specific needs related to their age.

This exciting and ground breaking project was created to change the lives of the many young people leaving care who are being failed by traditional accommodation models. Government data shows that at least 21% of young people become homeless within five years of leaving care, some practitioners suggest that this figure could be as high as 30-50% due to unreported homelessness.

Young care leavers who require unique levels of support frequently have no choice but to live in temporary accommodation once their period of formal care ends. These vulnerable individuals have support needs which are often assessed as too intensive or complex for other support models. In addition, they are repeatedly required to prove their 'readiness' before they can access a permanent tenancy. Sadly, they are usually unable to do so, having been impacted by significant trauma, instability and a lack of security in their early lives.

Our Housing First for Youth project provides immediate access to permanent accommodation alongside non time-limited, high-intensity support. We target those most at risk, supporting them to avoid homelessness. The young care leavers on the project gain fully furnished, permanent accommodation while developing the skills necessary to thrive in their home and community.



... we target those most at risk, supporting them to avoid homelessness ...



**I'M SLEEPING OUT
TO END YOUTH
HOMELESSNESS**

rocktrust.org/eyh-sleep-out



**I'M SLEEPING OUT
TO END YOUTH
HOMELESSNESS**

rocktrust.org/eyh-sleep-out



**I'M SLEEPING OUT
TO END YOUTH
HOMELESSNESS**

rocktrust.org/eyh-sleep-out



**I'M SLEEPING OUT
TO END YOUTH
HOMELESSNESS**

rocktrust.org/eyh-sleep-out





Running since September 2017, this project has so far housed 5 young people who have welcomed the opportunities provided to them – going on to gain work placements, further education and becoming members of their local communities.

The project has gained widespread support from other Housing Associations, homelessness charities as well as local and national elected representatives.

Sandy Young, AHA's Head of Housing Management, explains: "It seemed sensible to address any problems at the start – rather than getting referrals for young people who had already left care and been through all forms of temporary housing with no consistent support and no chance to understand what having a tenancy really means. By taking the Housing First approach, we help shape each young person's future in a positive way, preventing issues for both the tenant and the Housing Association later when it is harder to change behaviours."

Our pilot scheme is at the cutting edge of youth homelessness interventions: the UK's first and only Housing First for Youth project. We believe that by providing evidence on its effectiveness, we can advocate strongly for the model to be scaled up nationally. The project provides a real alternative to existing options available to this particularly vulnerable group of people and has the potential to ignite real change in the field of youth homelessness.



... our pilot scheme is at the cutting edge of youth homelessness interventions ...



... the project provides a real alternative to existing options ...





... we are one of the few Housing Associations in Scotland to have a dedicated policy (on Domestic Abuse) ...



... our aim is to increase awareness and understanding ...



No home for abuse

In December 2017, Almond Housing Association developed and implemented our Domestic Abuse Policy. We are one of the few Housing Associations in Scotland to have a dedicated policy on this issue.

Under this approach we are committed to:

- Helping those experiencing domestic abuse to stay in their own homes where possible or assisting them to find alternative, safe accommodation as quickly as possible
- Working closely with Women's Aid and West Lothian Council's Domestic Abuse and Sexual Assault Team (DASAT) to ensure that survivors receive appropriate support and assistance
- Holding perpetrators to account for any damage to our properties

In adapting this policy, Almond hopes to improve overall safety and wellbeing, by recognising that domestic abuse is a serious crime which has an adverse impact on the health of individuals, families and communities.

Our aim is to increase awareness and understanding of this issue among residents and employees, encouraging them to report incidents and facilitate early identification, so supportive and effective intervention can reduce the risk of harm.

ALMOND HAS NO HOME FOR ABUSE.





... we work hard to ensure customers in need can be supported ...



... Almond signed up to Dolly Parton's Imagination Library ...



Giving back to our communities

Being a trusted landlord and one which can support our customers with non-traditional housing needs is something that we are very proud of. We work hard to ensure customers in need can be supported by projects that we run directly, by projects where we partner with others, or by us signposting to the projects of other agencies.

POSITIVE OPEN SPACES

We've worked alongside West Lothian Council and a number of local community groups to support the progress of a regeneration project in Craigshill. Driven by local people, we believe this exciting project will have a big impact on the area. It will provide much needed recreational facilities for people of all ages, and, we hope, establish a new focal point for the community.

COMMUNITY PLAN

Almond commissioned a Community Plan as part of our commitment to delivering high-quality wider role work across the communities in which we work. The aim has been to provide a comprehensive overview of the needs and aspirations of communities in which our housing stock is located. An extensive consultation was carried out to build up a detailed picture of needs and demands. The Community Plan has given us options and proves that there is a local appetite for a host of different initiatives; from environmental improvements to social support service enhancement. We will be setting priorities based on feedback collected, and exploring new projects, partners and funding to deliver services our customers need. We are committed to involving our customers and the wider community in taking projects forward.

BOOKS FOR PRE-SCHOOL CHILDREN

Almond signed up to Dolly Parton's Imagination Library – a free book-gifting programme launched in 1995 by the world-renowned country singer. The Imagination Library sends a book in the post every month to each enrolled child. The scheme begins at birth and ends on the child's fifth birthday.

Every child who lives in an Almond property is eligible for the scheme and we continue to promote the initiative to our tenants through a range of community events.

HOME@ALMOND

Our Home@Almond initiative was originally established as a Homestarter Pack project, where we provided essential goods to those in need, generally at the start of a tenancy. The project has grown to include Winter Wellbeing Packs for older customers, and Emergency Packs for those in need at other points during their tenancy. Unfortunately the demand for these packs remains constant, a disappointing consequence of the wide ranging welfare reforms.

PARTNERSHIP WORKING

We continue to work with a range of partners to meet the needs of our customers. We are particularly proud to continue to work with the West Lothian Youth Action Project. The work these young people have done on some of our open spaces has been fantastic and very well received by locals. One of their key projects has been the development of a Community Garden at Hobart Street. Completed last year, this remains a focal point for the local community where they can obtain fresh vegetables. The WLYAP continues with the upkeep of the garden, making sure that it is well-maintained and well presented.





Securing our future

We continued to improve our properties in 2017-18, investing £2.6m on component replacements and improvements, and providing services to the West Lothian Development Alliance (WLDA). This period

saw the last property being sold under the Government's Right to Buy policy. To assist in maintaining our levels of affordable housing we purchased 2 properties on the open market from reserves.

Statement of Comprehensive Income for the year ended 31 March 2018

| | 2018 £ | 2017 £ |
|--|-------------------|-------------------|
| Turnover | | |
| Income from letting activities | 11,483,832 | 11,171,085 |
| Other Income | 255,995 | 324,245 |
| Pension remeasurements | – | 758,000 |
| | 11,739,827 | 12,253,330 |
| Expenditure | | |
| Direct property management costs* | 6,065,433 | 5,806,462 |
| Operating costs on other activities | 336,577 | 446,272 |
| Administration costs | 2,846,851 | 2,891,064 |
| | 9,248,861 | 9,143,798 |
| Gain/(Loss) on disposal of property, plant & equipment | (26,788) | 194,642 |
| Pension adjustment (net) | – | – |
| Interest received | 3,749 | 20,140 |
| Interest paid | (926,862) | (916,852) |
| Surplus | 1,541,065 | 2,407,462 |

* 2017/18 saw an increase in planned and cyclical maintenance costs of £380,000.

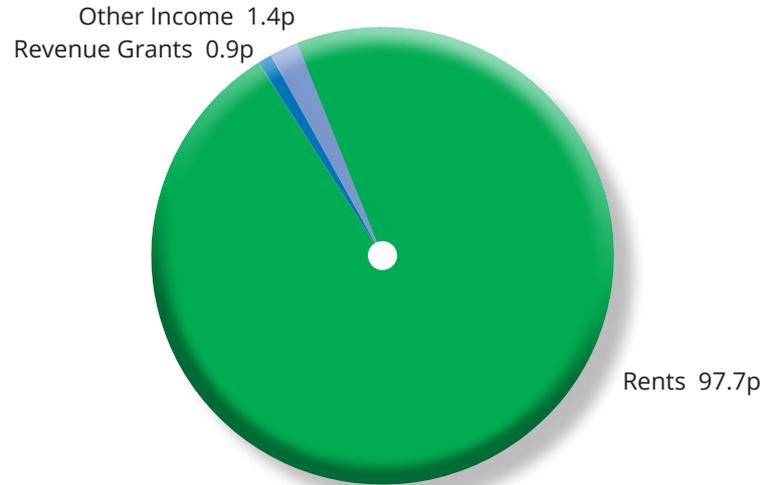
Statement of Financial Position as at 31 March 2017

| | 2018 £ | 2017 £ |
|--------------------------|--------------|--------------|
| Fixed assets | 69,610,564 | 69,498,716 |
| Work in progress | 19,947 | 488,337 |
| Debtors | 424,053 | 551,908 |
| Bank balance | 5,851,230 | 6,361,061 |
| Creditors | (31,408,292) | (33,236,164) |
| Deferred income – Grants | (24,038,235) | (25,598,694) |
| Net pension liability | (628,701) | (775,661) |
| | 18,830,566 | 17,289,503 |
| Revenue reserve | 18,830,566 | 17,289,503 |
| | 18,830,566 | 17,289,503 |

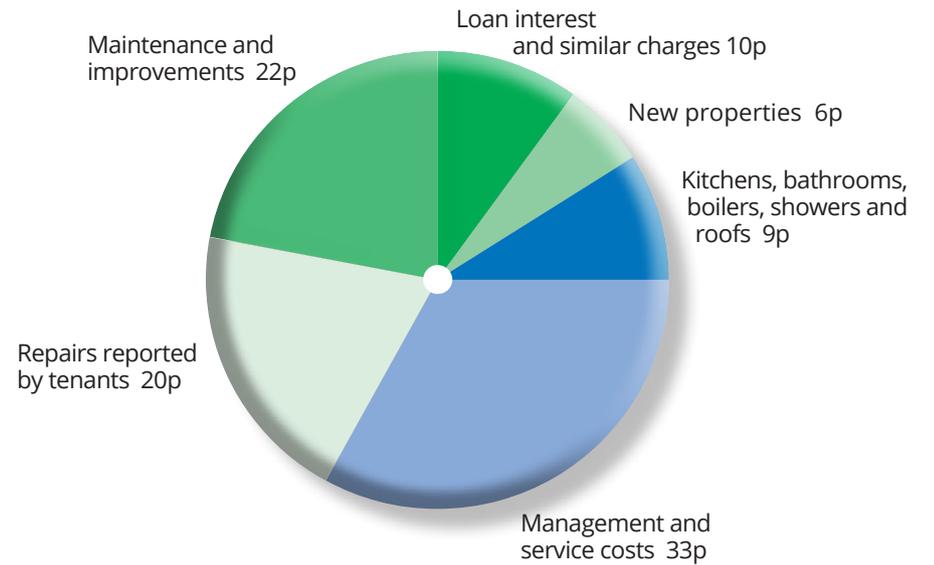




£ OF INCOME RECEIVED



£ OF SPEND







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

Registered as a Scottish Charity No SC031696 Registered with the Scottish Housing Regulator No HAL 285
Registered as a Scottish Property Factor No PF000181 Registered with the Financial Conduct Authority SP2471R(S)